



CITY OF PROVIDENCE

CONSOLIDATED PLAN



2005–2010

**David N. Cicilline, Mayor
City of Providence**

**Thomas E. Deller, AICP, Director
Department of Planning and Development
Amintha Cinotti, Deputy Director of
Development
Department of Planning and Development**

May 2005



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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Introduction

The Consolidated Plan is a collaboration in which our City establishes a unified vision for community development actions. It provides the opportunity for the City of Providence to shape the housing and community development efforts over the next five years into an effective, coordinated strategy. This strategy must meet the program goals of creating viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low-moderate income persons. The City receives approximately \$11 million in HUD funds annually to be used for housing and community development activities. These funds will be combined with other city, state, and federal funds to leverage sufficient resources to achieve our vision.

Providence Vision

Based on collaboration with residents, service consumers and providers, the special needs community, youth, neighborhood associations, business owners and developers and City and State community development and planning staff, the following represents a consensus vision for the City of Providence.

The City of Providence shall be a community that shall strive to achieve neighborhood stabilization by providing housing opportunities – homeownership and rental –and shall further strengthen our neighborhoods by encouraging new economic opportunities accessible to neighborhood residents, developing green spaces and providing suitable recreational opportunities with the goal of making our neighborhoods safe, clean and welcoming to all. Further the City will work to strengthen the public service network by providing a balance of services that all residents can access.

The Providence Vision for Housing includes:

- *Preserving existing affordable housing.*
- *Creating new affordable housing.*
- *Addressing Lead Based Paint Hazards and substandard housing.*
- *Providing permanent supportive housing to special needs families and individuals.*
- *Preserving Providence's wealth of historic homes.*

The Providence Vision for Neighborhood Revitalization includes:

- *Expanding economic opportunities through business development and support, transportation changes and “reconnection” to Down City*
- *Increasing public safety and neighborhood perception through infrastructure improvements*
- *Comprehensive, holistic neighborhood plans that integrate housing, economic development and quality of life issues.*
- *Rehabilitation of commercial structures through environmental remediation and preservation when appropriate.*

The Providence Vision for the Public Service Network includes:

- *Literacy and job training programs which provide basic life skills and job readiness.*
- *An assessment of current services and retooling to meet new needs*
- *Outreach and inclusion - particularly of youth - of all cultures and languages into the public service network*
- *Support and develop delivery capacity of community centers*

This vision is based, in part, on addressing the needs identified during the development of this Plan through a comprehensive focus group process. In addition, demographic changes in our City have been analyzed, and meetings with local and state agencies were held to get additional information on housing and community development needs in Providence. This assessment is detailed within this report. The report in summary is as follows:

- **Demographics**

The population of Providence continues to change. It is an ethnically diverse city. The school department reports that more than 49 different languages are spoken in the homes of its students. The population of the City increased 8.1% from 1990 to 2000. According to the 2000 Census, the City's population is 173,618. The median family income was \$32,058 in 2000 compared to a state median family income of \$52,781. In Providence 59.6% of households have incomes below the median family income.

- **Housing Market**

Providence's housing market is comprised of at least 26 neighborhood sub-markets but is generally divided into two large market areas, the East Side and the rest of Providence. In the East Side the median price for a single family home was \$475,000, an increase of 21% over the 2003 median. In the rest of Providence, the median price for a single family home was \$185,000, an increase of 25.2% over the 2003 median. The sale of multi-family homes has followed a similar trend.

The number of housing units in Providence is increasing. Within this trend, there has been a small gain in the number of single family infill housing units built and there has been a substantial increase in the number of multi-family units constructed. While there has been an increase in the number of housing units between 1999 and 2003, new construction building permits declined. This decline in building permits masks the reality of the growth in the City's housing and can be attributed to the fact that many of the new housing units constructed in the City have been in large multi-family developments where one building permit is issued for an entire project, rather than for individual units.

The composition of the housing stock is predominately detached wood frame homes built prior to 1978. Most of our multi-family units are older two and three family structures. According to the 2000 census, there are 67,915 housing units in the City, 62,389 of which were occupied. It is estimated that 69% of the occupied units contain lead based paint hazards. The average rent for a 2 bedroom apartment in Providence is \$1,012 which is beyond what a low-moderate income family of four can afford. There are 9,550 (14% of the housing stock) units of low/moderate housing in Providence.

- **Housing Needs**

59% of Providence households earn less than 80% of the median family income. Quality affordable housing opportunities with both homeownership and rental choices are needed. The Providence Housing Authority has well over 400 people on its waiting list and local Community Development Corporations indicate strong demand for their units and a willingness of families to wait months for newly rehabilitated units. People are living in overcrowded apartments with high rents and prefer more space at affordable rents. More than 2,000 Providence residents have completed the homebuyer training classes.

Of the homeless population in Rhode Island, 42.2% list Providence as their last place of residence. The major reasons for seeking emergency shelter are no income (33.4%), housing costs (22.4%) and domestic violence (13.8%).

Lead based paint is a continuing issue. Due to the age of the housing 69% of the houses have lead based paint hazards. In 2003, 6.2% of children entering Kindergarten in Providence tested positive for lead poisoning.

- **Community Development Needs**

Neighborhood revitalization and stabilization is the overarching need in Providence. Preservation of the existing housing stock is important to neighborhood stabilization. Additionally, rehabilitation of abandoned properties is vital to neighborhood revitalization. Infrastructure improvements, streetscape improvements, parking facilities, and façade improvements are all necessary for neighborhood revitalization. Completion of holistic, comprehensive neighborhood plans will assist revitalization. In addition, during the development of this plan, the need for loans for neighborhood businesses and local job creation were identified as necessary for neighborhood stabilization.

- **Public Services**

A major area of concern over the next five years is the continuation of funds for public services such as after school youth programs, tutorial programs, senior services as well as many other activities serving the public service needs of Providence's diverse population. CDBG is the major source of funding for operating costs of public service agencies.

Public service needs identified in the consolidated planning process include: A need and demand for youth programming in the evening hours, basic life skills for low moderate income persons, anti crime programs, continuation of funding for neighborhood facilities, and support for the diverse ethnic population.

Strategic Plan

Based on the needs identified through the consolidated planning process, the City, with input through the consultation process, the Consolidated Plan Steering Committee and the focus group meetings has developed a strategic plan to achieve Providence's Vision.

The City will target resources for neighborhood revitalization efforts, affordable housing initiatives, neighborhood facilities, park and recreation facilities, infrastructure improvements and public services to CDBG eligible areas and to low moderate-income persons.

A summary of the 5-year Strategic Plan is found in the following table. It is anticipated that expenditures from the Action Plan for Fiscal Year 2005/2006 will continue. It is assumed that the CDBG, ESG, HOME and HOPWA funds will decline due to cuts in government funding over the next 5 years. Other available funding sources have been identified but amounts have yet to be determined.

5-YEAR STRATEGIC PLAN SUMMARY¹		
Housing Strategic Plan		
Strategy/Objective	Time Frame	Persons to be Served
<i>Create and preserve affordable rental and homeownership units throughout the City within the context of neighborhood revitalization.</i>		
Continue to support efforts to create and preserve affordable housing in the City	1 to 5	Citywide
Continue to support the operations of the CDCs	1 to 5	Citywide
Work to incorporate affordable housing through incentive zoning or other mechanisms throughout all neighborhoods in the City	1 to 5	Low-moderate income residents of Providence
Provide bonuses under the performance funding formula to CDCs which develop housing in neighborhoods identified as underserved by the City.	1 to 5	Underserved Low-moderate income neighborhoods.
Provide bonuses under the performance funding formula to CDCs which develop housing for persons at the lowest income levels.	1 to 5	Very low income residents of Providence.
Increase the Long Term Affordability requirements for City Home funds to a minimum of 30 years, with a preference for 99 years.	Year 1	Citywide
<i>Programs for Homeowners/Homeownership: Homeownership is a critical element for strong neighborhoods, current homeowner occupied properties need to be preserved and homeownership opportunities must be expanded</i>		

¹ The order in which the strategies and objectives are listed does not indicate their priority level. See the priority section following the plan for priority determinations.

Goals for Existing Home Owners		
Continue efforts and coordination to address lead-based paint hazards throughout the City in home owner occupied units with the HUD Demonstration Lead Grant..	1 to 5	Citywide
Continue to renew annual HUD Lead grants for funding of lead abatement projects in the City.	1 to 5	Citywide
Develop new partnerships and resources to provide assistance to existing owner occupants.	1 to 5	Citywide
Develop new partnerships and funding programs to provide upkeep and maintenance assistance to existing owner occupants	1 to 5	Citywide
Goals for Increasing Homeownership Opportunities		
Continue to support CDCs in developing new homeownership opportunities through rehabilitation and infill construction.	1 to 5	Citywide
Encourage homeownership to stabilize neighborhoods by providing closing cost assistance and first time buyer incentives.	1 to 5	Citywide
Programs for Renters <i>Develop Neighborhood Based Rental Housing and Preserve Existing Rental Housing that Promotes Neighborhood Stabilization</i>		
Preserve Existing Rental Housing		
Continue efforts and coordination to address lead-based paint hazards throughout the City in residential rental units with the HUD Demonstration grant..	1 to 5	Citywide
Continue to renew annual HUD Lead grants for funding of lead abatement projects in the City.	1 to 5	Citywide
Support efforts to preserve owner occupied rental housing throughout the City	1 to 5	Low-moderate income homeowners throughout the City.
Preserve rental units that are at risk due to expiring use restrictions.	1 to 5	Low-moderate income residents of currently subsidized housing.
Support the efforts of the PHA to address housing, programs, and facility needs	1 to 5	Low-moderate income residents of Providence
Create New Rental Housing		
Provide bonuses under the performance funding formula to CDCs which develop affordable housing in neighborhoods identified by the City as underserved	1 to 5	Low mod income residents of Providence
Provide bonuses under the performance funding formula to CDCs which develop housing for persons at the lowest income levels.	1 to 5	Very low income residents of Providence.
Support the development of affordable assisted living for the elderly/frail elderly	1 to 5	Low Mod income elderly residents of Providence

Using HOME, RI Housing Tax Credits and other funds, the City will develop quality affordable rental housing through rehabilitation and infill construction.	1 to 5	Low-moderate income residents of Providence
Programs for Homeless/Special Needs		
Assist persons at-risk of homelessness by increasing the supply of quality affordable rental housing.	1 to 5	See Rental Housing above
Assist in the development of scattered site transitional and permanent supportive housing for homeless individuals and families.	1 to 5	100 homeless persons
Support the continued operation of emergency shelters	1 to 5	Homeless persons
Support the creation of additional permanent supportive housing for persons with special needs.	1 to 5	50 units
Support the creation of transitional and permanent supportive re-entry housing units for persons re-entering the community from the correctional system.	1 to 5	Persons returning to the community
HOPWA		
Support the preservation of existing permanent supportive housing and supportive services programs for persons living with HIV and AIDS in the Providence Entitlement area.	1 to 5	Persons Living with AIDS & HIV in the Providence Entitlement area
Support the creation of new permanent supportive housing units and supportive service programs for persons living with HIV and AIDS in the Providence Entitlement area.	1 to 5	Persons Living with AIDS & HIV in the Providence Entitlement area
Fair Housing		
Complete the independent report that has been commissioned to review, and evaluate how the City of Providence delivers fair housing services—such as education/outreach, complaint intake, mediation and resolution. Review the reports' recommendations for implementation strategies that to make the City efforts transparent, effective and quantifiable	1 to 5	Low and moderate income Providence residents
Review the role of the Providence Human Relations Commission and any future role they may play in fair housing education and enforcement	1 to 5	Low and moderate income Providence residents
Work with others to educate and eliminate predatory and abusive lending practices	1 to 5	Low and moderate income Providence residents

5-YEAR STRATEGIC PLAN SUMMARY		
Community Development Strategic Plan		
The Community Development Strategic Plan is developed by reference to existing City planning policy documents. The City will direct the use of CDBG funds toward activities that		
<ul style="list-style-type: none"> • Meet federal purposes, • Consistent with City policy documents, and • Meet the needs identified through the Citizen Participation and Consultation. 		
Strategy/Objective	Time Frame	Persons to be Served
General		
Continue planning and administration efforts	1 to 5	Citywide
Public Service Needs		
Support the consolidation of small programs providing the same service to eliminate the duplication of administrative services.	1 to 5	Citywide
Support public service providers in their efforts to utilize new and previously untapped funding sources.	1 to 5	Citywide
Encourage collaboration and strategic planning between agencies to eliminate service overlaps and duplication of administration.	1 to 5	Citywide
Encourage the creation of a Community Center Association to foster cooperation and collaboration between the City's community centers.	1 to 5	Citywide
Encourage the creation of programs for youths whose parents don't qualify for assistance.	1 to 5	Low-moderate income youth in Providence
Continue to support transportation and programs for senior citizens	1 to 5	Low-moderate income senior citizens
Support the provision of services to single adults without children who often do not qualify for existing programs.	1 to 5	Low-moderate income adults
Continue to support efforts to provide quality, accessible and affordable medical services for all residents	1 to 5	Low-Moderate income Providence residents
Support multi-cultural public services and programs	1 to 5	Low-Moderate income Providence residents

<i>Economic Development</i>		
Continue PEDP loans to businesses	1 to 5	Local businesses
Support rehabilitation of publicly or privately owned commercial and industrial buildings	1 to 5	Businesses located in Providence
Support programs to foster business stability by providing technical and loan assistance to start-up and/or existing companies. This assistance includes pre-loan and post-loan counseling	1 to 5	Local businesses
Support programs for adults which improve their basic life skills and education that can lead to job placement	1 to 5	Low-Moderate income Providence residents
Support employment training programs that provide usable skills in fields of employment opportunities.	1 to 5	Low-Moderate income Providence residents
<i>Neighborhood Revitalization</i>		
Continue holistic neighborhood revitalization efforts which mesh with the City's investment strategy efforts.	1 to 5	Low-moderate income neighborhoods of Providence
Continue neighborhood stabilization efforts through rehabilitation loans and grants.	1 to 5	Low-moderate income residents of Providence
Complete holistic comprehensive neighborhood plans	1 to 5	Citywide
Encourage rehabilitation of historic structures	1 to 5	Citywide
Eliminate vacant and abandoned lots and structures for reuse including green space, parking and housing	1 to 5	Low-moderate income neighborhoods of Providence
Façade improvements to businesses	1 to 5	Local businesses in low-moderate income neighborhoods

Plan Preparation

The Consolidated Plan was prepared for the City of Providence under the direction of the Department of Planning and Development and in conjunction with City departments, service providers, consumers and residents. The City of Providence Consolidated Plan is an opportunity for the community to set a blueprint for addressing its overall needs over the next five years. The Providence Department of Planning and Development will coordinate the Plan implementation. Three distinct groups: the Department of Planning and Development, the Providence Housing Authority, and community partners will carry out activities. The consultation process and public involvement efforts led by the Department of Planning and Development have resulted in Providence establishing a unified vision for community development actions. The consolidated planning process has truly provided an opportunity for City agencies to set a blueprint for a

realistic community development program that addresses the program goals of *decent housing, a suitable living environment, and expanded economic opportunities* for people of low to moderate income.

The Consolidated Plan is a five-year plan and serves as a planning document that sets priorities for allocating funding received through these programs throughout the City of Providence. The Annual Action Plan serves as an application to the US Department of Housing and Urban Development (HUD) for funding of the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), Emergency Shelter Grants (ESG) and HOPWA (Housing for Persons with AIDS) funds.

The Consolidated Plan for the City of Providence has been designed to be a collaborative process whereby the City has established a unified vision for housing and community development actions, as it relates to HUD funding and related to Federal, State and City funding opportunities.

Using HUD guidelines, the City of Providence Consolidated Plan is organized into these major sections:

- Introduction
- Housing Market Analysis
- Analysis of Impediments to Fair Housing
- Housing and Homeless Needs Assessment & Strategic Plan
- Community Needs & Strategic Plan
- Consultation and Citizen Participation Plan
- Action Plans
- Monitoring
- Certifications
- Appendices (including Required Tables)

The majority of these sections must be submitted to HUD once every five years. However, the Annual Action Plans and Certifications must be updated and submitted to HUD on a yearly basis. Each Annual Action Plan describes how the City of Providence anticipates spending the program funds it has been allocated that year.

The Analysis of Impediments and Fair Housing Plan is part of the Consolidated Plan and will also be submitted separately to the appropriate division of HUD.

Development of Consolidated Plan

Lead Agency

The City of Providence has designated the Department of Planning and Development as the lead agency to coordinate the submission of the Consolidated Plan including the Annual Action plans for the Community Development Block Grant, the HOME Program, HOPWA, and the Emergency Shelter Grant.

The Department of Planning and Development is the agency designated by the Charter of the city to undertake planning functions for the city as well as to implement programs in the areas of housing, economic development and public infrastructure. The Department of Planning and Development provides staff support to a variety of related City Boards and Commissions including the Providence Redevelopment Agency, Downtown Design Review Commission, City Plan Commission, Historic District Commission, Economic Development Corporation and Off-Street Parking Corporation. Working cooperatively with city agencies, public boards, commissions and corporations and the wide array of non-profit agencies which have been utilized for the implementation of programs for many years, the Department of Planning and Development is the only appropriate agency to coordinate this process.

Institutional Structure

The Department of Planning and Development is the agency charged with the responsibility of developing and coordinating the Consolidated Plan.

The Providence Public Housing Authority maintains permanent housing for the city's lowest income residents, as part of this function PHA provides recreational and employment services for some of its residents. PHA is a quasi-municipal corporation formed under RI General Laws 45-25. It has an 11 member board with 9 members appointed by the Mayor for staggered 5 year terms and 2 members appointed by the City Council for 2 year terms. Providence Community Action is the city's official anti-poverty agency, providing services to the low and moderate-income clients. The range of services offered by ProCAP includes emergency housing assistance, interim shelter, and weatherization grants. There are 13 Community Development Corporations in Providence developing affordable housing in Providence neighborhoods.

The City delivers its affordable housing services and programs through the Department of Planning and Development. The Providence Housing Trust has been created to provide a repository for funding affordable housing development.

Coordination

The Department of Planning and Development has prime responsibility for coordinating the Consolidated Plan, and works with other public and non-governmental organizations that are active in addressing housing and community development needs. These various entities have different responsibilities and areas of focus, and the coordination of all of our efforts improves the city's capacity to effectively provide for community needs. This includes departments within the City, the Providence Housing Authority, ProCAP, the Housing Trust Fund, local housing

development corporations, other City non-profit agencies, and State agencies including the Housing Resource Commission, the RI Departments of Labor, Health, and Education. In overseeing housing and community development activities, the Department of Planning and Development has provided the following services and programs in the last two years.

- **Community Development Block Grant, \$2,242,452**

409.5 units of housing have been produced over the last three years thanks to funds provided to non-profit community development corporations. The administration of these funds is responsibility of the Department of Planning and Development. Recommendations for the yearly allocation of housing CDBG funds are made according to the housing production of each non-profit organization. Through the performance funding formula those CDC's which produce more housing receive more funding for their programs.

The individual *Performance Formula Funding* results for the last three years of housing production are as follows:

Housing Non-Profit	CDBG	Units
Greater Elmwood Neighborhood Services	\$118,692	15
OMNI Development Corp	\$213,475	85.2
Habitat for Humanity	\$41,036	7
AIDS Care Ocean State	\$509	.3
Elmwood Foundation	\$270,510	58
SWAP	\$348,264	90
PPS Revolving Fund	\$346,408	56.3
Women's Development Corp	\$41,935	1
West Elmwood Dev. Corp	\$364,832	56.7
Smith Hill Community Dev	\$227,247	6
West Broadway Neighborhood Association	\$35,892	1
Olneyville Housing	\$117,184	34
Mt. Hope Land Neighborhood Land Trust	\$43,834	0
AMEN	\$40,579	0
Good News Housing	\$32,055	0
Totals	\$2,242,452	409.5

- **HOME funds**

Housing rehabilitation and residential construction activities in the City are funded through the DPD. Non-profit Community Development Corporations serve as the development arm/partner of the City.

DPD funds and coordinates this activity, encouraging increased levels of collaboration amongst CDCs and increased production overall. Projects generally include a mix of home ownership rehabilitation or new construction, rental rehabilitation and special needs rehabilitation or new construction. The City is looking to move the HOME program from a grant program to a loan program, in order to generate income for additional housing development.

- ***Lead Safe Home Program \$3,900,000***

In 2004, the City of Providence was awarded a HUD Demonstration Lead grant in the amount of \$3.9 million for lead-based paint hazard control. The Providence Department of Planning and Development will administer the grant. The funds will be used to make lead safe approximately 590 privately owned housing units constructed prior to 1978. Homes must be owned and occupied by low and moderate income families with children under the age of 6 or a pregnant woman.

Lead Based Paint Hazard Control program, funds in the amount of \$1,435,00 are set aside to provide home owners with grants, loans, or a combination of the two to make their property "lead safe". The maximum combined loan and grant amount per dwelling unit is \$12,500 or \$37,500 for the typical triple-decker house in Providence.

**HOUSING
MARKET
ANALYSIS**

HOUSING MARKET ANALYSIS

General

The City of Providence is the capital of the state of Rhode Island and the state's largest community with an estimated population of 173,618 in 2000. Providence covers a total area of 20.52 square miles giving a population density of 8,461 persons per square mile. In addition to being the governmental center of the state, Providence ranks first in private industry employment in the state.

Socioeconomic Trends

Population

The census count of population for the Providence declined between 1940, when the population was 253,504, and 1980, when the count was 156,804. Between 1990 and 2000, the population of Providence increased 8% to 173,618 persons. At the time of the 2000 Consolidated Plan, it was anticipated that Providence's population would have decreased from the 1990 level. As these numbers show that was not the case. Along with the increase in general population, the school population has increased 20.2% from 1990 as shown in the following table.

Total Number of Providence Students in Public Schools		
Year	# of Students	% Change from 1990
1990	21,410	
2000	23,905	11.65%
2004	25,742	20.2%

Source: Providence School Department

Racial and Ethnic Concentrations

While Providence has always been ethnically diverse, people continue to arrive from across the globe, notably from Central and South America, as well as South East Asia. In 2000, the number of white residents in the city had decreased 18.74% from the 1990 Census count, and the number of non-white residents had increased 96.5%. According to the 2000 Census, Providence now is made up of 54.5% white residents and 45.5% non-white residents. The Providence Public School Department reported that, as of 2004, 49 different languages were spoken in the homes of the district's students, with 94 countries represented. Twenty-five percent of Providence residents are foreign born and, for many of the city's residents, English is not the primary language. The following table shows the continuing shifts in the ethnic composition of Providence.

POPULATION DISTRIBUTION BY RACE					
RACE	1990		2000		% increase 90 - 00
	Population	%	Population	%	
White	112,404	69.93%	94,666	54.50%	-18.74%
Black	23,828	14.83%	25,243	14.50%	5.61%
American Indian & Alaska	1,495	0.93%	1,975	1.10%	24.30%
Asian & Pacific Islander	9,547	5.94%	10,702	6.20%	10.79%
Other	13,454	8.37%	30,477	17.60%	55.86%
Two or More Races	Not Reported		10,555	6.08%	
TOTAL	160,728		173,618		8%
Hispanic origin (any race)	24,982	15.54%	52,146	30%	52.09%

Source: 1990 & 2000 Census

Within Providence, our neighborhoods have distinct racial/ethnic and income characteristics. Profiles of Providence's neighborhoods, included in the Appendix to this plan, identify the race/ethnicity and percent below poverty for each neighborhood.

Economy

The North American Industry Classification System (NAICS) provides detailed information about business activity in North America's cities and towns. In 2003, Providence ranked first in employment for all private industries in Rhode Island. The table on the following page provides a breakdown of the employment by NAICS sector for Providence and the state of Rhode Island. Also shown is Providence employment as a percentage of the State's total number of jobs.

2003 Private Industry Employment BY NAICS Sector			
NAICS Industry Sector	City of Providence	State of RI	% of State Total
Agriculture, Forestry, Fishing & Hunting	*	760	
Mining	0	183	0.00%
Utilities	679	1,166	58.23%
Construction	3,048	20,789	14.66%
Manufacturing	7,891	58,410	13.51%
Wholesale Trade	2,571	16,481	15.60%
Retail Trade	7,355	53,064	13.86%
Transportation & Warehousing	780	9,473	8.23%
Information	4,084	11,004	37.11%
Finance & Insurance	6,720	25,395	26.46%
Real Estate & Rental & Leasing	1,438	6,306	22.80%
Professional & Technical Services	6,080	19,297	31.51%
Management of Companies & Enterprises	1,827	7,605	24.02%
Administrative Support & Waste Mngmnt.	7,709	22,797	33.82%
Educational Services	9,759	16,254	60.04%
Health Care & Social Assistance	23,403	70,053	33.41%
Arts, Entertainment, & Recreation	996	7,306	13.63%
Accommodation & Food Services	8,171	41,712	19.59%
Other services, (except Public Administration)	4,586	17,911	25.60%
Unclassified Establishments	*	1,778	
Total Private Industry Employment	97,110	407,742	
* Some data are not shown due to the possibility of identifying data with a single employer. Some data may not add up precisely because of variations in the sequences of rounding, summing & averaging.			

Source: RIEDC

The unemployment rate in Providence has been slightly higher than that of the State of Rhode Island over the past ten years. The city's unemployment rate reached a high of 9.3% in 1994 and has steadily decreased since that time. As of November 2004, Providence has an unadjusted unemployment rate of 4.6%, higher than the State's unadjusted rate of 3.8% for the same time.

Income Characteristics

According to the 2000 Census, the median family income for Providence was \$32,058. This is 65.6% of the estimated median family income for the State, which was \$52,781. As shown in the following table, these both showed an increase from 1990, however Providence's MFI grew at a much slower rate.

Median Family Income Comparison			
Median Family Income	1990	2000	% Change 1990-2000
Providence	28,342	32,058	11.59%
State of RI	39,712	52,781	24.76%

Source 1990 and 2000 census

According to a report by the Center of Budget Priorities and Policies prepared in April 2002, Rhode Island families did not benefit equally over the last 25 to 30 years. While the richest families experienced increases of approximately 20%, the poorest Rhode Island families saw an average decrease of 3% in the real family income. The number of school children in families best illustrates these inequalities in income with an income below 185% of the federal poverty level. As shown in the following table, there has been an increase in the number of school children in/or near poverty over the past eight years indicating the discrepancies between the classes of families.

School Children in/near Poverty				
Location	# of School Children in/near Poverty 1997-98	% School Children in/near Poverty 1997-98	# of School Children in/near Poverty 2003-04	% School Children in/near Poverty 2003-04
Providence	18,542	72%	19,704	78%
State of RI	49,218	32%	55,479	36%

Source: Providence School Department, February 2005
 "In/near Poverty" defined as 185% of the poverty rate

The following tables were prepared from the 2000 census data and show the discrepancies within the various households. These tables show the income distribution among households, the sources of income, and the poverty status.

INCOME DISTRIBUTION in 2000						
INCOME LEVELS	HOUSEHOLDS					
	TOTAL		FAMILIES		NONFAMILY	
	Number	%	Number	%	Number	%
Less than \$10,000	13,430	21.5%	5,419	15.0%	8,613	32.9%
\$10,000 to \$14,999	6,173	9.9%	3,423	9.5%	2,944	11.3%
\$15,000 to \$24,999	9,749	15.6%	5,702	15.8%	4,279	16.4%
\$25,000 to \$34,999	7,842	12.6%	4,553	12.6%	3,064	11.7%
\$35,000 to \$49,999	8,704	14.0%	5,481	15.1%	2,971	11.4%
\$50,000 to \$74,999	8,143	13.1%	5,429	15.0%	2,439	9.3%
\$75,000 to \$99,999	3,917	6.3%	2,792	7.7%	1,005	3.8%
\$100,000 to \$149,999	2,312	3.7%	1,757	4.9%	416	1.6%
\$150,000 to \$199,999	861	1.4%	664	1.8%	194	0.74%
\$200,000 or more	1,196	1.9%	967	2.6%	215	0.82%
Total	62,327	100.0%	36,187	100.0%	26,140	100%
Median Income	\$26,867		\$32,058		\$18,130	

Source: 2000 Census

SOURCES OF INCOME IN 2000			
SOURCES	HOUSEHOLDS		
	Number	% of Total	Mean Wage / Salary Income
With Wage and Salary Income	46,259	74.2%	\$43,602
With Social Security Income	13,907	22.3%	\$9,693
With Supplemental Security Income	6,158	9.9%	\$6,384
With Public Assistance Income	6,364	10.2%	\$4,470
With Retirement Income	6,623	10.6%	\$15,830
TOTAL HOUSEHOLDS	62,327	100.0%	

Source: 2000 Census **Note: Some households had more than one source of income

POVERTY STATUS IN 2000			
Categories	Total Number	# Below Poverty Level	% Below Poverty Level
All Persons for whom poverty status is determined	160,243	46,688	29.1%
Persons 18 years and over	128,341	11,559	9%
Persons 65 years and over	18,155	1,018	5.6%
Unrelated individuals	40,024	15,264	38.1%
All Families	36,187	8,642	23.8%
With related children under 18 years	22,316	7,651	34.2%
With related children under 5 years	5,726	1,402	24.4%
Female householder families			
With related children under 18 years	9,606	5,361	55.8%
With related children under 5 years	2,144	1,024	47.7%

Source: 2000 Census

Housing Trends

The number of housing units in Providence is increasing. Within this trend, there has been a small gain in the number of single family infill housing units built and there has been an substantial increase in the number of multi-family units constructed. While there has been an increase in the number of housing units between 1999 and 2003, new construction building permits declined. This decline in building permits masks the reality of the growth in the City's housing and can be attributed to the fact that many of the new housing units constructed in the City have been in large multi-family developments where one building permit is issued for an entire project, rather than for individual units.

New Housing Units

Although the housing market in Providence remains tight, new units have come onto the market over the last two years and more will be entering the market over the next two to three years. Community Development Corporations such as SWAP, Olneyville Housing Corp., GENS, and others have produced the vast majority of the single family housing units which have entered the market in the last few years. Outside of the 681 units¹ constructed or rehabilitated by the CDCs, the new housing units in Providence tend to be in high end redevelopments of mills and other large scale high-end projects. A few of these projects contain affordable units, but not in significant numbers. Through these high end projects at least 1,600 new housing units will have entered the Providence housing market by 2010.

These units have rents ranging from \$550.00 and \$3,366.00 depending on unit size and location. It is expected that over time the entrance of these units into the housing market will have a trickle down effect on the rental market throughout the City. This trickle down effect can already been seen in City's rental market. For rent signs can be seen throughout the City and rents in some neighborhoods did not increase due to the increased competition for tenants. However, the rents set in many of these luxury apartment complexes have set a new plateau for asking rents in the City, there is concern that these high rents will ultimately drive up rents throughout the rest of the City. The following tables detail the developments which have recently entered the market in the City and which will enter the market over the next few years.

New Housing Units Produced by CDC's in Providence

Housing Producer	98-99	99-00	00-01	01-02	02-03	03-04	Total
ACOS				.3			.3
Elmwood Foundation		32	4	3.6	3.4	51	94
GENS	13.4		2.4			15	30.8
Good News Housing	2.9						2.9
Habitat for Humanity				7.0			7.0
Mt. Hope Neighborhood Land Trust	1.0	1.0					2.0
Olneyville Housing Corp.	8.0			34.0			42.0
OMNI Development Corp.	16	8.8		39.0		46.2	110
PPS Revolving Fund	28.2	30.8	5.6	8.6	12.3	35.4	120.9
Smith Hill Community Development	4.0	31.0	3.0	1.0	5.0		44.0
SWAP	8.0	5.0	32.0	15.0	14.0	61	135
West Elmwood Housing Development	1.3	8.4	17.6	43.4	5.2	8.1	84
West Broadway Neighborhood Assoc.			3.0			1.0	4.0
Women's Development Corporation		3.6				1.0	4.6
Total	82.8	120.6	67.6	151.9	39.9	218.7	681.5

Source: Dept. of Planning and Development

¹ The total number of units is determined by a formula with rehabilitations being given a different weight than new construction, leading to CDCs being given credit for partial units.

New and Proposed Housing Developments in Providence (Private Developers)

Development	Neighborhood	Number of Units	Range of Rents and Sales Prices*
Jefferson at Providence Place	Smith Hill	330	\$1,250-\$2,050
Promenade at the Foundry	Smith Hill	220	\$1,100-\$3,366
Rising Sun Mills	Olneyville	150	\$650-\$1,525
Pearl Street Lofts	South Providence	57	Mix of Condo's and Rental
Monohasset	Valley	37	
Eagle Square	Federal Hill	30	Condominiums
Eastside Commons at Wayland Avenue	Wayland Square	83	Condo's selling at \$267,975-\$459,975
Alice Building	Downtown	38	\$975-\$2,250
Wilkinson Building	Downtown	12	\$1,200-\$1,800
Burgess/O'Gorman Building	Downtown	13	\$1,000-\$1,800
Smith Building	Downtown	36	\$550-\$1,400
Peerless Building	Downtown	97	\$1,100-\$2,800
Grant's Block	Downtown	30	Condominiums
Intercontinental Developers at Waterplace Park	Downtown	193	Condo's selling at \$300,000-\$1million plus
70 Kennedy Plaza	Downtown	9	Condo's selling at \$276,000-\$699,000
One Ten Westminster	Downtown	130	Condo's selling at \$500,000-\$2.5 million
333 Atwells Avenue	Federal Hill	82	Luxury Apartments
	Total New Units	1547	
*If Available			

Source: Providence Preservation Society Revolving Fund, Cornish Associates, Providenceplan.org, AS220, Rising Sun Mills, Eastside Commons at Wayland Avenue, Jefferson at Providence Place, Projo.com February & March 2005

New and Proposed Housing Developments in Providence (CDC's)

Development/Developer	Neighborhood	Number of Units Under Construction		Number of Units Under Development		Three to Five Years
		Rental	Homeownership	Rental	Homeownership	
Williams Woods (PHA)	Lower South Providence	65*	N/A	N/A	N/A	N/A
Smith Hill CDC	Smith Hill	26	4	--	12	20/yr
Southside on Blackstone (DPD)	Southside		12			
SWAP	Southside	25	15	100	25	50/yr
GENS	Elmwood	--	4	22	18	35 HO 25 rental
The Elmwood Foundation	Elmwood	--	6	13	11	20/yr
Rau Fastener (WEHD)		60	--	--	--	--
Olneyville Housing Corp.	Olneyville	--	--	31	29	20 HO/yr 30 rental every 2-3 yrs
The Dreyfus Hotel (121 Washington St. Limited Partnership)	Downtown			16		
	TOTAL	176	41	182	95	

*Construction anticipated to begin Summer 2005.

Age of Housing

As is evidenced in the following table, in 2000 approximately 47% of the housing stock was constructed prior to 1940; these structures are now 65+ years old. Even including the new construction since 1998, only about 11% of the housing stock is less than 25 years old.

YEAR STRUCTURE BUILT		
YEAR	Total No.	% of Total
2000 to 2004	640*	
1999 to March 2000	362	0.53%
1990 to 1998	2,925	4.31%
1980 to 1989	4,452	6.56%
1970 to 1979	6,590	9.70%
1960 to 1969	5,976	8.80%
1950 to 1959	7,810	11.50%
1940 to 1949	7,850	11.56%
1939 or earlier	31,950	47.04%
Total Housing Units	67,915	100.00%

Source: 2000 Census *Approximate number

Section 8

As of November 2004, there were 2,711 units of Section 8 housing in the City of Providence; this is the largest number of units for any community in the state. Some of these units are located in each of the 37 census tracts in the city. The Section 8 waiting list has been closed since October 1998. The Section 8 waiting list currently has 423 individuals and families waiting for assistance with an additional 1,687 families on the Section 8 pre-application list. It should be noted that the Providence Housing Authority has temporarily stopped issuing new Section 8 vouchers in order to remain within the amount of funds that HUD has authorized for the housing authority's voucher program. It should be further noted that HUD is predicting future funding cuts to the Section 8 program which will further limit the housing authority's ability to provide vouchers to needy families.

Supply and Demand

In looking at supply and demand in the Providence housing market, there are several factors at work. The population grew 8%, the number of households grew 6.59% and the number of housing units only increased 1.68% between 1990 and 2000. While the population had grown at the time of the last consolidated plan, the number of households and housing units had previously been in decline. The following table details the growth in Providence's population, households, and housing units.

Providence Population and Housing			
	1990	2000	% Increase
Population	160,728	173,618	8.02%
Households	58,530	62,389	6.59%
Housing Units	66,794	67,915	1.68%
Persons per Unit	2.4	2.6	
<small>*Source: 1990 & 2000 Census</small>			

What this table does not document is the increase in availability of rental units due to the creation of new rental units throughout the City. Also, many of the rents on existing rental units have stabilized or have dropped because of the new rental units. Also, due to low mortgage interest rates, many people who used to rent have purchased homes. In addition, the colleges and universities in Providence have made a concerted effort to increase their dormitory space which has lessened the demand by college students for existing apartments. Together, these factors have softened the demand for rental units in certain parts of the City.

Student Housing

In the past the high number of students looking for housing in Providence has placed significant pressure on the rental housing market. Over the last few years, several of the colleges and universities in Providence have made an effort to build more student housing. RISD is currently converting the historic Rhode Island Hospital Trust Bank building located at 15 Westminster Street into a dormitory which will house 500 students. This new living space will open to students in Fall 2005. Providence College opened a new dormitory in September 2004. Suites Hall provides housing to an additional 348 PC students. Johnson & Wales University is planning to build 13 new dormitories at their Harborside campus which straddles the Providence/Cranston line. When completed (anticipated for September 2006) these dormitories will provide housing for an additional 576 JWU students.

However, despite the increase in dormitory space, the student populations at most of Providence's colleges and universities are increasing. This is leading to students living in non traditional areas such as Federal Hill and Washington Park increasing the competition for rental units in those neighborhoods. Additionally, upon graduation more students are remaining in Providence which also contributes to the demand for rental housing.

Existing Housing Inventory

The housing stock in Providence consists of about one third owner-occupied units. However, many of the owner occupied units are part of two- and three-family buildings, which means that approximately 60% of the housing structures are owner-occupied. According to the 2000 Census there are 67,915 housing units in the City, 62,389 of which were occupied at the time of the Census.

Homeownership Activity

The Multiple Listing Service (MLS) divides Providence into two market segments, the East Side and the rest of Providence. During 2004, there were 236 single-family homes sold in the East

Side and 725 single-family homes sold throughout the rest of the City. For 2003 the MLS reports that 210 single-family homes in the East Side were sold and 602 single-family homes in the rest of Providence were sold. On the East Side this represents an increase of 12.4% over 2003 sales and for the rest of the City it represents an increase of 20.4% over 2003 sales. Overall this is a turnover in home ownership of approximately 1%.

At Risk Units

According to the State Consolidated Plan, Rhode Island has 165 developments with 14,690 units under contract both the project based Section 8 program and the Contract Administration Program. Contracts on 11,556 units, or 79 percent, will expire FY2005 and FY 2010. Contracts on the remaining units will expire between FY 2011 and FY 2015. The owners of these units may decide whether or not to renew their Section 8 contracts. It is anticipated that most owners in Rhode Island will choose to renew their contracts. If this does occur, expiring Section 8 units will not be problematic for Rhode Island. If this trend changes, however, Rhode Island will have to evaluate how to offset lost units. Rhode Island would be unable to completely offset such a significant loss of affordable housing. Rhode Island Housing is refinancing these units to upgrade housing conditions and to assure long term affordability and financial feasibility. A listing of the units in Providence is in Appendix I.

In Providence, the 101 units at Colony House are at risk of expiring in the next two years. The current owner is working to preserve these units as affordable. Also at risk are the Rhode Island Housing Rental Assistance Program subsidies. According to RIH, the use restrictions for 872 units in twelve developments in Providence are at risk of expiring in the next two years.

Condition of Housing

According to information supplied by Dataplace.com (an initiative sponsored by the Fannie Mae Foundation) in 2000 8.4% of the housing in Providence was considered overcrowded and 2.4% of the housing units in the city lacked complete kitchen and/or plumbing facilities. According to the Providence Department of Inspection and Standards, there are 687 vacant or abandoned structures in the City (inclusive of residential, commercial, and industrial).² In addition, approximately eighty percent of the housing stock was constructed before 1970. Rhode Island Housing estimates that due to the age of Providence's housing stock, approximately 43,090 housing units contain lead based paint hazards which may need removal or stabilization, and that these units need higher levels of maintenance to preserve their condition.

Cost of Housing

According to "The Economic Impact of the Housing Crisis on Businesses in Rhode Island", a study commissioned by Fleet Bank released in March 2004 the median price of a home in Rhode Island increased 87.6% between 1998 and 2003. When 2004 numbers are taken into account, this jumps further to a 112% increase in the median price of a Rhode Island home. Providence's participation in the recent market is divided into two segments, the East Side and the rest of

² While this list was provided by Inspections and Standards in January 2005, it has not recently been updated, as a result, the number of vacant and abandoned structures is likely lower than that which has been reported due to revitalization and rehabilitation projects which have occurred throughout the City.

Providence. During the first three quarters of 2004, 179 sales on the East Side were recorded on the statewide Multiple Listing Service, Inc. and the median price for these houses was \$475,000, an 18.6% increase in price over the same time period in 2003. In the rest of Providence, 533 houses were sold, up 22.5% from the previous year, and the median price for these houses was \$180,000, an increase in price of 24.2% over the same time frame in 2003.

Another part of the cost of homeownership is the annual costs for maintaining the house. These are often higher for an older housing stock. The existence of lead paint in older houses creates and additional cost for removal or stabilization. Maintenance and repair costs are higher for older houses and heating and cooling can be higher for older houses that often have high ceilings and little to no insulation. These operating costs affect the affordability for both owners and renters, particularly for the elderly and first time, low-income homebuyers.

Cost of Rental Housing

The 2003 Rhode Island Rent Survey lists the average rent for a 2-bedroom unit in Providence was \$1,012 per month, this amount varied from an average of \$920 in the North End and Smith Hill neighborhoods to \$975 in Mount Pleasant and \$1,179 on the East Side. The very low-income renter income (50% of area median income) was estimated at \$33,950 for a family of four per year. At this income level, a family of four should not be spending more than \$848.75 on housing and utilities a month to avoid being cost burdened. The average Providence rent of \$1,012 per month forces many very low-income households to endure a cost burden in order to obtain housing.

Emergency Housing Assistance Program

The Emergency Housing Assistance program, which is administered by Providence Community Action, works with city residents experiencing a temporary housing crisis. Rent mortgage and security deposit assistance are available to help families avoid homelessness. During 2004, 221 households were served. These households faced various types of crises, including 45 formal evictions, 8 foreclosures, 14 sub-standard conditions, 80 cases of homelessness, 20 natural disasters, and 11 situations of domestic violence. Ninety-six percent people who received help were renters; 70% were between the ages of 21 and 40, and 79% were women. The households include 61% single parent households, 16% families with children, 6% other families and 17% individuals. The racial profile of clients was 25% white, 46% black and 29% Hispanic.

HUD's Worst Case Needs

In 2000, HUD released updated statistics regarding worst case housing needs for metropolitan areas. HUD defines those with worst case housing needs as those households living in substandard housing or paying more than 50% of their income for rent. In Providence Central City HUD recognizes 14,982 households with Worst case needs.

The City recognizes housing with Lead Based Paint Hazards as their worst case needs. The high incidence of lead based paint continues to be of importance since it can cause health problems in children. As of 2000, there were 62,389 occupied housing units in the City of Providence. According to the State's 2005-2010 Consolidated Plan, it is estimated that 69%, or 43,090 units, contain lead based paint hazards. This is a higher incidence rate than is experienced in the state

as a whole, 65%. According to the same source, in 2003, 6.2% of the children tested in Providence had elevated blood levels, which ties for the second highest level in the state. In 2004, the City received a \$3.9 million LEAD Demonstration grant from HUD which will be used for residential lead abatement projects throughout the City. The City also sets aside over a million dollars in bond funds annually to fund lead abatement projects.

Cost Burden (HUD Category)

The following tables were prepared from information contained in the 2000 census. As shown, many elderly households experience cost burdens associated with either homeownership or renting.

ELDERLY 1&2 MEMBER HOUSEHOLDS				
Median Family Income	OWNERS		RENTERS	
	Cost Burdens		Cost Burdens	
	> 30%	>50%	> 30%	>50%
0 to 30%	1,205	894	2,091	1,239
31% to 50%	485	485	455	125
51 to 80%	392	368	195	50
Total Cost Burdened Households	2,082	1,747	2,741	1,414

Source: 2000 CHAS DATA Book

As shown, small related families who rent experience the greatest cost burden. Also evidenced from the data is that a significant number of families that own a home experience a cost burden that is greater than 30% of their income. The need for additional public housing family is further evidenced by the waiting list being closed. The table shows that low interest loans to homeowners and first time homebuyers are needed to help alleviate the burdens experienced by these families.

Family Households								
Median Family Income	RENTERS				OWNERS			
	Cost Burdens				Cost Burdens			
	Small Related (2-4)		Large Related (5+)		Small Related (2-4)		Large Related (5+)	
	> 30%	>50%	> 30%	>50%	> 30%	>50%	> 30%	>50%
0 to 30%	4,277	3,052	1,358	889	459	444	229	200
31% to 50%	1,479	176	358	14	500	255	265	135
51 to 80% I	194	25	45	0	886	150	375	35
Total Cost Burdened Households	5,950	3,253	1,761	903	1,845	849	869	370

Source: 2000 CHAS Data Book

- **Very Low Income**

- Renters

At the time of the 2000 Census, the composition of Providence's low income (those which earn less the half of the MFI) rental households included 4,978 elderly (1 and 2 member households), 8,725 small related (2-4) households, 3,052 large related (5+) households, and 8,359 other households. Within the category of very low income renter households, 75.5% of the large families pay more that 30% of family income toward rent and 48% of all families pay more than half of their income toward rent. The data shows that there is a great need for large rental units, probably due to the influx of large immigrant families and to the overall lack of larger sizes units. Abandonment has removed many large units from the market.

Rehabilitation of units for families is a continuing need for low income renters, especially for minority families who have more children than the family size of the general population.

The Providence Consolidated Plan focus group process identified families as having special housing problems. The rental housing stock in the city is old and subject to problems with lead paint. Under the new state Lead Abatement law, landlords face increased exposure to liability and lead paint abatement sanctions when they rent to large families and families with children under 6 years of age. Because of this new law many landlords are discriminating against families with children during the rental process. Families with children also find it difficult to find housing due to competition from college students and other individuals who do no have children.

According to the Providence Housing Authority the greatest need of applicants on the public housing waiting list is for efficiency apartments. This is a change from the 2000 Consolidated Plan when the greatest need was for two-bedroom units. For the Section 8 waiting list, the greatest need is for two or three-bedroom units.

- **Owners**

In 2000, there were a total of 4,978 very low-income homeowners in Providence. The elderly account for 47% of this group. Almost half of these elderly owners are paying more than half of their income for housing costs.

Lead-Based Paint Needs

Several factors make Rhode Island children vulnerable to lead based paint hazards. The State has the fourth oldest housing stock in the country. The high incidence of lead based paint continues to be of importance since it can cause health problems in children. As of 2000, there were 62,389 occupied housing units in the City of Providence. According to the State's 2005-2010 Consolidated Plan, it is estimated that 69%, or 43,090 units, contain lead based paint hazards. This is a higher incidence rate than is experienced in the state as a whole, 65%. According to the same source, in 2003, 6.2% of the children tested in Providence had elevated blood levels, which ties for the second highest level in the state. The state average for children tested in 2003 was 3.7%. Although these numbers show significant improvement since the writing of the 2000 Consolidated Plan, the City of Providence reported that in Fall 2004 over 10% of children entering kindergarten screened positive for lead poisoning.

Lead Paint Demonstration Grant \$3,900,000

The City of Providence was awarded a 2004 HUD Lead Paint Demonstration grant in the amount of \$3.9 Million for lead-based paint hazard control. The Providence Dept. of Planning and Development administers the grant. The funds from the lead demonstration grant will be used to make lead safe 590 privately owned housing units constructed prior to 1978. Homes must be owned and occupied by low-income families with children under the age of 6 or a pregnant woman.

HUD Round 10 Lead Grant \$2,100,000

The City is also completing a \$2.1 million Round 10 Lead Grant from HUD which was awarded in 2003. This grant, awarded competitively has been used to fund lead abatement projects throughout the City. The City will continue to apply for competitive lead grants from HUD.

Lead Based Paint Hazard Control Program

City bond funds in the amount of \$1,435,000 are set aside to provide home owners with grants, loans, or a combination of the two to make their property "lead safe". The maximum combined loan and grant amount per dwelling unit is \$12,500 or for the average 3-unit home the maximum available would be \$37,500. Through this program the City has made 53 units lead safe.

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

Introduction and Executive Summary of the Analysis

Conductor's Information/Participants

This analysis was conducted by the City of Providence, utilizing the services of a private consultant. The consultant investigated existing reports and studies, including the 2000-2005 version of the Consolidated Plan, Providence Neighborhood Profiles, the most recent Analysis of Impediments to Fair Housing for Providence, 2000 Census Data, the Providence Housing Policy Report, and the Providence Zoning Ordinance. The consultant conducted interviews of staff members from the City, the Providence Housing Authority, staff members from non-profit organizations that are involved in housing issues, staff from the U.S. Department of Housing and Urban Development, staff from the Rhode Island Housing and Mortgage Finance Corporation, and staff from the Rhode Island Public Transportation Authority. The City created a Steering Committee to provide input and guidance for the Analysis of Impediments. Interviews were also held with leaders of the minority community including, the Urban League, a local minority realtor, the head of the Hispanic Advocacy Group, the Director of a statewide minority Community Development Corporation, and a representative from the RI Housing Resources Commission. Also representatives from the Providence Human Relations Commission, the RI Housing Resources Commission, and the RI Human Rights Commission were interviewed, and a low-income minority advocacy group was interviewed. The interviews were conducted to gather information about any fair housing issues or problems those in both the private and public sector were aware of. A series of eight focus groups were held to solicit input on fair housing issues.

Methodology

In addition to collection and analysis of information described below, the city utilized interviews and focus groups. To solicit maximum public input from the public, a series of eight focus groups were held in various neighborhoods in Providence. An advertisement was placed in the following newspapers to inform all residents of Providence of the public focus groups, The Providence Journal, The Providence American, and Latino Prestigio (ad placed in Spanish). In attendance at the focus groups were residents facing issues being reviewed in this analysis; their input is of utmost importance to the uncovering of impediments to fair housing in the City. Attendees of the meetings were a diverse mixture of local residents, staff from non-profit housing organizations, staff from other non-profit service providers, City officials, and a City council member. The City provided Spanish language interpreter services at all the Focus Group sessions.

A series of interviews described above were also held with leaders representing groups in the minority community.

The most recent versions of pertinent studies and reports were reviewed for this analysis. Data sources include the 2000-2005 Consolidated Plan, the Providence Neighborhood Fact Book, the Analysis of Impediments to Fair Housing for Providence, 2000 Census Data, Providence Neighborhood Profiles, and the Providence Zoning Ordinance.

The specific methodology used in the Analysis of Impediments was to research the data sources available to get an overall picture of Providence and its residents. The consultants then interviewed private, City, and State professionals involved in affordable housing issues. The focus group process was conducted concurrently with other research to get resident input on issues affecting fair housing.

Citizen Participation

Focus Group sessions were held in Providence as a citizen participation technique of the Analysis of Impediments/ Fair Housing Plan and the Consolidated Planning process. During the writing of the 2000-2005 Consolidated Plan, the City determined that this technique was highly effective in eliciting quality citizen participation and collective problem solving for the AI/Consolidated Plan. Therefore the decision was made to once again use Focus Groups to increase public participation in the planning process. The focus group sessions were divided into eight main categories and the AI/Fair Housing issues were discussed in each session. The specific areas were Fair Housing, Economic Development, Housing Opportunities for Persons with AIDS, Special Needs, Social Services, Homeless Needs, Neighborhood Revitalization, and Affordable Housing/Lead Paint. Each session was held in a different area of Providence.

A series of questions specific to the theme of the session were presented at each venue to facilitate discussion. Within the framework of each agenda, room was left for discussion and analysis to glean the most important issues felt by the attendees. The City invited all agencies and organizations with interests in the theme of each focus group to the sessions. An advertisement was placed in newspapers in Providence inviting residents to attend. Advertisements were placed in The Providence Journal, The Providence American, and Latino Prestigio (ad placed in Spanish). Information for all focus groups was included in the advertisement, as was a brief explanation of the Consolidated Plan, to inform residents of the planning process and allow them to choose the issues to which they wished to contribute. During the writing of the 2000-2005 Consolidated Plan process, each Focus Group had 10-15 diverse participants. The Focus Groups for the 2005-2010 Consolidated Plan were equally successful with each having approximately 8-20 participants with a range of different experiences.

Funding for the Analysis of Impediments

The costs of this analysis were paid from the City of Providence's Community Development Block Grant.

Jurisdictional Background Data

The majority of demographic data pertaining to Providence can be found in the Demographic Section of the 2005-2010 Consolidated Plan.

Demographic Data

At the time of the 2000 Census, the population of the City of Providence was 173,618. This is an increase of 8%, or 12,890 persons from the 1990 Census findings. The population of the City in 1990 was measured at 160,728.

Most of the new growth in Rhode Island has been inside urbanized areas, with growth in rural areas decreasing. Between 1990 and 2000, U.S. Census data estimates identify a 4.4% increase in the overall population in Rhode Island, with the majority of growth in urbanized areas. Only six of the thirty-nine cities and towns in Rhode Island experienced a decrease in growth from 1990 to 2000.

One of the most influential changes to the City of Providence since 1980 has been the increase in foreign and minority domestic immigration. This trend continued between 1990 and 2000. In 2000 the U.S. Census stated that during the time between 1990 and 2000, the Hispanic population in Providence rose 52.09%, or a rise from 24,982 to 52,146 Hispanic residents in 2000.

Income Data

According to the 2000 Census, the annual median family income (MFI) in 1999 was \$32,058. This is an 11.59% increase over 1990 when the MFI was \$28,342. The Fiscal Year 2004 HUD housing assistance eligibility standard for a very low income family of four is \$33,950 per year.

Employment

The Department of Labor and Training reported that the unemployment rate in Providence as of November 2004 was 4.6%. The rate in November 2004 for the state was 3.8%. The highest value for Providence was in July 2004 at 7.4% and the lowest value was in November at 4.6%. These rates are lower than 1980-90 rates and are a favorable decrease for the employment sector in Providence. The unemployment rate in Providence in 1990 was 9.2%, which was unchanged from the same level in 1980.

Housing Profile

The 2000 Census showed 62,389 occupied housing units in Providence. 78.7% of occupied units are rented units. Currently, there are many programs that allow low-income households to purchase first homes in place in the City. A stumbling block for many of these households has been in the early stages of homeownership, repair costs overwhelm the households' ability to pay and foreclosures have resulted.

The 2000 Census reported that there were 67,915 total housing units in Providence, of these 62,389 were occupied. This is an occupancy rate of 91.8%. This is an improvement from the 1990 Census when the occupancy rate was 86.7%. With the increase in Providence's population and the increase in total housing units in the City, a decline in vacant housing units has occurred.

This decrease in vacant housing units is a significant improvement for the City. However, it does not explain why there continue to be abandoned and vacant buildings in Providence. It also does not explain why the majority of these abandoned structures are located in minority concentrated,

lower income areas. In many low-income neighborhoods, landlords cannot ask rents that are high enough so they can make necessary repairs due to the low incomes of residents. Compounding the problem, many structures in these neighborhoods are older than 30-40 years and are in need of substantial repair, especially in lieu of recent lead paint abatement concerns.

In January 2005, the Department of Inspections and Standards reported that there were 687 total vacant (inclusive of residential, commercial, and industrial) structures in the City¹. The majority of vacant structures are located in minority concentrated neighborhoods; West End had 106 vacant structures out of 687 citywide, 15.4% of the total. The neighborhoods Elmwood, West End, Lower S. Providence, Upper S. Providence, Olneyville, Federal Hill, and Smith Hill comprise only 34% of the population and yet they have 66% of all vacant and abandoned structures in Providence. All are minority concentrated neighborhoods.

RIH rent surveys between 1998 and 2003 indicated that during this time period, lower income neighborhoods saw an abrupt rise in their monthly rents. Federal Hill saw an increase of 82%, Elmwood saw an increase of 94%, and in Smith Hill rents rose 92%. According to the 2000 Census, the annual median family income (MFI) in 1999 was \$32,058, an 11.5% increase since 1990. Rent increases have outpaced increases in income.

According to HUD's State of the Cities Data System the number of building permits issued in Providence have steadily declined from 1999 to 2003. Single-family permits issued in 1999 were 77, in 2001-36 units, and in 2003-35 units. Even more drastic changes occurred in multi-family housing between 1999 and 2003. In 1999, 103 units of multi-family building permits were issued; by 2001 the number had dropped to 13 units; and in 2003 only 26 units of multi-family permits were issued in Providence. For both single and multi-family housing the numbers of building permits averaged 38 units per year from 1999 to 2003. It should be noted however that the decline in multi-family building permits masks the reality that many of these permits were for large multi-family developments, which means that despite a decline in building permits, there has been an increase in housing units.

Evaluation of Jurisdiction's Current Fair Housing Legal Status

Secretary of Department of Housing and Urban Development (HUD) Findings and Charges.

There have been no Fair Housing complaints or compliance reviews where the Secretary of HUD issued a charge or made a finding of discrimination in the City of Providence.

¹ While this list was provided by Inspections and Standards in January 2005, it has not recently been updated, as a result, the number of vacant and abandoned structures is likely lower than that which has been reported due to revitalization and rehabilitation projects which have occurred throughout the City.

Fair Housing Discrimination Lawsuits in Providence

There have been two court cases in Providence regarding Fair Housing practices. Both of the cases went to trial in 1991. The cases are referred to as B.A.S.I.C. 1 and B.A.S.I.C. 2, for Project B.A.S.I.C., an advocacy organization that was the plaintiff in both cases. The rulings of the cases resulted in the signing of a consent decree on April 23, 1991. More information can be found in Appendix H. The City is not currently in compliance with the consent decrees.

Identification of Impediments to Fair Housing Choice

Focus Groups and Interviews

The eight Focus Groups each addressed one of the following issues: Fair Housing, Economic Development, Housing Opportunities for Persons with AIDS, Special Needs Housing, Social Services, Homeless Needs, Neighborhood Revitalization, and Affordable Housing/Lead Paint. During the writing of the most recent Consolidated Plan, the City was criticized for failing to have a Focus Group which was specifically about Fair Housing issues. In response to this critique the City's first Focus Group for the 2005-2010 Consolidated Plan was solely on Fair Housing issues. Although there was a Focus Group which specifically discussed Fair Housing issues, Fair Housing and the issues surrounding it were also discussed at the other Focus Group Sessions. The following is a brief overview of main issues addressing impediments and Fair Housing outlined by the Focus Groups. The Focus groups are discussed in greater detail in the Consolidated Plan for 2005-2010.

- ***Fair Housing***

This focus group highlighted the following impediments to fair housing in Providence: Landlords refusing to rent to families with children due to lead paint issues and competition from college students. It also highlighted the extremely high rents found in the City. Other impediments identified included the shortage of available housing due to the high demand for housing, the stable to low production of housing units, and the lack of resources and support for rental housing developments. Additionally, it highlighted the lack of education regarding mortgage issues facing many residents of the City, the high resistance to rental developments in the West End and Southside, and housing producers who change their plans based on neighborhood and political opposition. Opposition to rental developments by elected officials was also highlighted as an impediment to fair housing.

- ***Economic Development***

People's inability to gain stable employment was identified as an impediment to access to housing. Many of the jobs available are service economy jobs, which don't pay enough to support a household. Job training continues to be a major issue. Organizations which provide funding to job training programs often have unrealistic timetables for the program to provide persons with enough skills to find and keep a job. Education on how to run a business and the skills required to do so needs to start before a person takes out a business loan. The jobs that have been created haven't matched the jobs lost, particularly in the areas of manufacturing. Many focus group participants emphasized that the jobs created need to be quality jobs. The participants also called attention to the need for more affordable housing for those persons who

work at jobs at lower pay levels. Participants also highlighted a lack of adequate public transportation and affordable Child Care services as an impediment. It was stated that if a person can't get to the job, then the job may as well not exist. Language barriers and literacy levels were also cited as impediments.

- ***Housing for Persons with AIDS***

Persons with AIDS and HIV face different impediments to housing. Discrimination against persons living with AIDS (PLWA) is a huge barrier. There are no programs or public policies working to eliminate AIDS housing discrimination. Discrimination against homosexuals also impedes PLWAs from finding suitable housing. Also, when AIDS Housing providers enter the zoning process for siting housing, many neighborhoods present opposition to PLWAs living in their neighborhoods. The population of PLWAs in Rhode Island is now 1,700 persons and the number of persons living with HIV in RI is now 4,500. The largest increases have been seen in minority populations and in women. In Bristol County, MA (covered by the Providence entitlement area) there are approximately 1,500 PLWAs and 1,500 persons living with HIV. PLWAs also have to deal with perception that AIDS is no longer an issue. At any given time, approximately 100 people with HIV/AIDS are looking for housing. The lack of Section 8 vouchers is hampering efforts to house PLWAs. Increases in funding for housing are needed in all areas, especially assisted living and scattered site housing. There is a need for partnerships with mainstream service providers. Housing for PLWAs who become ill is needed (fragile family units). PLWAs need good, solid affordable housing, with secured tenure and supportive services.

- ***Special Needs***

The elderly and other persons with special needs face different impediments to housing. Often elders are discharged from care facilities with a minimum of services available in the community. Elders with assisted living waivers are treated differently in market rate assisted living facilities. Programs are needed to specifically target assistance to elders and special needs patients on fixed SSI incomes who reside in assisted living communities. Affordable assisted living waivers are currently frozen, limiting the number of people who can be helped. Elders often want to remain in their communities and are often unable to when they need to move to a care facility. Mentally ill persons need affordable housing that is integrated into the community (the Shelter Plus Care program was mentioned as an example). Long wait times for Section 8 vouchers for special needs persons were cited. Younger persons with special needs often have debilitating diseases such as Multiple Sclerosis, and often special equipment is needed for mobility and independent living. Also, many adult children with special needs who having aging parents who have never been in the system before are now entering it as their parents age and are unable to provide the same level of care for their children. Due to funding cut backs, the elderly and younger disabled (or mentally ill) persons are now competing for the same affordable units which provide supportive services. The shortfall in supportive funding is worsening. HUD is phasing out supportive services in many of its programs.

- ***Social Services***

Across the board, the demographics of the City are changing. There have been increases in the numbers of youth, minorities and frail elderly. Major issue is capacity of services, no one is receiving the same service from more than one provider, but there are still not enough services to meet the existing need. Changes in demographics have led to the need for more ESL classes; providers need to know more about immigration. In general the largest group seeking services is Latino. The focus group highlighted the problems that single adults without children face in obtaining services, there are currently no programs specific to that population. Most social service providers are serving minority populations. Lack of interagency coordination impedes the provision of services. The existing funding system forces agencies to compete against each other for funds. Focus group participants felt strongly that the City Council needs to be removed from the funding delivery process, that the process needs to be de-politicized.

- ***Homeless Needs***

The focus group highlighted insufficient affordable rental units, the high cost of the housing that is available, and cuts in services for homeless persons as the major impediments to housing that the homeless face in the City. The focus group highlighted the fact that more families are homeless because of the high cost of housing in Providence. They have been priced out of the market. The focus group also emphasized that there is insufficient affordable housing in the City, that apartment house prices are skyrocketing and that many units which have historically been rentals are being converted to homeownership units. More persons without the “traditional” history of substance abuse or mental illness are homeless. The largest increase in the homeless population is in single adult males, the vast majority of which have prison records which makes finding housing that much more difficult. Crossroads RI is doing more intakes of people and families who have never been in the system before. Social services for homeless persons are being cut which makes it more difficult for homeless persons and families to get back on their feet. Participants also felt that the current funding streams do not benefit homeless persons. LIHTC projects and Neighborhood Opportunity Program projects serve people at 40% and 50% of AMI, the homeless are generally at 10% or less of AMI.

- ***Neighborhood Revitalization***

The focus group highlighted the following neighborhood revitalization issues as impediments to housing in Providence. Land speculation by a few people who buy property inexpensively and hold on to it. The lack of balance of housing in neighborhoods was emphasized. It was stated more than once that high end housing does not equal neighborhood revitalization. Neighborhoods need a balance of economic strata (mixed income housing, stores, etc). Improvements to street infrastructure, more trees, organized green space, trash barrels, street furniture, better lighting (both street and traffic), allowing on-street parking 24 hours a day, the need for bike racks, and for covered bus shelters were all pointed out as neighborhood revitalization issues which need to be addressed by the City. Also emphasized was the need for the Providence Zoning Ordinance to be more transparent. Also highlighted was the need for the Providence Zoning Board of Review to have a more transparent process. The lack of an inclusionary zoning provision was also stressed as an impediment to fair housing in Providence.

- ***Affordable Housing and Lead Paint Issues***

This focus group identified the scarcity of affordable housing and lead safe housing in Providence as a major impediment to fair housing. CDC's are providing the majority of the new affordable housing in the City and they cannot begin to meet the true need. The new state lead law was also highlighted as an issue due to the cost of lead remediation and also due to the vagueness of the law. Also highlighted was the discrimination families with children face from landlords who do not want to deal with lead paint issues. Insurance costs and redlining, the condition of the available housing stock, property tax and sewer assessment increases were also cited as impediments. In addition, the expansion of institutions such as hospitals and schools into the surrounding neighborhoods by purchasing homes which are then torn down and replaced with other uses was highlighted as impediment to fair housing. The cost of housing is a major impediment to fair housing in Providence. Due to the skyrocketing rents and sales prices of homes, many families are simply priced out of the available housing market. Also emphasized was the outdatedness of the Providence Zoning Ordinance and how it impedes the development of affordable housing in the City.

- ***Interviews***

The interviews of community leaders raised a number of additional issues:

- **Predatory lending practices:**

A major issue raised by the Housing Resources Commission, realtors, and others is the need for buyer assistance. People with language or cultural barriers, and those that are less financially sophisticated are often taken advantage of in the purchasing process. Frequently, these persons are steered by brokers to mortgage companies that may initially have low rates, but are adjustable mortgages, and in two years the payments are beyond the purchaser's ability. This results in foreclosure and loss of property. Throughout the purchasing process, the seller, the appraiser, and others involved in the purchase may take advantage of these buyers. A realtor interviewed stated that predatory lenders are specifically seeking out Hispanics for predatory loans, and that Hispanics who could have qualified as A or B credit are being written up as C or D credit.

Additionally, the recent "Separate but Unequal: Predatory Lending in America" report by ACORN examined lending practices in the Providence area. This report found the following in regard to home purchases and refinance loans:

Home Purchase Loans

- **Subprime loans make up a significant portion of the home purchase loans made to minorities.** In 2002, 32.4% or one out of three home purchase loans received by African-Americans were from subprime lenders and 32.4% or one out of three home purchase loans received by Latinos were from subprime lenders. In contrast, only 8.8% or one out of eleven home purchase loans received by whites were from subprime lenders.
- **Minority homebuyers were much more likely to receive a subprime loan than white homebuyers.** African-American and Latino homebuyers were 3.7 times more likely to receive a subprime home purchase loan than white homebuyers

- **The racial disparity remains even among borrowers of the same income.** Subprime lenders originated 27.8% of the home purchase loans received by upper-income African-Americans and 36.5% of the home purchase loans received by upper-income Latinos, compared to only 6.5% of the home purchase loans to upper-income whites.
- **Low and moderate income borrowers are more likely to receive a subprime loan than upper-income borrowers.** In 2002, 11.3% of the loans received by low-income homebuyers were from subprime lenders, or about one out of nine loans. 17.2% of the loans received by moderate-income homebuyers were from subprime lenders, or about one out of six loans. In comparison, only 8.4% of loans made to upper-income homebuyers were from subprime lenders in 2002.
- **There is a greater concentration of subprime home purchase loans in minority neighborhoods than in white neighborhoods.** In neighborhoods where minorities consist of at least 80% of the population, close to one out of two home purchase loans, 40.9% were from subprime lenders. In neighborhoods with 50-80% minority population, at least one out of three loans or 34.7% were from subprime lenders. In comparison, 10.8% of home purchase loans in majority white neighborhoods with less than 20% minority population were from subprime lenders.
- **Minorities receive a larger share of subprime home purchase loans than of prime home purchase loans.** In 2002, African-Americans received 6.4% of the conventional home purchase loans originated by subprime lenders, four times greater than 1.6% share of the home purchase loans made by prime lenders. Latinos received 15.6% of the home purchase loans made by subprime lenders, four times greater than their 3.9% share of the conventional home purchase loans made by prime lenders.

Refinance Loans

- **Subprime lenders make up a large portion of refinance loans made to minority homeowners.** In 2002, subprime lenders originated 20.2%, or one out of five, refinance loans made to African-American homeowners and 29.2%, or nearly one out of three, refinances to Latino homeowners, compared to only 8.9%, or one out of eleven, refinance loans to white homeowners.
- **Minority homeowners continue to be much more likely to receive a subprime refinance loan than are white homeowners.** African-Americans who chose to refinance were 2.3 times more likely to receive a subprime loan than white homeowners, while Latinos were 3.3 times more likely to receive a subprime loan.
- **Racial disparities remain even among homeowners of the same income level.** Upper income African-American homeowners were two times more likely than upper-income white homeowners to receive a subprime loan in 2002. Minority homeowners with higher incomes were more likely to receive a subprime refinance loan than white homeowners with lower incomes.
- **Low and moderate income homeowners of all races are more likely to receive a subprime loan than upper-income borrowers.** In 2002, 17.9% or one out of six refinance loans received by low-income homeowners were from subprime lenders, as were 19.2% or one out of every five refinances to moderate-income homeowners. In contrast, only 8.0% or one out of every twelve refinances to upper-income homeowners were from subprime lenders.

- **There is a greater concentration of subprime loans in minority neighborhoods than in majority white neighborhoods.** Subprime lenders represent close to one out of three, or 39.1%, of the refinance loans made in neighborhoods where minorities represent 80-100% of the population and nearly one out of three, or 31.4% of refinance loans made in neighborhoods where minorities are 50-80% of the population. Subprime loans are 25.1% of the refinance loans in neighborhoods with 50-80% white population and 11.1% of the refinance loans made in neighborhoods with 80-100% white population.
- **The concentration of subprime refinance loans is greatest to lower-income minority homeowners.** Subprime lenders originated 29.2% or close to one out of three refinance loans to low-income African American homeowners and 30.9% of the refinance loans made to moderate-income African-American homeowners in 2002. Subprime lenders originated 35.2% or one out of three refinance loans to low-income Latino homeowners and 35.3% of the refinance loans to moderate-income Latino homeowners.
- **Subprime lenders also target lower-income white homeowners.** Subprime lenders made 13.5% or one out of seven refinance loans to low-income white homeowners and 14.8%

- **Insurance is higher in inner city areas:**

The high cost of insurance was identified as a major impediment to purchasing a home in Providence's inner city neighborhoods. Also, the use of credit scores in setting insurance rates was identified as an impediment to purchasing homes in Providence's inner city neighborhoods. This practice causes households to pay more for their insurance because of their credit score. The availability of insurance in some Providence neighborhoods was also identified as an impediment to home ownership; people may be being pushed into the FAIR plan provided by the State because of insurers who are unwilling to write policies in certain neighborhoods. The unwillingness of insurance companies to issue policies on multi-family homes was also identified as an impediment to fair housing in Providence.

- **Discrimination in lending:**

All agreed that discrimination is more subtle than overt. The process for a minority person or someone less sophisticated is frequently intimidating. The length of time for minority persons to get a mortgage was cited.

- **Credit:**

A major impediment in providing housing to low-income households is the prevalence of poor credit histories among this population. Also cited was the fact that some mortgage companies have gone from red-lining neighborhoods to "green-lining". The term green-lining reflects the fact that credit is now much more readily available to low-income households, but the cost of that credit is often beyond what these households can afford to pay.

- **Discrimination in rentals:**

All persons interviewed talked to the subtle rental discrimination that minorities face.

- **Purchase of liens on houses:**

When homeowners do not pay taxes or water and sewer bills, a lien may be filed against their homes. If the bill plus interest still is not paid, a number of interviewees identified two processes by which City tax liens are purchased as impediments. Narragansett Bay Commission can foreclose on a property if the water or sewer bills are not paid. People have lost their homes due to, as low as, \$200 in back bills. City tax liens are placed on properties of homeowners owing payments. They can either buy the liens for exorbitant prices due to very high interest rates, or the properties are foreclosed and the person who placed the lien then gains ownership. Less sophisticated homeowners, who do not understand the system, have lost or been threatened with the loss of their homes.

- **Cultural/ Language barriers:**

Throughout the focus group and interview process, the language barrier was mentioned time and again. The inability to communicate with realtors, lenders, appraisers, and others can lead to minorities being taken advantage of as they rent or purchase homes. Also mentioned several times was the fact that even for native English speakers, often times the functional literacy level is so low it can impede their ability to fully read and understand documents presented to them. One interviewee did state that many of the major mortgage companies are hiring bilingual processors and loan originators.

- **Price of Housing:**

Throughout the focus group and interview process, the price of housing, both for rental and homeownership was mentioned multiple times a major impediment to fair housing in Providence.

Public Sector

- ***Regulatory Barriers***

The length of the permitting process in the City was mentioned as an impediment to fair housing in the City. It can take over six months for a housing developer such as a CDC to receive a building permit for a project. This carrying time can severely impact a CDC's ability to move projects forward. To address this problem, the City has convened a group to look at the issues related to obtaining building permits in the City.

The inspection process in Providence was also cited as a regulatory barrier to fair housing in Providence. At several focus groups the inspection process was described as arbitrary and capricious. It was also stated that the process must take rehabilitation of existing housing versus new construction into account when inspections are underway. CDC's have been cited during inspections for violations such as the width of stairwells and the height of basement ceilings in buildings constructed before the creation of building codes.

The City recently completed a survey for the HUD Initiative to Removal Regulatory Barriers. The City's answers to this survey indicate the following regulatory barriers exist in Providence:

- The lack of specific building code language regarding housing rehabilitation that encourages such rehabilitation through gradated regulatory requirements applicable as different levels of work are performed in existing buildings.
 - The City does not use a recent version (i.e. published within the last five years, or the most recent version of) one of the nationally recognized model building codes without significant technical amendment or modification.
 - The lack of modified infrastructure standards and/or the authorized use of new infrastructure technologies which reduce the cost of housing.
 - The lack of “as of right” density bonuses sufficient to offset the cost of building below market units as incentive for any market rate residential development that includes a portion of affordable housing.
 - The lack of a single, consolidated permit application process for housing development.
 - The lack of expedited or “fast track” permitting and approvals for all affordable housing projects in the community.
 - The lack of an accessory apartments zoning provision, either as a special exception or “as of right” in all single family residential districts.
 - The lack of a policy that adjusts or waives existing parking requirements for all affordable housing developments.
 - Requiring affordable housing projects to undergo public review and/or special hearings when the project is otherwise in full compliance with the zoning ordinance and other regulations.
- ***Zoning***

Zoning Ordinances² for the City of Providence were examined to determine whether they limit the development of affordable housing, act as impediments to fair housing choice, or limit the development of affordable housing due to increased costs of construction. The lack of an inclusionary zoning ordinance was raised at several focus groups as an impediment to fair housing in Providence. Currently there is no link between market rate housing development and affordable housing development. The City is currently updating its zoning ordinance to make it more reflective of the City's existing built environment.

- ***Sales of City Owned Property***

Currently the City's policy for the sale of land for affordable housing is as follows. If the land is to be developed as affordable homeownership, the City will sell the property to the non-profit for 50% of its assessed value. However, if the land is to be developed as affordable rental housing, the City sells negotiates the sales price on a case by case basis.

² The City of Providence is currently updating its zoning ordinance.

- **Site Selection**

Low and moderate-income housing is located in many neighborhoods throughout Providence. The Department of Planning and Development and the Providence Plan indicate that in 2004, 15 out of Providence's 25 neighborhoods had over 200 subsidized housing units, 10 out of the 25 neighborhoods had over 500 subsidized housing units. These numbers indicate a City that has subsidized affordable housing units in diverse locations, except for the most expensive neighborhoods in the City, which are largely made up of single-family, owner-occupied dwellings. In the following table the first column is a list of neighborhoods that have a higher percentage of subsidized housing units than the Citywide level and the second column is the percent of renter occupied housing units, the third column is the percent of families below the poverty level, the fourth column is the percent elderly below the poverty level, and the final column is the percent of non-white by neighborhood:

NEIGHBORHOOD	% RENTER OCCUPIED UNITS	% FAMILIES IN POVERTY	% ELDERLY BELOW POVERTY	% NON-WHITE
Downtown	98%	14.3%	13.1%	32%
Upper South Providence	80%	36.4%	9%	71.3%
Olneyville	82%	41.1%	3%	55.2%
Lower South Providence	72%	39.5%	5%	84%
Mount Hope	75%	24.0%	13%	52.3%
Manton	59%	15.7%	17%	25.1%
West End	78%	36.6%	6%	73.5%
Wanskuck	67%	29.0%	6%	45.3%
Hartford	62%	40.4%	5%	54.7%
Federal Hill	84%	27.9%	8%	41.3%
Elmwood	75%	27.9%	6%	76.4%
CITYWIDE	65.4%	23.9%	7%	45.5%

Source: Providence Plan Neighborhood Profiles and Dept. of Planning and Development

Many neighborhoods in Providence have subsidized and low- and moderate-income housing. However, the south side of the City has more subsidized and low- and moderate-income housing per neighborhood than the rest of the City.

The Community Development Corporations have to comply with the stringent funding requirements of their funding sources. The funding sources for the CDC's are the Providence Neighborhood Housing Corporation, the Department of Housing and Urban Development (HUD), Rhode Island Mortgage and Finance Corporation (RIHMFC), and the City of Providence Planning and Development Department. The funding restrictions of these sources are stringent and promote equal opportunity and affordable housing in Providence. However, it will be recommended that this monitoring action take place to ensure the funding regulations are promoting affordable housing in a wide array of neighborhoods in Providence.

In the past the City has taken a neutral stance to the placement of low-income housing. Site selection is an economically driven process in Providence, largely influenced by the cost of land acquisition for developments. The City has supported the site selections made for low- and moderate-income housing. The sites for low and moderate-income housing in Providence are located in a wide spectrum of neighborhoods.

Providence is a dense City. There is not much land available in the City of Providence for development. The Providence zoning ordinance allows for medium and high-density residential developments. In 2000, the population density was 8,461 persons per square mile of land area.

Because of the limited land available in Providence, CDC's face difficulties in locating sites for affordable housing development. The CDC's face NIMBYism and political interference or outright opposition to their projects. CDC's have been driven away from many neighborhoods because of opposition from the community to their projects. An example of this is the experience of Aids Care Ocean State (ACOS) in the Mt. Hope neighborhood. ACOS proposed developing affordable housing for persons living with AIDS in Mt. Hope. The neighborhood objected so vehemently that they withdrew their plans rather than continue to try and develop housing in that location.

State Law in Rhode Island ensures that group homes for people with disabilities can be located in a wide array of neighborhood locations. There are opportunities in Providence for unrelated people to live in the same units; for disabled peoples there are group homes to assist their needs and for other people, such as college students and young professionals, the opportunity exists in the larger units (3 to 5+ bedrooms) of the housing stock. Up to four unrelated people can live together in Providence with or without disabilities.

The Providence zoning ordinance and building codes serve to create and preserve the density of the City. The nature of these ordinances and codes means low and moderate-income housing is distributed among many neighborhoods in Providence. However, the creation of an inclusionary zoning ordinance would further distribute low and moderate income housing throughout the City.

- ***Employment-Housing-Transportation Linkage***

In Rhode Island, Providence is the leading employment center with an average employment of 115,697 positions in 2003. The top five employment centers in Rhode Island for 2003 are as follows:

Municipality	Number of Jobs
Providence	115,697
Warwick	51,641
Cranston	36,941
Pawtucket	28,042
East Providence	22,684

Source: RI Dept. of Labor and Training

If government employment is withheld the rankings remain the same. The North American Industry Classification System (NAICS) provides detailed information about business activity in

North America's cities and towns. In 2003, Providence ranked first in employment for all private industries in Rhode Island.

- The Rhode Island Public Transit Authority (RIPTA) reported that for employees working first shift or regular business hours, approximately from 7 a.m. to 5 p.m., the bus service is very good. However, for employees working second and third shifts the bus service is not good. The reason for this is after 7 p.m. the buses in most neighborhoods of Providence come only hourly. Many second and third shift employees are coming from the Welfare to Work program in Providence. These riders have reported that it is very difficult to maintain a schedule feasible with holding down a steady full-time job without traveling by automobile to work.
- RIPTA had received a three year Congestion Mitigation and Air Quality Grant (CMAQ). This grant was used to fund the Providence Trolley service. The expectation of the federal government is that after the initial three year period the state will invest in the program. However, according to RIPTA, the state government has not invested in this program and the Trolley service is in jeopardy. This jeopardy is evidenced by the continuing rate increases on the trolley routes. In 2000, the Trolley service started at 50 cents per ride, the fare has now been increased to \$1.50 per ride in order to try and keep the service running. While this increase may help keep the trolley service running, it may impede the ability of low and moderate income residents to use the service.
- RIPTA reports that since the writing of the 2000 Consolidated Plan that the following changes have occurred in their Providence services:
 - Saturday service times for second and third shift workers have been scaled back due to a lack of ridership.
 - Buses run same hours the Providence Place Mall is open for business.
 - The early morning shifts for manufacturing workers and service sector workers have continued to increase ridership.
 - The cross-town connection route added between Olneyville and Elmwood neighborhoods was removed due to a lack of ridership.
 - RIPTA has begun through-routing services. Bus rides which would previously have required a passenger to switch buses in Kennedy Plaza have been changed to allow passengers to remain on the same bus for a trip from one side of the City to the other. Through-routing has been instituted on the Hope-Eddy, Elmgrove-Atwells, Douglas-Hartford, and Smith St-Cranston Street routes.
 - Route 50, which used to go out on Douglas and loop around and return on Admiral Street, has been split into two routes. Admiral Street is now Route 55 and has very strong ridership.
- The routes from Providence to Jefferson Boulevard in Warwick and to the North Central Industrial Park in Lincoln continue to be very successful for the reverse commute. Riders of these routes continue to ask for extended Saturday and night services on these routes. However, RIPTA has not added extended Saturday and night services on these routes thus far.

- The majority of the patrons on RIPTA buses are low- and moderate-income riders. RIPTA has made considerable efforts to reach the needs of this community. Adding new routes to employment centers, adding more frequent buses at night and on weekends for second and third shift employees, and adding connections to existing routes are, among others, recent efforts to meet the needs of these riders.
- Other initiatives implemented since the writing of the 2000 Consolidated plan include the following: A flexible van service that provides direct home to work and work to home transportation. The preliminary focus of this service is in clustered areas of poverty and employment in Woonsocket and Pawtucket. This program has not yet expanded into Providence. A hotline phone service where Mobility Options Specialists assist riders in planning the most cost effective and time saving way to get home or to work using public transportation services and carpools has been instituted and is used quite frequently.
- The efforts of RIPTA to accommodate the needs of its riders continue to be a positive change in Providence. The ability of low- and moderate-income residents to use public transportation to get and maintain employment increases their ability to obtain quality rental housing, and possibly own a home in the near future. The new routes and programs initiated by RIPTA will serve to alleviate lack of transportation as an impediment to fair housing.
- ***PHA and other Assisted Housing Providers***

The application and tenant selection policies of the Providence Public Housing Authority require the time and date of application, how many individuals are working in the family, and identification of household members. There is no finding of any racial or ethnic pattern in any of the public housing developments in Providence. There are no procedures or policies held by the Providence Public Housing Authority (PHA) that exclude people with disabilities from such housing. The policies and procedures upheld by the Providence PHA are consistent with Federal, State, and local law, and HUD regulations and guidance. The Public Housing Authority of Providence has never been found in non-compliance of any civil rights laws or regulations.

There have been court suits involving tenant application, selection, and assignment policies. None of the suits are outstanding and all have been resolved. The Providence Public Housing Authority is in full compliance with court orders resulting from the settlement of the court cases.

The Providence PHA does not allow prospective tenants to state a preference for the location of their unit. If an applicant rejects an offer of public housing, they are placed at the end of the waiting list.

Section 8 residents are located in every census tract of the City. There is no policy specifically locating households of one race in any given location. However, if there is a homogeneous population in one development the PHA will offer other locations to preserve heterogeneity. The location of public housing households correlates with the rental price and the proportion of existing rental units in the area. Section 8 households receive extensive briefing that they can rent apartments anywhere in the metropolitan area, outside the City is acceptable. The current number of Section 8 households administered by the Public Housing

Authority is 2,711. The PHA administers approximately 375 vouchers issued by other jurisdictions; other jurisdictions administer approximately 140 vouchers issued by Providence PHA. Many households in public housing in Providence are from New York, Puerto Rico, and the Dominican Republic. The PHA assists voucher holders from other jurisdictions in getting public housing in Providence. At the briefing in the beginning of the public housing procedure, up-to-date information is given to the voucher and certificate holders.

The PHA does assist disabled certificate and voucher holders in finding assisted living public housing. The Providence PHA assists all certificate and vouchers holders. The PHA strongly emphasizes to voucher and certificate holders that they can live in any neighborhood in the City, provided there is an open unit. On occasion the Housing Authority provides transportation services to those seeking to live in non-traditional neighborhoods, and provides information services on the rights of public housing tenants.

The Housing Authority distributes tenant surveys and performs self-evaluations to maintain its commitment of service. Mobility impaired tenants are handled on a case-by-case basis, and extensions of service are granted to tenants who require it. For persons with mental or other nonphysical disabilities, those who can live independently are accepted into the public housing system. The PHA does complete Section 504 assessment of the needs of disabled members, and uses the assessment findings to create plans for meeting those needs. The PHA has completed its self-evaluation consistent with the requirements in Section 504 of the Rehabilitation Act of 1973.

- ***Sale of Subsidized Housing and Possible Displacement***

Rhode Island, as of yet, has not had a prepayment problem. Subsidized housing comes under the jurisdiction of RI Housing Mortgage Finance Corporation. That agency is monitoring the possibility of sale of subsidized developments, and has developed a program for its own mortgages. They do not expect any prepayment in Providence. However, the subsidy contract for Colony House, located in the Elmwood neighborhood, which provides 101 affordable elderly units is set to expire in the next two years. The owners of the property are working to preserve Colony House as affordable housing.

- ***Property Tax Policies***

The Office of the Tax Assessor in Providence reports that there are two programs specifically targeting low-income households in the City. There is an Infirmary/Poverty Program, whereby those judged by the assessor as unable to pay because of infirmity or poverty can have their tax burden reduced (per RIGL 44-3-3(16)). The second program is a Tax Freeze Program. If a household makes \$25,000 or less gross annual income they are eligible for the program. Under the program, taxes are frozen at 5.5% from the time of filing. This program is an effective policy for easing the property tax burden of the lowest income households in Providence. This information is printed on the back of each tax bill. However, for households making more than \$25,000 annual income there are no targeted tax policies. A more diverse set of property tax policies targeted at helping to ease financial constraints of all low-income households could improve access to housing for this segment of the population.

The State has enacted the Rhode Island Property Tax Relief Program to help the tax burden of low- and moderate-income households. Households with a total income under \$30,000 may be eligible for a credit or refund of up to \$250 from the Property Tax Relief Program. Seniors over 65, non-disabled seniors, and non-disabled persons who meet program criteria may apply for the property tax relief program. This program helps to alleviate financial constraints of low- and moderate-income residents in Providence and throughout the rest of the State. Providence, as allowed under state law, limits property taxes on affordable units to 8% of the gross income received from the unit.

- **Planning and Zoning Boards**

A survey was conducted to ascertain the gender, race, age, and disability status of the Planning Commission and the Zoning Board in Providence. The survey was conducted to identify whether or not protected classes of people are represented on Boards that make decisions directly affecting affordable housing in the City. (This, however, does not presume that only protected classes can assure fair housing practices.) The racial make up of the Planning Commission and the racial make-up of the Zoning Board of Review do not approximate the racial make-up of the City, according to the 2000 Census.

Racial Composition: Providence Zoning Board and City Planning Commission				
Group	Race			
	Black	White	Hispanic	Asian
Planning Comm.	0%	71%	14%	14%
Zoning Board	17%	83%	0%	0%
City Totals (2000)	14.5%	54.5%	30%	6.2%

Source: Providence Zoning Board of Review and Providence City Planning Commission

The most common age of the two group’s members is predominantly in the 30-65 year old category. The Planning Commission is 100% 30-65 years old and the Zoning Board is 100% 30-65 years old. Women are underrepresented on both boards in Providence, the Zoning Board is 67% male and the Planning Commission is 85% male. There are no board members with disabilities in the City.

Private Sector

- **Lending Policies and Practices**

Interviews and reports summarized above identified abusive lending practices toward low-income persons and financially less sophisticated persons

- **Property Insurance**

In Rhode Island, mortgage lenders require home purchasers who obtain a mortgage to obtain property insurance. As documented during the focus group and interview process, Providence has higher insurance rates due to its density and population. Property and liability insurance for homeowners and/or renters is not always available. There can be many reasons for this, including excessive risk assessments. Also raised during the interview process was a change in Rhode

Island law which now allows insurance companies to use an individual's credit score as a determinant in offering them insurance. If turned down by private insurance companies, individuals in Rhode Island can apply for insurance for the FAIR Plan. The FAIR Plan is a pool of resources used to give insurance to low- and moderate-income residents. Although this meets the need of insurance accessibility, FAIR Plan premiums are generally set in the top quarter of prices, set by the premiums the state's largest insurance providers charge. This may result in rates being so high that securing insurance is not possible for many low-income residents. The cost of insurance may limit access and choice of housing for low-income buyers and influence neighborhood development.

The presence, or lack of knowledge about the presence of lead based paint hazards in a home, can also influence a homebuyers ability to obtain property insurance. Many insurance companies do not wish to take on the liability that comes with underwriting an insurance policy on a home that contains lead which can also force homebuyers to participate in the FAIR Plan.

It is recommended that testing in both the mortgage lending and insurance industries for discriminatory policies and practices be conducted in Providence. Second tier lenders and insurance companies in the City do not come under any enforcement body with respect to discriminatory lending and "redlining" insurance rates in low- and moderate-income areas.

Public and Private Sector

- ***Fair Housing Enforcement***

The Providence Human Relations does not have adequate staff to function effectively. The University of Rhode Island Urban Field Center is currently completing a companion report on the current status of the Providence Human Relations Commission and how the City should address the issue.

Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction

The Providence Public Housing Authority maintains the Section 8 Certificate and Voucher system. This system is effective in getting assisted housing for all voucher and certificate holders.

There are many Community Development Corporations operating in many Providence neighborhoods. These Corporations are non-profit organizations that offer everything from homebuilding and rehabilitation of structures to cultural services. CDC's work very closely with community members to align resident community vision with issues such as economic development, affordable housing initiatives, and neighborhood redevelopment. Many CDC's offer basic educational courses, new landlord certification courses, and job training services such as the Welfare-to-Work and WIA programs to aid residents in finding higher paying, skilled jobs and affordable housing.

The Rhode Island Public Transit Authority reports that since the writing of the 2000 Consolidated Plan that the following changes have occurred in their Providence services:

- Saturday service times for second and third shift workers have been scaled back due to a lack of ridership.
- Buses run same hours the Providence Place Mall is open for business.
- The early morning shifts for manufacturing workers and service sector workers have continued to increase ridership.
- The cross-town connection route added between Olneyville and Elmwood neighborhoods was removed due to a lack of ridership.
- RIPTA has begun through-routing services. Bus rides which would previously have required a passenger to switch buses in Kennedy Plaza have been changed to allow passengers to remain on the same bus for a trip from one side of the City to the other. Through-routing has been instituted on the Hope-Eddy, Elmgrove-Atwells, Douglas-Hartford, and Smith St-Cranston Street routes.
- Route 50, which used to go out on Douglas Ave and loop around and return on Admiral Street, has been split into two routes. Admiral Street is now Route 55 and has very strong ridership.

The majority of RIPTA's route changes and programs have been successful. Only a few routes have been eliminated due to a lack of ridership. The success of the improvements has been in large measure due to RIPTA's response to rider's input. The effect of the improvements on fair housing is increased options for transportation to work which allows low- and moderate-income households to access jobs they wouldn't have been able to access previously. Access to jobs and being able to afford housing are two of the most important struggles low-income households face in the City.

However, the improvements developed by RIPTA have uncovered a need of low-income residents of Providence. Without affordable childcare access to the workplace is moot in many cases. Therefore, it is recommended that the Transit Authority work closely with childcare services to provide working-hours childcare to allow low-income parents to work.

The City has made an effort to alleviate the pressure its low- and moderate-income households face in trying to gain affordable housing, raise a family, work, and feed themselves all on a sometimes severely limited budget over the last five years through supporting the creation of new affordable rental and homeownership opportunities. Overall, the City has been operating relatively well with respect to fair housing.

Conclusions

1. Predatory lending practices were identified as a major problem for persons with language and cultural barriers, and those that are financially less sophisticated. Frequently, these persons are steered by brokers to mortgage companies that may initially have low rates, but are adjustable mortgages, and in two years the payments are beyond the purchaser's ability. This results in foreclosure and loss of property. Throughout the purchasing process, the seller, the appraiser, and others involved in the purchase may take advantage of these buyers, knowingly or unknowingly.

2. Language and or cultural barriers were cited as impediments to Fair Housing in Providence. Persons are often taken advantage of by landlords, in jobs, and when renting or purchasing a house.
3. Mortgage lending: Since no study has been done in this area, there is no quantifiable evidence that discrimination in mortgage lending practices is occurring in Providence. However, this does not mean that discrimination is not happening. A national study conducted by HUD found that in areas tested in the U.S. that mortgage lending discrimination does occur.
4. Rental and sales: Since no studies of discrimination in rental or sale of houses have been completed in the past decade, there is also no quantifiable evidence of discrimination in the housing market in Providence. Yet, many involved in this study have claimed that minorities find it is very difficult to rent housing or purchase the house of their choice in the particular areas of the City and adjacent communities.
5. Property insurance is typically required by the lender before issuance of a mortgage to purchase a house. Neighborhoods in Providence with concentrations of low-income people have higher insurance rates, and property and liability insurance for homeowners or renters is not always available. The FAIR Plan is accessible to all but, Plan premiums are generally set in the top quarter of prices for available premiums making it difficult for low income persons to afford the necessary insurance.
6. Lead based paint: The new state lead law has increased the reluctance of landlords to rent units to families with children for fear that the children will show increased levels of lead in their blood. The cost of lead remediation required by the new lead law has also led some landlords to increase rents beyond what many families with children can afford to pay. This has exacerbated the shortage of family housing in the City. Lead-Based Paint abatement programs need continued funding and additional qualified contractors need to be identified or trained. The cost of lead paint abatement is high and new funding sources need to be identified to expand the programs. According to the 2005-2010 State Consolidated Plan, 69% of housing in the City has lead based paint hazards and 10% of the children entering kindergarten in Fall 2004 tested positive for lead poisoning.
7. Providence Human Relations Commission: The agency has effectively ceased to operate due to lack of adequate staff. Appropriate funding and staffing is required to respond to the needs of Providence residents and to fulfill the agency's mandate. The forthcoming report on the Human Relations Commission by the University of Rhode Island Urban Field Center will address the issues facing the Providence Human Relations Commission.
8. The lack of quality affordable housing (both rental and homeownership) is frequently cited as a major impediment to fair housing.
9. Low moderate income housing is located in many neighborhoods throughout Providence; however, the south side of the city has more subsidized and more low moderate income housing per neighborhood than the rest of the City.

10. RIPTA continues to work to create linkages between employment and residential areas. This includes routes to job centers in Warwick and Lincoln, the addition of Providence through-routes route, and additional service in the City. The efforts of RIPTA to accommodate the needs of its riders continue to be a positive change in Providence. The ability of low- and moderate-income residents to use public transportation to get and maintain employment increases their ability to obtain quality rental housing, and possibly own a home in the near future. The new routes and programs initiated by RIPTA will serve to alleviate lack of transportation as an impediment to fair housing.

Recommendations

1. The issues addressed in this analysis cannot be dealt with on a localized basis. The Analysis of Impediments process should be expanded to either a metropolitan area-wide scale or, due to Rhode Island's small size, a statewide scale. The process must be a collaborative effort between cities and towns to identify and eliminate barriers to fair housing.
2. Discrimination in mortgage lending, housing purchase, and insurance. Conduct a testing program on a metropolitan or statewide basis in the following areas:
 - mortgage lending practices
 - rental housing industry
 - home sales
 - insurance availability
3. Insurance: Explore methods of creating fairness in insurance costs for properties in low-income areas. Work to eliminate credit scores as a basis for offering insurance.
4. Lead based paint: The City should continue to respond with increased education and funding to help homeowners and landlords to remove lead based paint from their structures as mandated by the new state lead law. The City was recently awarded a \$3.9 million dollar HUD Lead Paint Demonstration Grant which will be used in conjunction with the City Bond funds set aside and the remainder of the Round 10 HUD Lead Paint Grant. The City will also continue to apply for competitive HUD Lead Paint grants as funding rounds allow.
5. Complete the independent report that has been commissioned to review, and evaluate how the City of Providence delivers fair housing services – such as education/outreach, complaint intake, mediation and resolution. Review the reports' recommendations for implementation strategies that to make the City efforts transparent, effective and quantifiable. Review the role of the Providence Human Relations Commission and any future role they may play in fair housing education and enforcement.
6. Increase the availability of good quality rental and home ownership opportunities. The City should eliminate the policy of charging 100% of assessed value for City owned properties being sold for affordable rental housing development.
7. Predatory lending and other abusive lending practices: Work with Community Development Corporations and other agencies to create a program to educate consumers as to abusive lending practices. Examine city and state laws regarding liens on property that may cause a

person to lose their homes. Support HUD efforts and examine changes in state law to combat predatory lending.

8. Zoning and Regulatory Barriers: The City should work to eliminate the regulatory barriers posed by the permitting and inspection processes in the City.

**HOUSING AND HOMELESS
NEEDS ASSESSMENT
&
STRATEGIC PLAN**

HOUSING AND HOMELESS NEEDS ASSESSMENT & STRATEGIC PLAN

Housing Needs

Based on information from the 2000 census, focus groups conducted during the development of this plan, consultations, and input from the Providence Housing Authority, the City of Providence's housing needs have been identified as follows:

The need for quality housing opportunities, both rental and homeownership.

Preserving and maintaining rental housing is integral to a healthy housing stock and an important component in meeting affordable housing needs.

- Rental housing accounts for a major segment of Providence's housing stock. 45% are two and three family structures, with 25% being single family structures, and the remainder multi-family. Preservation of this rental stock is necessary to stabilize neighborhoods, and quality rental opportunities are needed to meet residents' housing needs.
- Neighborhood based housing developers (Community Development Corporations/CDC) report significant demand for their rental rehabilitation/new construction developments. The Elmwood Foundation received over 750 applications for the 46-unit Elmwood Neighborhood Revitalization II development project. SWAP has waiting lists of one to three years for their rental and homeownership units. CDCs indicate people are willing to wait long periods for newly rehabilitated housing for the following reasons:
 - Newly rehabilitated and newly constructed housing is lead safe.
 - People are living in over-crowded apartments with high rents and prefer more space at affordable rents
 - Doubling up in apartments, persons residing in a place where they are not on the lease
 - Present apartments are not weatherized and result in high heating costs
 - Variety and size of apartments in new CDC developments is desired
 - New developments provide off-street parking, yards, alarms systems, separate storage other than living space.

As a result there has been very little turnover in units and waiting lists grow longer.

- Scattered site rental housing, developed with Low Income Housing Tax Credits, addresses the needs of working families earning 50-60% of median family income. Lower income persons need certificates, vouchers, or public housing.

Homeownership, a critical element for strong neighborhoods, needs to be expanded.

- Demand for homeownership is evident in the numbers of persons attending homebuyer training classes. From 2001 to the present 3,523 persons completed homebuyer training sessions conducted by Housing Network agencies in Providence, of that number, 71% (2,528) were Providence residents.
- The high cost of housing, the need for down payments and closing costs are all barriers to increasing homeownership.
- Low moderate income single/multi family owner occupants, both family and elderly, need assistance.

Preserve the City's existing housing stock

- Due to the age of the housing stock 69% have lead based paint needs.
- Most of Providence's housing stock was built prior to 1940. Approximately 6,000 residential structures are in below average condition.
- Vacant and abandoned properties are a blighting influence and a major barrier for neighborhood revitalization. Selective demolition has occurred to assist in the stabilization of the neighborhoods.
- There are number of vacant and/or abandoned buildings in the city, of which approximately the majority of which are residential structures. The seven neighborhoods with the highest concentration of abandoned housing, corresponds exactly with the neighborhoods with the lowest median family income.

Public Housing Needs***Inventory of Developments***

The Providence Housing Authority (PHA), created in 1939, owns and manages 2,604 units of public housing in the City of Providence. These units are located in fourteen developments at various locations¹ throughout the city, including 244 units of so-called scattered site developments. The scattered site developments are single-family and duplex style homes that have no more than ten units at any one location. The public housing stock consists of high-rise developments, row houses, mid-rise and single-family detached homes. Developments range in size from 24 units (Sunset Village) to 508 units (Hartford Park).

The PHA's housing stock is in good condition. Since 1987 approximately \$ 143 million in federal Comprehensive Improvement Assistance Program, Comprehensive Grant Program and Capital Fund Program funds from the HUD have been expended to fund capital improvements and development. Capital Improvements continue to be funded by HUD each year through annual formula based allotments ranging between \$3.5 and \$5 million annually, depending upon the amount made available by Congress. Future capital improvement needs are addressed elsewhere in this section. Additional supplemental PHA information is contained in Appendix F.

Table I - PHA Developments/Number of Units

Development	Number of Units	Year Built	Type of Development	Overall Physical Condition
Chad Brown	198	1942	Family	Good
Admiral Terrace	153	1951	Family	Good
Hartford Park	508	1953	Family/Elderly	Good
Manton Heights	330	1953	Family	Good – Excellent
Roger Williams	40	1943	Family	Good
Codding Court	120	1951	Family	Good – Excellent
Dexter Manor I	200	1962	Elderly/Disabled	Good
Dexter Manor II	91	1984	Elderly/Disabled	Good
Dominica Manor	204	1966	Elderly-Only	Excellent

¹ Some developments are contiguous or were additions to existing developments. The Department of Housing and Urban Development considers them as separate developments, although they may be at the same location.

Parenti Villa	194	1973	Elderly/Disabled	Good – Excellent
Carroll Tower	194	1973	Elderly-Only	Good – Excellent
Kilmartin Plaza	104	1973	Elderly/Disabled	Good - Excellent
Sunset Village	24	1960	Elderly/Disabled	Good - Excellent
Scattered Sites	244	1989/98	Family	Good - excellent
TOTAL	2,604			

Waiting List Assessment

The PHA maintains separate waiting lists for public housing and Section 8 assistance. As of December 31, 2004, there were 975 families or individuals on the public housing waiting list and 423 on the Section 8 waiting list. The public housing waiting list has remained open for new pre-applications since October 2000. Placing a family on the actual waiting list involves significant data collection and record maintenance that must occur every three months. Therefore, families are initially placed on a pre-application list. Families are then moved to the formal waiting list as space is made available. At that time the comprehensive data collection process begins and all information must then be kept up to date.

The Section 8 waiting list has been closed² since October 1998 when more than 5,000 people stood in line at the Roger Williams Park Casino to obtain an application for public or Section 8 housing. Many of those in line requested both public housing and Section 8 applications in hope of accelerating their chances of receiving housing assistance. All applications distributed that day were designated "pre-applications".³

Of the 2,500 pre-applications distributed for public housing, 1,290 were returned (52%) and 954 were subsequently determined eligible. The other 336 pre-applicants were disqualified for a variety of reasons. All public housing pre-applicants have been processed since that date. Currently, the public housing pre-application list is comprised of applications received since October 2000 and stands at 3,740.

The Section 8 waiting list currently has 423 individuals and families waiting for assistance. An additional 1,687 families are on the Section 8 pre-application wait list. Every month a portion of the pre-application list is processed to place them on the regular Section 8 waiting list. Of the 4,000 Section 8 pre-applications distributed in October 1998, 3,335 were returned to the PHA (83%) for processing.

Table II - Public Housing & Section 8 Waiting Lists & Pre-application List

	Public Housing	Section 8
December 31, 2004	975	423
Pre-application	3,740	1,687
Total	4,715	2,110

² A closed waiting list means that the PHA is not accepting new applicants. A waiting list may be partially opened if there is a shortage of applicants for a specific bedroom size.

³ Housing authorities are allowed to accept pre-applications from persons seeking public housing or Section 8. Only those applicants on the regular waiting list require extensive processing. Once the regular waiting list contracts, pre-applicants are moved to the waiting list for more extensive processing.

A note of caution is in order when reviewing waiting lists to determine the real need for housing. While specific information is not readily available at this time, anecdotal information provides evidence that a sizeable number of Section 8 applicants are already receiving some form of subsidy either through the public housing program or project-based Section 8 assistance. It is also widely recognized that many applicants to the Providence Housing Authority are also applicants at other housing authorities or privately owned but publicly subsidized developments. Each year when the PHA "purges" its public housing and Section 8 waiting list, several hundred families no longer require assistance because they are receiving housing assistance from another source (private Section 8 or another housing authority), their financial circumstances have changed, or they have moved to another jurisdiction.

Waiting List by Family Income

A vast majority of the families on the PHA and Section 8 waiting lists have incomes below 30% of the area’s family median income (MFI). Only 1% of the public housing and 24% of the Section 8 have incomes from 30%-50% of MFI. Less than 1% of public housing families on the waiting list have incomes greater than 50% of MFI. No Section 8 families on the wait list have incomes greater than 50% MFI.

Table III - Income of Waiting List Applicants/Public Housing & Section 8

Income Range MFI	Public Housing		Section 8	
	No. Families	Percent	No. Families	Percent
0% - 30%	959	98%	321	76%
30% - 50%	10	1%	102	24%
50% - 80%	6	1%	0	0
Total	975	100%	423	100%

Waiting List by Race

A majority of both the public housing and Section 8 waiting lists are comprised of Hispanics (56% of public housing and 73% of the Section 8 waiting list), reflecting the changing demographics of the city’s low and moderate income population. African-Americans comprise the next highest number of applicants at 24% of the public housing and 24% of the Section 8 waiting lists. Data for Hispanic families is counted as ethnicity and not as race. Therefore, the percentage calculations are counted separately from the racial percentages. The Hispanic applicants fall almost entirely among either the White or the African American racial categories. This accounts for the large percentage of Whites on the waiting list, the majority of which are also Hispanic.

Table IV - Racial Composition of Waiting Lists / Public Housing & Section 8

Race	Public Housing		Section 8	
	Number	Percent	Number	Percent
Hispanic	545	56%	306	73%
African-Americans	232	24%	105	24%
White	709	73%	302	72%
Native American	9	1%	8	2%
Asian	25	3%	6	1%
Other	0	0%	1	0%

Total	975	100%	423	100%
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Waiting List by Bedroom Need

The greatest need of applicants on the public housing waiting list is for 0 bedroom efficiencies. This marks a change from the 2000 Consolidated Plan when the greatest need was for 2-bedroom apartments. Prior to that time the greatest need had been for 3-bedroom and larger units. Since 1989 the PHA constructed 252 units of scattered site housing all with 3-4 bedrooms per unit. Additionally, the PHA constructed 32 new units of public housing at the location of three demolished high-rise buildings at Hartford Park. These units all contained bedroom sizes of 3-7 bedrooms each.

For the Section 8 waiting list the greatest need is for 2 or 3 bedroom units. These two bedroom sizes account for 82% of the waiting list.

Table V - Needs of Waiting List Bedroom Size / Public Housing & Section 8

Bedroom Size	Public Housing		Section 8	
	Number	Percent	Number	Percent
0-BR	410	42%	0	0%
1-BR	165	17%	35	8%
2-BR	233	24%	171	40%
3-BR	117	12%	177	42%
4-BR	31	3%	29	7%
5-BR/+	19	2%	11	3%
Total	975	100%	423	100%

Needs of Handicapped Applicants

As of December 31, 2004, there were 14 families on the public housing waiting list who required a handicapped accessible unit. Nine of these families require a wheelchair accessible unit, three a unit modified for sight impaired residents and two require a unit modified for hearing impairments.

The PHA has 84 units of designated handicapped housing of which 70 are wheelchair accessible and 24 are for hearing and/or sight impaired families. Once the PHA conversion plan is completed five percent of their units will be accessible. Currently, all of their public spaces have been updated to provide accessibility according to the standards promulgated under the Americans with Disabilities Act.

The demand for accessible units has not been high. At times there are more accessible units available than applicants. In fact, rather than stockpiling accessible units, they are leased to non-handicapped families with a lease provision stating they agree to relocate should a handicapped family require the unit. The PHA has not had to relocate more than a few families to accommodate a handicapped family.

Needs of Elderly

The waiting list for elderly housing is fairly short. Most of the individuals on the PHA's waiting list for efficiency and one bedroom units (the primary size of units at our elderly and elderly/disabled developments) are for younger disabled residents, most experiencing mental disabilities.

Until the mid 1990's public housing regulations required the admission of young disabled residents in elderly housing developments. This policy had a significant impact on the PHA's elderly developments as many elderly families and individuals moved elsewhere, particularly to privately owned Section 202 housing that allowed for the separation of the elderly from young disabled residents. This policy is primarily responsible for the trend that saw PHA's elderly developments become majority non-elderly. This elderly clearly did not want to live with younger residents, disabled or not. The significant lifestyle differences and the occasional incident with mentally disabled residents frightened many elderly residents. Many long term residents abandoned public housing. The situation became so serious that Congress finally required HUD to prepare procedures for designating "elderly only" developments. The process required advocated for the disabled to be partners in planning, thus preventing wholesale abandonment of the mentally disabled. In 1995, the PHA submitted an allocation plan⁴ to HUD allowing it to designate two high-rise developments as "elderly only". The remaining four high-rises remained "mixed".⁵ The plan was successful and the average age of the population in the elderly only buildings rose to over 65. The populations at the remaining buildings are significantly younger. At times this have resulted in a surplus of elderly housing, resulting in the City adopting a moratorium on the approval of additional elderly housing in the 2000 Consolidated Plan.

Public Housing Funding Issues

Until a recent funding change by HUD, the Providence Housing Authority was at full utilization of their Section 8 housing vouchers. Previous to the funding change, HUD provided the Housing Authority with a set number of vouchers. HUD now provides the Housing Authority with a set amount of money and they are unable to fund the same number of vouchers under this new funding scheme. Rather than take vouchers away from individuals and families, the Housing Authority is trying to handle the problems caused by this funding change through the natural attrition of vouchers. When a family no longer needs a voucher, the Housing Authority is not automatically providing that voucher to another family. Nevertheless, despite this policy change of not renewing all vouchers, the Housing Authority is being forced to use operating and program reserves to subsidize the Section 8 program. However, the Housing Authority's reserves are not endless and it will not be able to subsidize the Section 8 program indefinitely. It is likely that the Housing Authority will have to look at actively decreasing the number of Section 8 vouchers it provides in order to remain financially viable.

⁴ An allocation plan required extensive planning and consultation with the many stakeholders involved.

⁵ A "mixed" development is a development that includes elderly and young disabled residents.

General Population Needs

Elderly (1 to 2 Person Households)

According to the 2000 Census, 10.5% (18,155 persons) of the population were 65 years or older. Of this elderly population, 28.5% (5,174 persons) were found to be below the poverty level and approximately 21% had a mobility or self-care limitation. Physical limitations affect the type of housing needed and elderly people's ability to maintain their homes by themselves.

Families

For this evaluation, "families" includes married-couple, male householder and female householder families. According to the 2000 census, 57.5% of the total number of households in the City of Providence are families. Of the 35,859 families reported in the 2000 census, 8,642 or 24% were below the poverty level. Rhode Island Housing identifies 9,550 units of affordable housing units in Providence. However, not every family which needs affordable housing is below the poverty level.

Other Households

Other households for this analysis are defined as non-family households. According to the 2000 census, 42.5% of the total households in the city of Providence fall into this category. Within this category, 75% reported that they live alone. Householders 65 years and older comprise 23% of all non-family households. Elderly housing needs were discussed above.

Overcrowding

The 2000 Census reported that 8.3% of housing units in Providence were overcrowded, but there is a distinct difference in the rates of overcrowding between owner occupied units, in which only 4.3% are overcrowded, and renter occupied units, in which 10.5% are overcrowded. Overcrowding in housing units is also unevenly spread among the neighborhoods of Providence. In 9 of the city's 26 neighborhoods less than 5% of housing units are overcrowded, in 9 neighborhoods the percentage was between 5 and 10%, and in the remaining 8 neighborhoods, the percentage of overcrowded units ranged from 10% up to 17.7%.

Substandard Housing

At the time of the 2000 Census, there were 67,915 housing units in the City. The "Providence Housing Policy Report" estimated that there were approximately 6,000 residential structures, primarily three-family homes, in below average condition. The Providence Department of Inspection and Standards reports that there are approximately 687 vacant or abandoned structures in Providence, of which approximately 500 are residential structures. Rehabilitation or demolition of this many structures is a major challenge for the city.

Homeless Needs

The development of this review of needs of Providence's homeless population has been based upon information received during a focus group on the topic of homelessness and is supplemented by data and information from the Rhode Island Emergency Shelter Information Project, Annual Report, July 1, 2003 – June 30, 2004.

Various changes in the conditions of homelessness over the past five years have been identified. These include:

- The number of homeless families is at an all time high.
- The number of minority homeless overall has increased little, but African-Americans and Native Americans are disproportionately represented among the homeless.
- The length of stay of the average homeless person in shelters and transitional housing has increased.
- There are a significant number of homeless people who live outside or live in overcrowded single room apartments. There are approximately 800 units of transitional housing in the State. The total number of homeless in the City understates people using transitional housing because the totals do not account for turnover in transitional units.
- There are significant numbers of homeless people that use transitional shelters for long periods of time; the length of stay has stabilized at 34 nights.

An increase in the number of persons using emergency and transitional housing facilities can be attributed to several factors:

- Rents have increased, especially for formerly lower cost rental units.
- Availability of vouchers and certificates has decreased.
- Families and individuals who qualify for Section 8 housing experience difficulty finding housing due to:
 - Large families encounter a shortage 3 bedroom, or larger, units which are lead-safe. Landlords may face increased exposure to fines and sanctions when renting older housing units to families with young children.
 - Background checks, (BCI checks), required by HUD are barring ex-convicts from fair housing; regardless of how long they have been clean and straight. These individuals are generally most in need of housing opportunity.
 - Availability of housing is decreased by the stigma attached to the Section 8 program

Homeless services have been reviewed for gaps in the continuum of care. The types of services offered are of good quality but the quantity of services does not meet the demand. Specific problems and gaps have been identified:

- Several changes in funding have created a funding gap,
 - Cuts of federal McKinney funds
 - A required 25% match of local funds for supportive service providers.
- Changes in funding procedure mean there is not enough money to go around to all providers in Providence,
- Access to medical care is difficult.
- Detoxification services are not available to meet existing demand.
- There is a huge shortage in training for Basic Life Skills. Additional education/job training services are needed.

- Child Care is not adequately available during nights and weekends, especially for Welfare to Work participants who work second and third shifts.

The following list identifies factors that are barriers for people entering permanent housing and entering the mainstream:

- There is a shortage of affordable permanent housing.
- Homeless people often lack the money to pay for housing (i.e. security deposit and first and last month’s rents) and may not have good credit histories.
- Bias based on race, ethnicity, language, family size, physical or mental health or criminal record may limit housing availability.
- Lack of Basic Life skills limits the ability of some homeless to deal with the demands of mainstream lifestyles.

Homeless Population and Facilities

According to Rhode Island Emergency Shelter Information Project, Annual Report, July 1, 2003 – June 30, 2004, there were 2,535 homeless persons who reported their last place of residence as Providence. The total homeless population for the State of Rhode Island was 6,020 persons, with 42.2% of this population from Providence; this is this highest rate of homelessness in the state.

Inventory

A range of facilities, listed below, provide services to homeless people in Providence. The continuum of care ranges from emergency shelters to transitional housing and permanent housing with supportive services. The segments of the homeless population served include individuals and families, victims of domestic abuse, and people disabled by substance abuse.

HOMELESS FACILITIES

Emergency Shelters

<u>Provider</u>	<u>Capacity</u>	<u>Service Population</u>
Sojourner House	8 Beds	Battered Women and Children
Women's Center of RI	24 Beds + Cribs	Battered Women and Children
Interim House	24	Individuals
Amos House	29 Beds	Men and Women
Advent House	12 Beds	Men and Women
Urban League Shelter	49 Beds	Single Men
Urban League-FEU Shelter	12 Beds	Families

In addition to the emergency shelters that are located in Providence, the City’s homeless population uses the Welcome Arnold Shelter located in Cranston. This 112 bed shelter serves the general homeless population and is accessible by transportation provided from Travelers’ Aid in downtown Providence.

Transitional Housing

<u>Provider</u>	<u>Capacity</u>	<u>Service Population</u>
Amos House	34 Units	Families
Crossroads	45 Units	Families
McCauley House	55 Units	Families
Interim House		Families or individuals
People to End Homelessness	6 Units	Individuals
Providence Center	18 Units	Individuals
Providence Center	52 Units	Families
Rainbow House	18 Units	Individuals
Tanner House	10 Units	Individuals
The Turning	14 Beds	Recovering Substance Abusers
Advent House	4 Beds	Individuals

Permanent Housing with Supportive Services

<u>Provider</u>	<u>Capacity</u>	<u>Service Population</u>
Advent House	148 Units	Individuals
	66 Units	Families
Amos House	19 Units	Individuals
	14 Units	Families
Providence Center	28 Units	Individuals
Crossroads RI	176 Units	Individuals

Sheltered Population

In looking at the homeless population who receive emergency shelter, it should be noted that the statistics included in this section are reported based on the number of shelter clients in Rhode Island who report that their last residence was in Providence. This is in contrast to statistics for the clients of shelters that are located in Providence. The city is aware that there are ties and responsibilities to both its former residents and to people who have sought shelter here. In both cases there are some complications in reporting since some people are turned away when shelters have reached capacity.

Rhode Island experienced a 6% increase in the number of clients served by emergency shelters in the state in the 2003-04 fiscal year compared to the prior year. Similarly, the number of people sheltered who listed their last residence as Providence rose from 2,303, in 2002-03, to 2,535, in 2003-04, a rise of 10%. Statewide there has been an increase in long-term homeless persons utilizing emergency and an increase in the reported time without a permanent residence. 65.2% of homeless people one month or less since their last residence and 7% reported over two years since their last residence.

To look at who is included in our homeless population, research data and information on people who stayed in the state's emergency shelter system was obtained from the *Rhode Island Emergency Shelter Information Project, Annual Report, July 1, 2003 – June 30, 2004*. The following information provides a comparison of the Providence and State of Rhode Island homeless populations.

Gender

As shown in the following table, the gender percentages are approximately the same for both the City of Providence and the State of Rhode Island.

<u>Gender</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
Male	64.7%	61.7%
Female	35.3%	38.3%

Age

The age distribution for homeless people from Providence is similar to the distribution for the State, as a whole. The number of children under the age of 18 served by the emergency shelter system adds a dimension to the logistics of providing supportive services, including participation in any normal stable education program.

<u>Age</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
<i>Children</i>		
Under 5	9.0%	4.9%
Under 13	17.2%	6.4%
<i>Adults</i>		
18 to 50	79.5%	63.0%

Family Status

When comparing the City of Providence and State, the family status of the homeless populations are approximately the same.

<u>Family Status</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
Individual	84.3%	79.0%
Families	10.3%	21.0%

Education

As shown in the following table, homeless persons in the City of Providence have a lower educational attainment as compared to the State of Rhode Island homeless population.

<u>Education</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
High School Graduate	49.4%	54.2%
GED	15.5%	18.7%
Some College	10.9%	14.6%
College Graduate	3.4%	5.6%

Race/Ethnic Status

The comparison racial and ethnic composition of the homeless population from Providence and the total state population is high lighted by the higher percentages of Blacks and Hispanics and the lower percentage of Whites.

<u>Race/Ethnic Status</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
White	41.7%	52.7%
Black	28.2%	22.6%
Hispanic	19.8%	20.3%
Asian	0.8%	1.1%
Native American	1.3%	2.5%
Other	5.2%	0.8%

Income

As shown from the comparison below, homeless persons from Providence reported levels of income similar to the State's total homeless population. In Providence, there is a higher incidence of no income and income of \$5,000 to \$9,999 than in the statewide population. This demonstrates a slightly poorer population. A look at the sources of income comparison shows a lower percent of homeless in Providence who receive income from employment than experienced by the population as a whole.

<u>Adult Income</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
None	41.1%	15.7%
Less than \$5,000	25.4%	40.7%
\$5,000 to \$9,999	23.6%	20.9%
\$10,000 to \$14,999	7.2%	15.1%
\$15,000 to \$19,999	1.8%	3.6%
\$20,000 +	0.9%	4.0%

<u>Sources of Income*</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
Job	14.2%	15.1%
General Public Assistance	2.8%	2.3%
Disability (TDI)	1.7%	2.9%
Unemployment Compensation	2.4%	1.2%
VA Benefits	1.2%	1.5%
SSI - Social Security	22.0%	19.9%
Alimony/Child Support	1.0%	0.8%
FIP (Family Independence Program)	10.4%	17.9%
Other	5.4%	4.7%

* Percentage > 100 because clients were able to select more than one source of income.

Immediate Past Place of Stay

The information obtained from the Report research is somewhat skewed when evaluating the past place of stay prior to becoming homeless. As shown in the following table, the homeless population in Providence and the State are very similar.

<u>Past Place of Stay</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
Own Apartment/Home	31.5%	26.5%
Family/Friends	25.6%	28.0%
Correctional Institution	3.2%	3.6%
Shelter	26.5%	22.6%
Street/Car	7.8%	8.5%
Drug/Detox Facility	1.7%	4.7%
Hotel/Motel	1.6%	3.9%
Hospital	2.2%	2.2%

Reason for Shelter

The reasons for seeking a shelter vary. However, when comparing the reasons Providence residents gave with those reported in the State as a whole, there were some definite differences. There were a higher percentage of Providence residents who were homeless for financial reasons, including no income and housing costs.

<u>Why Shelter is Needed</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
No Income	33.4%	30.7%
Domestic Violence	13.8%	10.7%
Relocation	4.3%	6.3%
Housing Costs	22.4%	16.6%
Family Separation	9.2%	9.2%
Legal Eviction	7.0%	5.0%
Landlord/Tenant Dispute	7.4%	4.4%
Natural Disaster	1.8%	1.6%

Problems Experienced

The reported personal problems experienced by the homeless in Providence and the State were different in the number of people who reported none of the other problems where the responses diverged by almost 20 percentage points. The rest of the reported problems reported occurred equally or less frequently in Providence residents, with the exception of drug problems.

<u>Personal Problems Experienced*</u>	<u>Providence Percentage</u>	<u>State of RI Percentage</u>
Sexual Abuse	4.1%	3.5%
Mental Health	19.3%	30.9%
Family Separation	16.5%	33.6%
Loss of Income	16.5%	31.5%
Medical Problems	23.2%	32.7%
Youth/Family Dispute	6.1%	15.1%
Drug Problems	18.7%	22.6%
Domestic Violence	14.1%	17.3%
Alcohol Problems	10.1%	14.1%
None	29.9%	22.8%
Incarceration	8.3%	14.9%

* Percentage > 100 because clients were able to select more than one problem.

At-Risk of Homelessness

Rhode Island and the City define households with worst case needs as those living in substandard housing or paying more than 50% of their income towards rent, as at risk of becoming homeless.

Housing for Persons with AIDS

Providence

Providence is the formula entitlement community for the Providence-Fall River-Warwick MSA. In the last decade, the housing needs for persons living with HIV/AIDS have been affected by the changes in the understanding of the disease, the types and successfulness of treatment and the types of people who are living with the disease. Advances in treatment have changed the housing needs from being mostly hospice type of services to being more long term permanent housing with supportive services. The service population in the Providence entitlement area has changed in several ways.

- In 2000 the number of persons living with AIDS in Rhode Island was 1,100, by December 2003; the number had grown to 2,480, a 125% increase in the number of cases.
- In 2000, the number of persons living with HIV in Rhode Island was 3,400, by 2004; the number had grown to 4,500, a 32.3% increase in the number of cases.
- According to the January 2005 Massachusetts HIV/AIDS Surveillance Report for Bristol County (covered by the Providence-Fall River-Warwick MSA), there are there are approximately 566 persons living with AIDS and 408 persons living with HIV in Bristol County communities.⁶
- Women make up approximately 23% of the total AIDS cases reported, with men comprising the remaining 77%.
- Approximately 43% of cases of AIDS come from nonwhite populations.
- In 2003, injecting drug use had become the primary risk factor, accounting for 36% of new cases.

⁶ This number does not include persons diagnosed in Massachusetts prisons.

Based on the 2003 Rhode Island Epidemiologic Profile of HIV/AIDS, published by the Rhode Island Department of Health Office of HIV & AIDS, it is estimated that 80% of the state’s population of persons living with AIDS reside in Providence.

According to AIDS Care Ocean State (the largest provider of AIDS Housing Services in Rhode Island) there are AIDS 95 units of HIV/AIDS Specific Housing in Rhode Island. These include group homes, scattered site apartments, and non-profit owned houses and range from assisted living to fully independent apartments. Five of the houses and several of the scattered site apartments are located in Providence.

AIDS & HIV Housing in Rhode Island

Provider	Number of Units/Group Home Beds
ACOS	81 scattered site apartments and group home beds
House of Compassion	9 group home beds
Serenity House*	5 group home beds
Total	95 units of AIDS/HIV specific housing

*At their own request, this organization no longer receives HOPWA funding, however, they continue to provide housing for PLWHAs.

The December 1997 needs assessment of Housing for Persons with AIDS in Rhode Island identified a statewide housing gap of 342 units for the year 2001. Given the rapid increase in the number of PLWA’s and the number of Persons Living with HIV, it can be estimated that this housing gap has continued to grow exponentially as the number of units added to the AIDS/HIV housing stock has not kept pace with the demand. According to focus group participants at any given time, at least 90 PLWAs are searching for housing and this number continues to rise. As of February 2005, ACOS has 34 active applications on their waiting list for housing. ACOS expects this number to rise to 50 by the end of March 2005.

The pressing needs for PLWHAs in the Providence Entitlement area is for permanent housing with supportive services. This need as evidenced above is not being adequately met.

Bristol County, MA

According to the Massachusetts HIV/AIDS Surveillance Report for Bristol County, there are approximately 1,000 people living with HIV/AIDS in Bristol County (this is approximately 6.5% of the state’s total population of PLWHA’s). The highest concentration of infections are found in New Bedford and Fall River. As in Providence, injecting drug use (IDU) leads the transmission risk category with 45.4% of infections being attributed to IDU.

The AIDS Housing Corporation (AHC), located in Boston is in the midst of completing a needs assessment for PLWHAs in Bristol County. AHC’s preliminary focus group research indicates that the greatest needs for PLWHA’s in Bristol County are as follows:

- Scattered Site Housing Subsidies
- Emergency Rental Assistance
- Residential Housing Programs with Supportive Services
- Supportive Services
- Housing Information Services

Other issues raised by PLWHAs in Bristol County were the need for more affordable housing, given the current high rents and frozen Section 8 voucher lists. The need to remove background criteria for housing (i.e. substance abuse and criminal histories). The lack of housing and resources for HIV positive mothers and their children. Also discussed was the importance of the Rental Assistance Programs, most of the social service agencies depend on it for their clients.

According to AHC, there are approximately 40 AIDS/HIV specific housing units in Bristol County. As evidenced by the numbers of PLWHAs in Bristol County, additional scattered site permanent housing with supportive services is the overarching need.

Other Special Needs

Special Needs Facilities

There is a diverse special needs population within the State and its municipalities. The subpopulations include elderly, frail elderly, veterans, persons with physical, mental or developmental disabilities, substance abuse problems, HIV/AIDS and persons returning to the community. Although each of these populations has its own individual needs, they do share some issues relating to housing development and maintenance of stable living environments. Many require adaptation of the housing units or case management and ongoing supportive service.

In Providence, a variety of transitional housing and permanent housing with supportive services are available to people with special needs as discussed previously.

Elderly/Frail Elderly

Rhode Island's elderly population as a proportion of the total the population was 14.5% at the time of the 2000 Census. This is the 4th highest percentage in the country. At the same time, Providence's elderly residents numbered 18,155, or 12.4%. Between 1990 and 2000, the number of elderly in the city fell by 3,647 (16.7%) at a time when the citywide population grew.

The Providence Housing Authority manages 8 developments that serve elderly persons. At one of these developments elderly persons share the development with families; at 5 developments, efficiency and one-bedroom units are available to young disabled persons as well as elderly persons. The age mix at these developments has become a majority non-elderly. Since 1995, two high-rise developments, 398 units, have been designated for "elderly-only"; this change from the previous mix of elderly and disabled was implemented in response to occupancy and turnover problems that occurred when "serious lifestyle differences" existed in the same building. The Providence Housing Authority reports a short waiting list for its elderly housing units.

The 2000 census identifies the number of elderly with disabilities, indicated by mobility or self-care limitations. In Providence, these types of disabilities affected 11.1% of non-institutionalized people over 65. According to the 2005-2010 Rhode Island Consolidated Plan in October 1999 there were 617 assisted living beds in Providence (this is in addition to a variety of other nursing facilities.) However, this number does not take into account the closing of Hillside Health Center in June 2004. The closure of Hillside eliminated 39 assisted living beds within the City, lowering the 1999 number to 578.

Persons Re-entering the Community

One subpopulation that has special housing needs is persons who have been released from prison. At the time of probation, parole, or full completion of their sentence members of this group need to find affordable housing when they often have limited financial resources and poor histories of employment. There is no system of halfway houses for persons released from prison in Rhode Island. The provision of halfway houses and transitional housing is seen as an important element in moving this subpopulation into stable long term housing situations. Regulations barring persons with criminal records from subsidized housing (both public and private) further adds to this problem. The lack of adequate discharge planning for persons before they are released from prison also exacerbates the problem.

The problems faced by persons re-entering the community were mentioned at almost every focus group held for the Consolidated Plan. Over 1,600 persons re-enter the community from the RI Corrections System every year, the vast majority without any discharge planning. In some cases, persons re-entering the community have been dropped off at homeless shelters by corrections system staff. As mentioned above, these persons face steep challenges in finding housing as most providers of affordable housing do not allow persons with criminal records to reside in their properties.

Families and Individuals with Physical Impairments

The 2000 Census identified 9,905 residents of Providence between the ages of 16 and 64 who had limitations in mobility or self-care; this represents 8.4% of this age group. The Census also identified 16,284 persons with a work disability; this represents 13.9% of the city's population of working age. The housing needs of this sub-population do not generally involve supportive services; structural adaptations, like ramps and wider doorways, are often the only additional requirements for providing appropriate housing.

In the focus groups, conducted during development of the Consolidated Plan, the need for community development corporations to include handicapped accessible units in their construction and rehabilitation housing projects was raised. The Providence Housing Authority currently has 84 units of designated handicapped housing, including 70 wheel chair accessible units and 24 units adapted for hearing and/or sight impaired families. PHA is currently working towards making 5% of their units handicapped accessible.

Families and Individuals with Mental Disabilities

Many people with mental disabilities have to deal with the problems of faced by other very low - income persons in addition to the limitations created by their disability. In general, about 70% of people with mental disabilities can function in the community with only the additional need for supportive services. The remaining 30% of this population require some degree of supervised housing. Regular in-home case management needs can accomplish two thirds of the supervised housing demand; the other third of needs are addressed by congregate housing with on site support services.

Families and Individuals with Developmental Disabilities

The Rhode Island Department of Mental Health, Retardation and Hospitals works with a statewide population of 4,000 adults with developmental disabilities, about half of whom live with their families. The Division of Developmental Disabilities offers housing options in over 1,000 community settings for approximately 2,000 people. Settings include apartments, adult foster care placements, condos, group homes with care levels ranging from 24-care to minimal support. There has been an increase in families acceptance of their adult family members with a disability living independently in the community. Additionally, the department reports that approximately 40% of the parents who have adult sons or daughters living at home are over the age of sixty, up 10% from the previous 5 year reporting period. These two factors play a significant role in the increasing number of requests for residential supports that the Department receives on an annual basis..

Families and Individuals with Substance Abuse and Addiction

There are several indicators that families and individuals with substance abuse and addiction problems experience problems in maintaining stable housing situations. The 2003 survey of persons who used emergency housing found that 22.6% of people reporting had experienced drug problems. Care providers in the city identified a major gap in services for dual and triple diagnosed patients.

Families and Lead-Based Paint Hazards

Several factors make Providence children vulnerable to lead based paint hazards. Rhode Island overall has the fourth oldest housing stock in the country. As of 2000, there were 62,389 occupied housing units in the City of Providence. According to the State's 2005-2010 Consolidated Plan, it is estimated that 69%, or 43,090 units, contain lead based paint hazards. This is a higher incidence rate than is experienced in the state as a whole, 65%. According to the same source, in 2003, 6.2% of the children tested in Providence had elevated blood levels, which ties for the second highest level in the state. The state average for children tested in 2003 was 3.7%. Although these numbers show significant improvement since the writing of the 2000 Consolidated Plan, the City of Providence reported that in Fall 2004 over 10% of children entering kindergarten screened positive for lead poisoning.

The City of Providence was awarded a 2004 HUD Demonstration grant in the amount of \$3.9 Million for lead-based paint hazard control. The Providence Dept. of Planning and Development administers the grant. The funds will be used to make lead safe 590 privately owned housing units constructed prior to 1978. Homes must be owned and/or occupied by low and moderate income families with children under the age of 6 or a pregnant woman. Additionally, funds in the amount of \$1,435,000 are set aside to provide home owners with grants, loans, or a combination of the two to make their property "lead safe". The maximum combined loan and grant amount per dwelling unit is \$12,500 or for the average 3-unit home the maximum available would be \$37,500. Since the start of this program in January 2004, the City has made 53 units lead safe. This grant will expire in July 2005; however, the City will be applying for another Lead grant in the next competitive round of funding.

As part of the Mayor's Housing Council convened in 2003, the subcommittee on Housing Preservation and Regulations reviewed several reports regarding lead based paint hazards in Providence. The documents reviewed included a 1998 report from the Lead Housing Task Force and "Lead: The Inspections Work" from 2003. Based on review of these documents, the Mayor's Housing Council made the following recommendations for Enforcement, Education, and Coordination:

- Hiring additional Code inspectors, lead inspectors, and support staff
- Require that lead cases are a priority for the courts, City Solicitor, and Code Enforcement
- Ban/restrict flipping properties
- Require systematic inspections that are proactive, not reactive
- Routine, periodic inspections of housing units for Lead violations
- Enforcement of chipping and peeling paint violations
- Making lead based paint and dust hazards a prosecutable offense
- Providing training to inspectors for lead based paint hazards
- Require inspectors to inspect for lead based paint hazards
- A ban on unsafe work practices to prevent lead based paint hazards while repairs are underway
- The development of self-sustaining, effective enforcement programs
- Education for Housing Court Judges on lead issues
- The targeting of high risk units, neighborhoods, and reluctant landlords for intensive enforcement efforts.
- Using lead hazard data gathered by inspectors to prevent lead poisoning and neighborhood decay.
- Collaboration with other agencies working on environmental health and housing issues.

Housing in Surrounding Communities

As part of the public participation during the writing of this plan, a consultation meeting was held with several communities surrounding Providence. During this meeting it became apparent that very little affordable housing is being developed in the communities immediately surrounding the City. This in turn puts more pressure on the affordable housing being developed within the City limits as low and moderate income residents from other communities are looking to Providence for affordable housing, in addition to low and moderate income residents of Providence.

Performance Based Funding Formula

The performance based funding formula is an institutionalized, predictable process that rewards housing production. The performance based funding formula has been in place for seven years and is generally accepted by the housing community in Providence. The formula works by assigning a numerical weight to the units produced based on the type of unit. New construction receives a higher weight than rehabilitation. The amount of money an organization receives is then directly tied to the number and type of units it produces.

CHDO Operating Funds

CHDO operating funds are derived from the HOME funds the City receives each year. Under the current system, if an organization has had a HOME draw down in the previous 18 months it receives CHDO operating funds. HUD has made it clear that it wants this policy to change so that CHDO operating funds build capacity within the CHDOs, rather than maintaining the status quo.

HOUSING STRATEGIC PLAN

5-YEAR STRATEGIC PLAN SUMMARY⁷		
Housing Strategic Plan		
Strategy/Objective	Time Frame	Persons to be Served
<i>Create and preserve affordable rental and homeownership units throughout the City within the context of neighborhood revitalization.</i>		
Continue to support efforts to create and preserve affordable housing in the City	1 to 5	Citywide
Continue to support the operations of the CDCs	1 to 5	Citywide
Work to incorporate affordable housing through incentive zoning or other mechanisms throughout all neighborhoods in the City	1 to 5	Low-moderate income residents of Providence
Provide bonuses under the performance funding formula to CDCs which develop housing in neighborhoods identified as underserved by the City.	1 to 5	Underserved Low-moderate income neighborhoods.
Provide bonuses under the performance funding formula to CDCs which develop housing for persons at the lowest income levels.	1 to 5	Very low income residents of Providence.
Increase the Long Term Affordability requirements for City Home funds to a minimum of 30 years, with a preference for 99 years.	Year 1	Citywide

⁷ The order in which the strategies and objectives are listed does not indicate their priority level. See the priority section following the plan for priority determinations.

Programs for Homeowners/Homeownership: Homeownership is a critical element for strong neighborhoods, current homeowner occupied properties need to be preserved and homeownership opportunities must be expanded		
Goals for Existing Home Owners		
Continue efforts and coordination to address lead-based paint hazards throughout the City in home owner occupied units with the HUD Demonstration Lead Grant..	1 to 5	Citywide
Continue to apply for competitive HUD Lead grants for funding of lead abatement projects in the City.	1 to 5	Citywide
Develop new partnerships and resources to provide assistance to existing owner occupants.	1 to 5	Citywide
Use the Neighborhood Investment Housing Programs to provide upkeep and maintenance assistance to existing owner occupants	1 to 5	Citywide
Goals for Increasing Homeownership Opportunities		
Continue to support CDCs in developing new homeownership opportunities through rehabilitation and infill construction.	1 to 5	Citywide
Encourage homeownership to stabilize neighborhoods by providing closing cost assistance and first time buyer incentives.	1 to 5	Citywide
Programs for Renters <i>Develop Neighborhood Based Rental Housing and Preserve Existing Rental Housing that Promotes Neighborhood Stabilization</i>		
Preserve Existing Rental Housing		
Continue efforts and coordination to address lead-based paint hazards throughout the City in residential rental units with the HUD Demonstration grant..	1 to 5	Citywide
Continue to apply for competitive HUD Lead grants for funding of lead abatement projects in the City.	1 to 5	Citywide
Support efforts to preserve owner occupied rental housing throughout the City	1 to 5	Low-moderate income homeowners throughout the City.
Preserve rental units that are at risk due to expiring use restrictions.	1 to 5	Low-moderate income residents of currently subsidized housing.
Support the efforts of the PHA to address housing, programs, and facility needs	1 to 5	Low-moderate income residents of Providence
Create New Rental Housing		
Provide bonuses under the performance funding formula to CDCs which develop affordable housing in neighborhoods identified by the City as underserved	1 to 5	Low mod income residents of Providence
Provide bonuses under the performance funding formula to CDCs which develop housing for persons at the lowest income levels.	1 to 5	Very low income residents of Providence.

Support the development of affordable assisted living for the elderly/frail elderly	1 to 5	Low Mod income elderly residents of Providence
Using HOME, RI Housing Tax Credits and other funds, the City will develop quality affordable rental housing through rehabilitation and infill construction.	1 to 5	Low-moderate income residents of Providence
Programs for Homeless/Special Needs		
Assist chronically homeless individuals find and maintain permanent supportive housing.	1 to 5	Chronically homeless persons
Assist persons at-risk of homelessness by increasing the supply of quality affordable rental housing.	1 to 5	See Rental Housing above
Assist in the development of scattered site transitional and permanent supportive housing for homeless individuals and families.	1 to 5	100 homeless persons
Support the continued operation of emergency shelters	1 to 5	Homeless persons
Support the creation of additional permanent supportive housing for persons with special needs.	1 to 5	50 units
Support the creation of transitional and permanent supportive re-entry housing units for persons re-entering the community from the correctional system.	1 to 5	Persons returning to the community
HOPWA		
Support the preservation of existing permanent supportive housing and supportive services programs for persons living with HIV and AIDS in the Providence Entitlement area.	1 to 5	Persons Living with AIDS & HIV in the Providence Entitlement area
Support the creation of new permanent supportive housing units and supportive service programs for persons living with HIV and AIDS in the Providence Entitlement area.	1 to 5	Persons Living with AIDS & HIV in the Providence Entitlement area
Fair Housing		
Complete the independent report that has been commissioned to review, and evaluate how the City of Providence delivers fair housing services—such as education/outreach, complaint intake, mediation and resolution. Review the reports' recommendations for implementation strategies that to make the City efforts transparent, effective and quantifiable	1 to 5	Low and moderate income Providence residents
Review the role of the Providence Human Relations Commission and any future role they may play in fair housing education and enforcement	1 to 5	Low and moderate income Providence residents
Work with others to educate and eliminate predatory and abusive lending practices	1 to 5	Low and moderate income Providence residents

Affordable Housing

The strategic plan is based upon input from public through focus groups, an analysis of data, and the interviews with housing providers. The strategies are as follows:

- Create and preserve affordable rental and homeownership units throughout the City in the context of neighborhood revitalization.
- Work with CDC's and other community organizations to develop new opportunities for affordable homeownership, through rehabilitation and infill construction.
- Work with CDC's and other community organizations to develop new affordable rental units, through rehabilitation and infill construction.

General Allocation of Priorities

The need for affordable housing has been identified both through the consultation and public involvement process and the Estimated Housing Needs/Five-Year Goals Form developed by HUD (see required tables). This form assigns the amount of funding that would be necessary to address priority needs over the five-year period of this Consolidated Plan. The estimated number of units accounts for the number of households with cost burdens in excess of 50% of their income or are living in substandard housing.

The consolidated planning process, and the increasing homelessness in Rhode Island and Providence, further indicates the need for affordable housing and the impact of the lack of affordable housing. The housing needs are described in greater detail in the needs assessment section of this plan.

The resources to address the priorities will come from CDBG, Rhode Island and Providence HOME funds, HOPWA, LIHTC and other sources, both private and public. However, given the fact that the City has seen continual cuts in their funding levels over the last 10 years and considering the more sweeping funding cuts facing these programs on the federal level, the City is truly limited in what it can accomplish towards the goals it has laid out in this document.

Basis for Assigning Priorities

The primary basis for assigning priorities was the 2000 Census, updated demographic information from State and other agencies, and the needs identified during the preparation of the plan. The priorities were determined through the public involvement and consultation process. Priorities were identified in the focus groups, the steering committee, and through interviews with the Providence Housing Authority, specialized housing providers, and local officials. Each focus group included representation by agencies and non-profit organizations in each area, as well as consumers and residents as follows:

- Homeless providers and residents
- Non-profit affordable housing developers and affordable housing consumers
- Neighborhood improvement associations and residents
- Special needs providers especially in the areas of mental health
- AIDS Housing Providers and persons living with AIDS
- Economic development non-profit groups and job training/creation specialists

An overriding priority expressed throughout the consolidated planning process was the provision of quality housing opportunities with a mix of home ownership and rental choices in the context of neighborhood stabilization. Based on this input, Providence assigned priority based on the analysis of the housing market and the severity of the housing problems.

Obstacles to Meeting Underserved Needs

The major obstacle is the lack of funds to meet the priorities. A second obstacle is the dual cost of construction and the cost of land, making it particularly difficult for non-profit CDCs to build houses for homeownership. An additional obstacle is the lack of operating funds for CDCs to build homeownership units. The Low Income Housing Tax Credit program administered through RI Housing, which with its other housing programs, is the major vehicle for rental housing and as such seriously skews development opportunities. This program allows sufficient developer fee to fund CDCs to continue operating and producing quality rental units. The developer fee on homeownership units, however, is not sufficient to support significant homeownership development. An overriding obstacle for Providence residents is the perceived lack of housing choice and discrimination outside of the City boundaries and perceived discrimination within the City. Other obstacles to meeting underserved needs include the following: condition of the existing rental housing stock, lead based paint hazards, and other code issues.

Summary of Priorities

The Affordable Housing priorities were determined based on input from the focus group participants, interviewees, and through consultation with the City.

PRIMARY PRIORITIES⁸:

- The creation of affordable rental units through new construction and rehabilitation.
- The creation of affordable homeownership units through new construction and rehabilitation.
- The preservation of existing rental and homeownership units.
- Increasing the Long Term Affordability of all City subsidized affordable housing to a minimum of 30 years.
- Continue remediation of lead based paint hazards from Providence residences using the HUD Lead Demonstration grant and the competitive HUD Lead grants.
- Increase minority homeownership opportunities.
- Provide housing assistance to households and families of moderate income (i.e. downpayment assistance and closing cost assistance).
- Mandate the use of Energy Star qualified appliances in affordable housing construction and rehabilitation.
- Encourage consolidation and/or collaboration of Providence CDC's to increase efficiency.
- Provide bonuses under the performance funding formula to CDCs which create housing in underserved neighborhoods and to CDCs which create housing for persons at the lowest income levels.

⁸ The priorities are not listed according to rank within the primary and secondary priority categories. Within the primary priority category, the priorities are given equal weight.

SECONDARY PRIORITIES:

- Create assisted-living for low- and moderate-income elderly.
- Continue to originate loans for housing rehabilitation using RIH funding.

Specific priorities for Rental Housing:

Increasing rental housing throughout the City is a high priority of this plan.

- Extremely low households (0-30% of MFI).
Providence has assigned a high priority to all extremely low households.

- Families

Elimination of lead hazards through rehabilitation of rental units is a high priority under this plan.

Increased rehabilitation of units is a high priority of this plan.

Creating of new scattered site affordable units, through rehabilitation and new construction, is a high priority of this plan.

Preservation of existing affordable rental units is a high priority of this plan.

- Elderly

Because the majority of Providence and Rhode Island's public and assisted housing is for elderly persons, this category is a low priority. Frail elderly, however, are in need of affordable assisted living. This category will receive a high priority. Programs to allow elderly to age in place will receive a high priority.

- Others

Other renter households such as persons with special needs will continue to receive a high priority.

Specific priorities for Owners:

Increasing homeownership opportunities is a medium priority for the City.

- Extremely low income (0-30% of MFI) and low income (31-50% of MFI).
Extremely low income families are a low priority for home ownership because they typically do not have sufficient funds to maintain a house even when purchased with subsidies. Low and moderate income households may be able to maintain a home if they receive a subsidy. These groups are a medium priority.

- Moderate income (51-80% of MFI).

This income group is a high priority for Providence's homeownership program. With assistance this group generally has the capability to purchase and maintain a home.

- Elderly

Programs to assist elderly to age in place are a high priority for Providence. This can be achieved through rehabilitation, reverse mortgages of RI Housing, supportive services and other programs.

Numbers assisted by income category: Reference Appendix A for required tables.

Public Housing

Addressing the Needs

The PHA plans to address the needs of those families on the public housing and Section 8 waiting lists in several ways:

1. Accelerate the turn-over time for vacated units
2. Develop new affordable housing units
3. Purchase HUD foreclosed properties
4. Partner with non-profit and for-profit organizations for special needs housing
5. Apply for housing resource funds through HUD’s NOFA process
6. Apply for funds, if available, through city and state agencies, such as the city’s Planning & Development Department and Providence Neighborhood Housing Plan; RI Housing and RI Housing Resource Commission.
7. Use the PHA’s bond authority to create and preserve affordable housing

• **Accelerating Unit Turn-over Time**

Public Housing

Over the past ten years from FY1995-FY2004, the PHA has, on average, turned over 479 units annually. This is approximately 18% of the public housing stock. Reasons for turning over a unit include improvement in a family’s economic situation so that they no longer require housing assistance, eviction for non-payment of rent or other reasons, they receive assistance through Section 8, and other reasons.⁹ The highest turnover during this period occurred in 1999 at 560 units and the lowest in 1998 at 395 units. In FY2004 the greatest number of turnovers occurred in 3 bedroom units (122) followed by 1 bedroom (110), 0 bedroom (102), 2 bedroom (99), 4 bedroom (35) and units with five or more bedrooms (10). This information is included in Table VI.

Table VI - PHA Public Housing Unit Turn-Over By Bedroom Size FY 2004

BR-Size	No. Units T/O	Percent of Total	Turned-over/Month
0	102	21%	9
1	110	23%	9
2	99	21%	8
3	122	26%	10
4	35	7%	3
5+	10	2%	1
Totals	478	100%	40

SOURCE: PHA Annual Report on Operations FY 2004

⁹ Federal regulations allow eligible families to apply for more than one kind of subsidized rental assistance, including Section 8. A sizeable number of PHA public housing residents are on our Section 8 waiting list. Applicants prefer the mobility allowed through the program.

Section 8

In FY2004 there were 326 units of Section 8 housing turned over. Of these units, 203 were for tenant based certificates or vouchers (62%) and 123 were in project based moderate rehabilitation units (38%).¹⁰ This represents a 9% turnover rate for the certificate and voucher program and a 42% turnover rate within the moderate rehabilitation program.

Table VII –PHA Section 8 Unit Turn-Over

Program	No. Units T/O	Percent of Total	Turned-Over/Month
Certificates/Vouchers	203	62%	17
Moderate Rehabilitation	123	38%	10
Totals	326	100%	27

Time Required to Assist Families on Public Housing Waiting List Through Unit-Turnover

An analysis of the public housing waiting list suggests that all of these families could be served in approximately 19-24 months (some bedroom sizes may take longer). Based on the current turnover rate of 40 units per month, the 975 family waiting list could be served in 24 months. If the percentage of units that are offered to waiting list members and refused (21%) is taken into account, then that time is shortened to approximately 19 months. Some bedroom sizes would take longer based on current waiting list statistics. Further, this does into account the families and individuals currently on the pre-application list.

Table VII - Estimated Time (In Months) To Provide Housing Assistance For All Members on Current Public Housing Waiting List

BR-Size	No. Units on List	Current Turned Over/Month	Estimated Time to Assist All (unadjusted)	Estimated Time To Assist All (adjusted)
0-BR	410	9	46 months	36 months
1-BR	165	9	18 months	14 months
2-BR	233	8	29 months	23 months
3-BR	117	10	12 months	10 months
4-BR	31	3	10 months	8 months
5-BR	19	1	19 months	15 months
Totals	975	40	24 months	19 months

¹⁰ These are the least favored Section 8 assistance since the assistance is “project-based” meaning the subsidy is not portable and remains with the unit not the family. Applicants prefer a voucher or certificate because it is portable and they are allowed to move at the end of their lease to another location. The subsidy goes with them to the new location.

Table VIII examines the reasons why applicants refuse a unit that is offered by the PHA. This is significant because an applicant who refuses a unit must go back to the end of the line of the waiting list. The PHA tracks the reasons for units refusals in order to improve their marketing strategies and applicant screening process. The highest numbers of refusals in FY2004 were from families that were no longer interested in public housing (42 or 40%). This reason was followed by those who desired a different location (22 or 21%); those who did not respond to the PHA (15 or 14%); those who were unable to move at the time they came to the top of the list (15 or 14%); those requiring a different bedroom size (10 or 9%) and finally those who specifically stated that they had found alternative housing arrangements (2 or 2%). Before dropping an applicant from the list, a final letter is sent in order to give them an opportunity to remain on the list. In FY2004, 514 units were offered and 106 (21%) were refused.

Table VIII - Reasons for Public Housing Unit Refusals FY 1999

# of Refusals	% Total Refusals	Reason for Refusal
42	40%	No longer interested
22	21%	Location not desired
15	14%	No response to letter
15	14%	Unable to move
10	9%	Required different bedroom size
2	2%	Located other housing
106	100%	Total

Amount of Time to Serve Applicants on Section 8 Waiting List and Pre-Application List

Based on the FY2004 turnover trends, it is estimated that the current waiting list of 423 could be served within 16 months. Further, the larger per-application list could be served within 63 months after that. (This would be an extremely conservative estimate for the pre-application list because many families on that list are withdrawn before they reach the regular waiting list because they find other housing, are not eligible or move without leaving forwarding information.) It should be noted that the PHA has temporarily stopped issuing new vouchers in order to remain within the amount of funds that HUD has authorized for the PHA’s voucher program.

Table IX - Estimated Time in Months to Assist Section 8 Waiting List & Pre-Application List

No. Waiting List	Annual Turnover	Monthly Turnover	No. Months to House
423	326	27	16 months
No. Pre-Application	Annual Turnover	Monthly Turnover	No. Months to House
1,687	326	27	63 months

- **Develop new affordable housing units**

The PHA, in partnership with Winn Development Corp., is in the process of developing 65 LIHTC units on the former Roger Williams Homes site. This new project names Williams-Woods Place will represent a significant development in the affordable housing sector in Providence. The PHA is also open to exploring additional opportunities to add to the affordable housing inventory within the city.

- **Purchase HUD foreclosed properties**

The PHA has purchased the 200 unit Section 8 Lockwood Plaza through the HUD foreclosure process. This project is currently owned by the PHA in partnership with Winn Management Corp. who oversees the operations of that development. The PHA continues to explore other opportunities in this area.

- **Partner with non-profit and for-profit organizations for special needs housing**

The PHA has successfully partnered with other organizations to provide affordable housing for special needs constituencies. Such arrangements include partnerships with the YMCA (single room occupancy units), Advent House (SROs, Project Based Section 8), Omni Development (Project Based), the Providence Center (Section 8/public housing), and several veteran's service organizations.

- **Apply for housing resource funds through HUD's NOFA process**

The PHA will apply for "fair share" Section 8 units when a NOFA becomes available. They will also apply for any program that will provide additional housing assistance for the city.

- **Apply for funds, if available, through city and state agencies, such as the city's Planning & Development Department and Providence Neighborhood Housing Plan; RI Housing and RI Housing Resource Commission.**

The PHA will monitor the availability of funds from local sources, such as Community Development Block Grant funds¹¹, HOME funds¹², low-income tax credits, and any sources of housing funds that will further our mission to provide housing. These funds are vital for the creation of affordable housing where public housing subsidies are not available.

- **Use the PHA's bond authority to create and preserve affordable housing**

The PHA is authorized under the RI General Laws to issue bonds for the purpose of developing and preserving affordable housing. Several affordable housing projects have already been assisted using their bonding authority. An unalterable requirement for this process is that the PHA be held harmless of any liability in the projects financed. This is usually met through the use of an insuring mechanism through HUD, Federal National Mortgage Association, or a bank guarantee.

¹¹ These funds are very limited and are distributed to local CDCs and for non-housing related projects.

¹² HOME funds are ideal for assisting in housing development, but are in high demand by many local CDCs.

- **Encourage public housing resident initiatives**

The PHA will continue to encourage public housing resident's participation in management of rental housing and increasing participation in homeownership. Residents will continue to be recruited to serve on resident advisory boards. Three residents presently serve on the Board of the PHA and a resident is a member of the Steering Committee of the Consolidated Plan. In addition to the Family Self Sufficiency program, the PHA has sold 8 scattered site houses to tenants and intends to convert and sell 2 additional scattered sites as homeownership units.

Identified Barriers (Potential and Existing) to Affordable Housing

The PHA has identified several barriers that threaten the availability to providing affordable housing to public housing and Section 8 waiting list applicants.

- **Family Size**

Larger families often have a difficult time locating and leasing affordable housing. The PHA has not received any formal complaints of discrimination concerning this matter, but it is understood that families with more than three children have more difficulty in locating housing. The PHA recognized this issue over a decade ago when it constructed larger bedroom size units at Hartford Park and through the development of 252 scattered site three and four bedroom units. The larger units at Hartford Park included several five and six bedroom units and even one seven bedroom unit. Families that have a larger number of bedrooms (larger families) tend to remain in public housing longer due to a lack of large family units in the private market. Further, public housing rents are set by family income and not by the size of the apartment.

- **Lead-Safe Units**

The issue of lead paint has been a significant one in the City of Providence where most of the housing stock was built prior to 1939 and lead paint was used up until 1972. Both federal and state governments have been active in attempting to address this issue, but it remains a concern.

All PHA family units have had lead either removed or mitigated and are, at a minimum, lead-safe. Our public housing units were made lead-safe during the modernization of their family housing stock over the last ten years.

The Section 8 Program is more problematic because it involves the private market in the city. All prospective Section 8 units are inspected and must pass a Housing Quality Standards inspection. This inspection involves reviewing units for lead hazards. A number of units have failed inspection requiring applicants to find another unit. In a tight housing market, this issue becomes even more significant as it is harder to find another unit once one has failed inspection.

- **Availability of Affordable and Decent Units**

The housing market in Providence and the State as a whole has been extremely active since the 2000 Consolidated Plan was written. Such activity has continued to put pressure on the cost and availability of housing units. From 1990-2000 the city increased in population from 160,728-

173,618 (8%). At the same time, the number of housing units failed to keep pace increasing from 66,794 to 67,915 or 1.7%. The market saw dramatic increases. The price of single family homes statewide increased 69% from 2000-2003 and 22% from 2002 to 2003 alone to an average of \$230,000. In Providence single family homes increased in price 78% from 2000 to 2003 and 21.75% from 2002 to 2003 alone to an average of \$147,750. For multi family homes the increase was even more severe. In the state the average price of a multifamily home increased 93.5% from 2000 to 2003 (36.6% from 2002 to 2003 alone) to an average of \$209,000. In Providence the average price of a multifamily home increased 119% from 2000 to 2003 (41.5% from 2002 to 2003 alone) to an average of \$175,000. This affects the availability of housing for low income renters. The housing market faces continued pressure from population increase, real estate speculation, a continued increase in commuters priced out of the even higher Boston markets and the large numbers of college and university students participating in the city's private rental market. Other issues such as increased property insurance, high tax rates and regulatory costs also impact the market.

The effects of these trends have been felt by those on PHA waiting lists. In 2004 the average family took 75 days to find a unit and at times over the previous few years that number has been higher. Many long time owners who participated in the program are selling their homes and the new owners often seek higher rents or opt out of the program.

- **Racial Discrimination**

While the PHA briefs Section 8 recipients on how to identify and who to contact, if they feel they are being discriminated against, we have no cases reported, nor have any been referred to the Department of Housing and Urban Development.¹³

Restoration and Revitalization Needs

Over the last two decades the Providence Housing Authority has embarked on an ambitious modernization and development program with two primary goals:

1. Modernize the existing housing stock
2. Replace the units demolished at Hartford Park

The PHA's objectives were to first concentrate on health and safety issues, including the removal and/or abatement of asbestos and lead paint, and then to improve the six family housing developments that were then in a deteriorating condition. Long-term plans called for the comprehensive modernization of the following developments in their order of need and importance: Chad Brown, Admiral Terrace, Sunset Village (contiguous to Chad Brown and Admiral Terrace), Hartford Park, Manton Heights, Codington Court and Roger Williams. At the time the elderly and disabled high and moderate rise buildings were not considered to be as high a priority since they were relatively new buildings in comparison and not as deteriorated. More recently, however, significant modernization has occurred in these buildings including the complete renovation of community rooms and the installation of a state of the art security system that includes personal identification/key cards, video surveillance and database monitoring.

¹³ All Section 8 recipients are required to attend a briefing explaining how the Section 8 Program works. As part of that briefing, they receive informational booklets listing several numbers to contact if they feel they have been discriminated against. There is also a landlord booklet explaining that discrimination is forbidden in the program.

Since 1987, the PHA has been successful in modernizing the family housing inventory and developing 252 units of single family and duplex style housing. Since that time the PHA has expended approximately \$112 million in modernization and \$31 million in new construction.

Modernization efforts are currently funded by the Department of Housing & Urban Development through the Capital Fund Program. This program is formula based and provides the PHA with approximately \$4.5 million annually. This figure is subject to change based on the availability of funds as determined through Congressional Appropriations. The following table shows the funding received by the PHA for modernization purposes since 1987. It does not include approximately \$31 million used for the development of 252 units of scattered site housing.

Table X: Modernization Funds Received 1987-2004

Year	Amount	Program	Budget	Use
1987-1991	\$55,792,500	CIAP	N/A	Hartford Pk, Manton Hts, Roger Williams, Codding Ct
1992	\$3,502,647	Comp. Grant	701	Modernization PHA-Wide
1993	\$3,944,649	Comp. Grant	702	Modernization PHA-Wide
1994	\$4,549,763	Comp. Grant	703	Modernization PHA-Wide
1995	\$4,384,972	Comp. Grant	704	Modernization PHA-Wide
1996	\$4,126,727	Comp. Grant	705	Modernization PHA-Wide
1997	\$4,052,344	Comp. Grant	706	Modernization PHA-Wide
1998	\$3,958,987	Comp. Grant	707	Modernization PHA-Wide
1999	\$5,221,144	Comp. Grant	708	Modernization PHA-Wide
2000	\$4,747,622	Capital Fund	50100	Modernization PHA-Wide
2001	\$4,843,932	Capital Fund	50101	Modernization PHA-Wide
2002	\$4,601,981	Capital Fund	50102	Modernization PHA-Wide
2003	\$3,786,437	Capital Fund	50103	Modernization PHA-Wide
2003	\$754,623	Capital Fund	50203	Modernization PHA-Wide
2004	\$4,385,103	Capital Fund	50104	Modernization PHA-Wide
Total	\$112,653,431			Modernization PHA-Wide

Identification of Capital Improvement Needs

The PHA conducts regular planning and analysis to determine physical improvement needs. We estimate that there are approximately \$25-30 million in capital improvement needs over the next five years. These needs will have to be addressed through the funding we receive through HUD's Capital Fund Program.

Detailed five year capital improvement budgets are developed and updated on an annual basis and are available for review at the PHA. These budgets are also part of the Annual and Five year planning process that includes a public meeting in March of each year. Some of the current capital improvement needs that the PHA plans to address are:

NEXT 24 MONTHS:

- Combustion Air System for Boilers @ Manton Heights (\$200,000)
- Demolition of 4 buildings; New Parking and Landscaping @ Hartford Park [Barry Road area] (\$700,000)
- Seal/Repair the Exterior of the High Rise @ 335 Hartford Avenue (\$1,200,000)
- Replace Existing Domestic Hot Water System for Hartford Park (\$375,000)
- Replace Existing Heating/DHW Systems @ Dexter Manor (\$650,000)
- Vinyl siding 6 duplex structures (\$150,000)
- Replace/repair scattered site porches (\$250,000)

NEXT 3-7 YEARS

- Individual heat & domestic hot water systems for each building at Chad Brown (\$1,500,000)
- Individual heat & domestic hot water systems for each building at Admiral Terrace (\$1,300,000)
- Replace/repair scattered site porches (\$150,000)
- Seal Repair Exterior of Sr. Dominica Manor (\$2,000,000)
- Seal Repair Exterior of Carroll Tower (\$1,000,000)
- Seal Repair Exterior of Parenti Villa (\$1,000,000)
- Replace Fire Alarm System at Carroll Tower (\$400,000)
- Replace Fire Alarm System at Kilmartin Plaza (\$250,000)
- Upgrade Fire Alarm system at Coddington Court (\$250,000)
- Upgrade Fire Alarm system at Roger Williams (\$100,000)
- Exterior Building Renovations at Roger Williams (\$500,000)

New Development

The PHA and its partner Winn Development Corp. are in the process of developing a 65 unit Low Income Housing Tax Credit development on the site of the former Roger Williams Homes development. This project, now called Williams-Woods Place will be a significant development in the affordable housing inventory in the city of Providence.

Activities Covered by the Consolidated Plan that are Being Coordinated or Jointly through the PHA's Capital Fund.

No modernization of public housing activities have been identified at this time. The City provides security services to the PHA through the Providence police Department's Public Housing Unit. Ranging from 5-9 officers at any given time, the PHU is primarily assigned to patrol public and assisted housing developments. This unit now falls under the city's new community policing model. The city pays for the regular duty salaries of these officers and the PHA pays for additional time required for patrolling beyond their regular shifts. The city also contributed approximately \$25,000 per year to pay for a portion of the cost of the PHA's elderly security program. These unarmed, civilian officers are supervised by the PHU and provide evening security at our high-rise developments.

Homeless Strategy***General Allocation of Priorities***

Homelessness in Providence is an issue on two levels. First, the number of homeless persons in Providence and throughout the State is increasing according to the Rhode Island Emergency Shelter Project which tracks homeless persons in RI on an annual basis. The Shelter Report identifies persons who stay at shelters, and does not address homeless persons living in transitional or permanent housing, the supply of which has increased through the years. Even with this additional housing, the number of homeless persons statewide has increased in 2004. Secondly, of the 6,020 person that became homeless, 42.2% list Providence as their last place of residence, which means that 57.8% are from outside of Providence. Of that total 12.3% of the homeless persons are from outside of RI. Since most of the shelter beds are located in Providence or at the Welcome Arnold facility in Cranston, where residents are transported from Providence, homelessness from elsewhere becomes a Providence problem. As the result of this, homelessness has been and will continue to be treated as a state issue as well as a City issue.

Homelessness has been addressed on the state level through the Continuum of Care developed by the State's Housing Resource Commission on Homelessness and Affordable Housing. The Housing Resource Commission coordinates the Continuum of Care planning process. The Rhode Island Consolidated Plan states "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, the Housing Resource Commission and community providers continue to promote a coordinated statewide Continuum of Care as the best system for addressing homelessness in the state."

At the City level, homelessness will continue to be addressed through the provision of supportive services and support for affordable housing including permanent housing for the homeless which has a high priority.

Obstacles to Meeting Underserved Needs

The lack of affordable housing and lack of supportive services are the major obstacles in addressing homelessness.

The Homelessness priorities were determined based on input from the focus group participants, interviewees, and through consultation with the City.

PRIMARY PRIORITIES:

- The creation of new permanent supportive housing throughout the City for chronically homeless individuals and families.
- The creation of new permanent supportive housing throughout the City for homeless persons and families.
- The preservation of existing permanent supportive housing for homeless individuals and families.
- Obtain a seat on the State Continuum of Care in order to better address homelessness issues facing the City.

SECONDARY PRIORITIES:

- Improve access to child care (2nd and 3rd shift) and transportation to enable homeless persons to participate in job training programs.
- Eliminate the difficulties homeless children face getting into school
- Work to remove background criteria for obtaining housing

The Housing Resources Commission assigned priorities to the following that are relevant to Providence:

- Support the efforts of the Housing Resource Commission
- Support efforts to create permanent housing.
- Provide supportive services to persons living in assisted housing: it is apparent that persons of low income need supportive services. These include access to transportation, child care, education, food, and mental health services among others. Providence places a high priority of delivering these services.

Proposed Accomplishments

The City will continue to support local and State agencies in addressing the needs of the homeless residents from Providence.

Numbers assisted by income category: Reference Appendix A for required tables.

Helping Low Income Families Avoid Homeless

Supportive services are available to Providence residents to prevent individuals and families from becoming homeless. The Emergency Housing Assistance program, which is administered by Providence Community Action, works with city residents experiencing a temporary housing crisis. Rent mortgage and security deposit assistance are available to help families avoid homelessness. During 2004, 221 households were served. These households faced various types of crises, including 45 formal evictions, 8 foreclosures, 14 sub-standard conditions, 78 cases of homelessness, 20 natural disasters, and 11 situations of domestic violence. Ninety-six percent of people who received help were renters; 70% were between the ages of 21 and 40, and 79% were women. The households include 61% single parent households, 16% families with children, 6%

other families and 17% individuals. The racial profile of clients was 25% white, 46% black and 29% Hispanic.

Providence places a high priority on providing supportive services to persons at risk of becoming homeless. This is accomplished by City support of public service agencies that deliver supportive services to low income families.

Reaching Out to Homeless and At-Risk People and Assessing Individual Needs

The outreach to homeless and at-risk people is provided through a network of social service agencies that offer health, food and shelter to people in need. These agencies identify homeless people and link them with assistance. Crossroads RI, one of the central agencies in this area, conducts street outreach and maintains a statewide hotline and information base on available shelter and human services. This outreach service is supplemented by outreach from the Providence Center that focuses efforts on the segment of homeless persons with serious mental illness.

The problems of homelessness do not stop at a city's limits. Reaching out to homeless people is started with many local efforts, but it is also necessary to operate on a larger scale. The state of Rhode Island, through its Housing Resource Commission, has identified objectives for outreach, assessment and intake; these include maintenance of funding for existing special outreach initiatives, expansion of such outreach efforts to ensure all areas of the state are served; completion of the statewide housing locator system; further coordination of state assessment referral; and intake systems to ensure that all individuals in need receive assistance in a timely manner.

Strategy for Emergency Shelter and Transitional Housing Needs

Emergency shelter and transitional housing needs are primarily addressed on the State level through the Housing Resource Commission. Additional shelter needs are addressed on the State rather than community level.

The City of Providence, with a limited amount of dollars to invest, will continue to support the nine shelters that make up the shelter system that serves the City and the metropolitan area. While the City is supportive of our community partner, Providence wants to see cities and towns across the State become hosts to emergency and transitional shelter, and most importantly affordable housing opportunities for all of our citizens.

Strategy for Housing Persons Living with AIDS and HIV

Providence is an entitlement area for HOPWA funds and has the responsibility of operating the HOPWA formula program in eligible RI areas and in Bristol County, Massachusetts. Presently the program is receiving approximately \$808,000 annually; however, that amount is expected to be cut by at least 5%. In 1997, a variety of agencies commissioned a needs assessment and strategic plan on AIDS housing in RI, "Housing for Persons with AIDS in Rhode Island". The City adopted the Plan as its strategic plan for HOPWA funds. In its development, the plan had significant public involvement by consumers and non-profit agencies, and providers of housing for persons with AIDS. Providence has followed the priorities and strategies of that plan. In

addition, the City of Providence convened a focus group of AIDS housing providers and consumers as part of this consolidated planning process.

Since the HOPWA entitlement funds are inadequate to meet the AIDS housing needs, RI Housing and AIDS Care Ocean State have continued to apply for nationally competitive HOPWA grant money, two of which were awarded to RI Housing and ACOS in 2004.

Basis for Assigning Priorities

Priorities have been identified based on the focus group findings and discussions with AIDS Service Providers

Obstacles to Meeting Underserved Needs

The lack of affordable housing and supportive services as well as the discrimination Persons Living with AIDS face are the major obstacles to providing housing for Persons Living with AIDS.

The HOPWA priorities were determined based on input from the focus group participants, interviewees, and through consultation with the City.

PRIMARY PRIORITIES:

- Preserve and maintain existing housing for PLWAs in Providence and throughout the entitlement area.
- Create additional permanent, scattered site housing for PLWAs that blends in with the local neighborhood, as well as assisted living for PLWAs.
- Work to provide a continuum of care for PLWAs.
- Work to eliminate discrimination PLWAs face when searching for housing.

SECONDARY PRIORITIES:

- Work to coordinate housing provision with supportive services
- Work to eliminate background criteria for housing PLWAs who are re-entering the community, have criminal records, or substance abuse issues.
- Work to combat the false perception that AIDS is not a problem anymore.

Special Needs Population

General Housing and Supportive Service Allocation Priorities:

As discussed in the needs assessment and the priorities for homelessness and affordable housing, there is a huge need for affordable housing. That need exists for persons with special needs as well as for the general population. It is the policy of the State that persons with special needs live as independently as possible and with the greatest degree of housing choices. Within Providence there are many persons with special needs living in both specialized housing and mainstream housing. Within the City of Providence there are a number of group homes and supportive housing facilities. These include group homes for mental health clients and persons with mental retardation.

Persons with Severe Mental Illness

The Providence Center has identified affordable housing as the major need of their clients. The HUD Section 811 program provides non-profit agencies with funding to construct either group homes or independent living units for persons with disabilities. The Thresholds program administered by RI Housing is Rhode Island's program to address housing for persons with severe mental illness. The Providence Center was awarded an 811 capital advance in 2004.

Other Special Needs

Persons with other special needs such as developmental disabilities, physical disabilities, and disabilities resulting from substance abuse are a medium priority. These needs of these persons can be addressed by the housing Section 811 HUD program. In addition, ProCAP will continue its efforts in addressing the needs of these persons

Obstacles and Barriers to meeting underserved needs:

The lack of affordable housing and lack of supportive services are the major obstacles in addressing the needs of the special populations. Barriers persons with Special Needs face in order to get into permanent housing were highlighted by the focus group:

- Lack of health coverage.
- Lack of money.
- Stigma attached to conditions of Special Needs persons who have faced, and currently face abject discrimination and covert discrimination in their effort to find permanent housing.
- Lack of affordable units.

Basis for assigning priority:

The Special Needs priorities were determined based on input from the focus group participants, interviewees, and through consultation with the City.

PRIMARY PRIORITIES

- Creation of permanent supportive housing for persons with special needs.
- Preservation of existing permanent supportive housing for persons with special needs.
- Provision of supportive services to persons with special needs.

SECONDARY PRIORITIES

- Provision of individual subsidies to persons with special needs.
- Provision of more assisted living opportunities for mentally ill low-moderate income elderly residents.
- Bring special needs populations into the mainstream as soon as possible.

Numbers assisted by income category: Reference Appendix A for required tables.

**COMMUNITY DEVELOPMENT
NEEDS ASSESSMENT
&
STRATEGIC PLAN**

COMMUNITY DEVELOPMENT NEEDS & STRATEGIC PLAN

Community Development Needs

Neighborhood Investment Strategies

Rather than piecemeal the revitalization and rehabilitation of neighborhoods in the City, the City has created a policy of working on Neighborhood Investment Strategies (NIS). The idea of the NIS is that it is impossible to have real success with neighborhood revitalization without addressing the area as a whole. The main pieces of the NIS are physical improvements and public investment in an area.

The most effective method of revitalization is physical improvements to a neighborhood or area. Physical improvements were characterized as “bricks and mortar” and “very visible” efforts that show neighborhood residents the City is spending money to create change. Public investment stimulates private investment. When private owners see that the City is spending its funds to improve an area, then they too make investments in their own property to complement the public improvements. These two forces can combine to create a holistic neighborhood or area revitalization plan. Private investment brings jobs, new facilities, economic revitalization, and infrastructure improvements to neighborhoods. The City’s Neighborhood Investment Strategies include the following components.

Neighborhood Revitalization

Neighborhood revitalization is a central component for all of the City’s community development efforts. A focus group meeting, attended by seventeen persons representing many different neighborhoods and neighborhood organizations, was held to discuss neighborhood revitalization needs. In addition, elements of neighborhood revitalization were discussed at all of the focus group meetings. An inventory of money invested in each neighborhood since 2000 is summarized in the following table.

Providence CDBG/ESG Allocations by Neighborhood and Funding Year		
Neighborhood	Investments in 2004 Funding round #30	Investments from '00-'03 Funding rounds #26-29
Blackstone	--	\$30,000
Charles	\$227,052	\$640,406
College Hill	--	--
Downtown	\$248,792	\$1,467,359
Hartford	\$173,586	\$753,843
Elmwood	\$865,100	\$4,154,572
Federal Hill	\$191,923	\$407,619
Fox Point	\$140,919	\$329,782
Hope	--	--
Lower So. Providence	\$341,895	\$1,470,759
Manton	\$70,000	\$210,000
Mt. Hope	\$224,438	\$1,025,050
Mt. Pleasant	--	\$155,000
Olneyville	\$327,699	\$1,193,618
Reservoir	--	\$40,000
Silver Lake	\$169,614	\$547,450
Smith Hill	\$290,418	\$1,190,174
Upper So. Providence	\$480,088	\$1,605,388
Valley	--	--
Wanskuck	\$72,480	--
West End	\$389,750	\$1,946,422
Washington Park	\$107,930	\$657,035
Citywide Investment	\$215,592	\$1,695,273
Total	\$4,536,677	\$19,519,750

Information provided by the City of Providence Department of Planning and Development

The most effective techniques for revitalization were identified by the focus group. These techniques and methods identify the needs in the community as a whole and specific areas and neighborhoods. They will also serve as a guide for future revitalization efforts.

- **Public involvement**

Public involvement was also identified as an effective method of revitalization. It is essential to create “pride of place” in order to help to revitalize a neighborhood. Public involvement also acts as an educating tool. If residents play an active role in the revitalization of their neighborhood, they can help to maintain its character and defend proposed developments with intimate knowledge of the process. Revitalization efforts should include residents throughout the planning process in order to address the needs of an area and develop an implementable plan for revitalization. In addition, the maintenance of any revitalization improvements can also be incorporated to create pride in one’s neighborhood.

- ***Adequate, affordable housing (both rental and homeownership)***

Adequate affordable housing, both rental and homeownership, is an essential element for a successful revitalization of any neighborhood. It is key to utilize a mix of both new construction and rehabilitation. New construction can occur on vacant lots or where blighting influences are beyond repair and need to be removed. The new construction should complement the character of a neighborhood. Rehabilitation of existing structures helps to preserve the historic character of a neighborhood and the adjacent area. The rehabilitation of older buildings also enhances the character of a neighborhood and creates pride of its owners and residents.

- ***Open space***

Open space and organized green space (i.e. parks and community gardens) are very effective component to neighborhood revitalization. Most of Providence was developed when motor vehicles were few and far between and residents depended on the trolley or foot for transportation. Providence is a built out community, open space is only created by demolition. Occasionally when demolition occurs the lots may be sold to abutting land owners for increased yard areas and off-street parking. In the past larger vacant lots have been converted to green space such as parks and playgrounds. These areas provide a public gathering place for neighborhood residents.

- ***Community Development Corporations (CDCs)***

There are presently thirteen CDCs in Providence; each located in general areas of the City. Two of the CDCs have developed comprehensive neighborhood revitalization plans with the help of Rhode Island Housing and the Department of Planning and development as well as with the involvement of the residents to ensure that all needs of the area and its residents were addressed. Other CDCs should work with Rhode Island Housing and the Department of Planning and Development to create neighborhood revitalization plans. The CDCs should make targeted improvements in neighborhoods that will have the greatest possible, positive impact on the neighborhood as a whole. Currently, the vast majority of single family home development (both new construction and rehabilitation) in Providence is being done by CDC's with City subsidies. According to the performance based funding formula utilized by the City, since 1998, CDC's have created over 681 affordable housing units in Providence. See Section II, the Housing Market Analysis for further detail.

- ***Historic character***

Neighborhood revitalization may focus, where desired by residents, on the historic character of neighborhoods which should be enhanced and preserved whenever possible. The installation of educational plaques, signs, and curbstones indicating the historical "story" of the property, area, or structure gives the residents, and especially the children, of a neighborhood a history in which to place themselves and their homes.

Economic Development

The economic development needs of Providence were derived from the focus group on economic development and consultation with various groups in the community, including the South Providence Development Corporation, the Workforce in Action Program, and ProCap. The focus group was attended by the Elmwood Foundation, the Minority Development Investment Corporation (MDIC), the Rhode Island Council for Minority Investment (RICMI), the DaVinci Center, the Urban League, Dorcas Place, Boys & Girls Clubs of Providence, and residents.

The focus group addressed changes in job creation and retention, stabilization and expansion of small businesses, and neighborhood job opportunities over the last five years. The national economy has affected the local economy. For lower skilled workers, often the only jobs available are in the service sector. Most job creation is in customer service jobs. Despite the growth in the housing market, there are not many jobs available in construction.

- ***Job training programs***

The focus group discussed major needs and gaps that need to be incorporated into the job training programs. Organizations which provide funding to job training programs often have unrealistic timetables for the program to provide persons with enough skills to find and keep a job. The majority of the training programs are for women. It is sometimes difficult to find programs for men. In addition, many persons have difficulty navigating through the system without assistance and realizing the full benefits that can be derived and are available. Illegal aliens and those not registered in the draft are not addressed by the system and are ineligible for any training programs.

The focus group participants noted that the lack of basic skills is a major gap for the training programs and ultimately for persons to reach full employment. These basic skills include personal grooming and oftentimes language is also a barrier due to persons' diversity and culture. In addition many persons do not have clothes for interviews and/or work.

In addition, literacy and education are two major gaps that prohibit persons from participating in these training programs. For persons who are speakers of English as second language and native speakers of English, the functional literacy level can be so low that it prevents participation in job training programs. The standards for the education requirements of many of the existing training programs are too high. If a training program or a job requires a GED, it eliminates 75% of the low-skills job pool in Rhode Island.

Available and affordable childcare was also noted as a major need. Many times, parents have difficulty finding childcare, particularly for parents who work the second and third shifts. In addition, there are no sick-child facilities for parents who either work or are participating training programs.

Another issue raised during the interview and focus group process was the difficulty undocumented immigrants have in accessing job training programs. According to CHIESPA, approximately 80% of the people they serve are undocumented. These undocumented workers cannot access the job training programs that they would otherwise qualify for.

- ***Transportation/job connections***

Transportation/job connection was identified as a need for many low-moderate income persons and families. Most of these people have no vehicles. The public bus transportation system for City residents is radial with few cross connections available. The cost of a bus pass can also be an obstacle for many. In addition, for those persons that work the 2nd and 3rd shifts bus connections are not typically available either one way or both ways. There are also childcare transportation conflicts between school and employment locations, especially amongst second and third shift parents. Focus group participants stated that if a person can not get to a job, than that job may as well not exist.

- ***Business development and assistance***

A major need that was cited was the availability of capitol for economic development of small businesses. Many of these businesses have low savings and nothing to draw upon during hard times. The Minority Investment Development Corporation (MIDC) provides limited access capitol to businesses after the banks refuse them.

Technical assistance to businesses was another need identified by the focus group. It was stated by many participants that the education process needs to start before people receive a business loan. Many need technical assistance, both pre-loan and post-loan. Pre-loan assistance includes preparing a business plan, learning to estimate, etc. This assistance is supplied by the Business Information Center (BIC), Small Business Development Council at Bryant, and the SBA and SCORE. The lack of post-loan counseling was identified as a major need for minority and small businesses. It was also stated that the needs of small business owners can be so varied, they do not often appreciate the other skills required to run a small business.

- ***Coordination of neighborhood revitalization and economic development***

The South Providence Development Corporation is leading an economic neighborhood revitalization effort in the south Providence area. This is a collaboration of neighborhood housing and economic development groups and the local hospital. This effort which is aimed at rehabilitating buildings for businesses, cleaning up blighted areas, rehabilitating abandoned buildings for housing, and expanding jobs. More of this type of collaborative effort is needed in the City.

Public Service, Youth Programs, and Senior Programs Needs

The City held a focus group addressing social service needs. Representatives from Rhode Island Housing, community centers, and a number of non-profit agencies were present. The focus group identified needs as a result of discussions related to:

1. Are social services equally available to all persons in Providence? .
2. What are the barriers to providing social services in Providence?

- ***Public Services Needs***

There are a variety of agencies providing social services for low and moderate income persons in Providence, and these agencies are important assets in the communities that must be continued. An issue facing all social service agencies in the City is the lack of resources to meet the growing demand for services. Duplication of services, both administratively and programmatically was raised as a major issue facing the social service agencies. Service providers in the City need to consider consolidation to eliminate the duplication of services. A centralized database to track clients of social service agencies and community centers was suggested as a potential way to eliminate duplication of services within the City. Service providers also need to identify other funding sources to leverage City funds with.

The lack of communication between service providers impedes the provision of services. There should be an effort to get neighborhood centers to share information and services. The current funding system forces service providers to compete against each other when they should be working together to better serve the community. The centers need to break down their own divisions and provide services in a more comprehensive manner. The focus group identified the need to allow new programs to be incorporated into the funding mechanism. They also noted that more accountability is needed of program performance. All identified that CDBG funding is not nearly enough money to provide services, and build and renovate bricks and mortar structures at the same time. With the proposed three year funding cycle, there needs to be a way to fill the existing community centers with new programs. Social service providers in the City need to work together to maximize the limited resources available.

While the City is small enough to be manageable on a practical level; it is also a very diverse city with a range of needs. Social Service providers and programs need to respond to these facts and be inclusive to local residents as well as a part of a larger holistic social services policy to provide for groups that typically “fall through the cracks”.

Presently there is a large Hispanic population in the City of Providence that utilizes the available Social Service programs. However, while the Hispanic population is generally the largest population seeking services, others such as South East Asian and Eastern European are seeking services as well. Agencies which provide social services recognize the cultural differences in these communities and noted that the funding sources for these programs should recognize and reinforce these efforts.

- ***Family Programs***

Many parents are working second and third shift jobs which leaves their children unsupervised after school. Many parents experience problems addressing childcare needs for before school and both after school and during the night. Many of the children who really need services are those who aren't getting any support at home and whose parents don't qualify for assistance for a variety of reasons. There needs to be a better system for reaching out to those children.

The focus group identified the need for the Community Centers to provide youths with a place to go after school and at night. The School Department needs to be involved in the Consolidated Planning process. It was suggested that more after school programs be provided extending into the early evening hours. Quality after school programs are crucial for working families.

- ***Adult Programs***

It was mentioned by several service providers that single adults without children have an extremely difficult time accessing services. There are no programs specific to this population. It is a population with vastly underserved needs. According to the Urban League, many of these single adults without children are dually diagnosed and may have criminal records which further limit the programs they may be eligible for. Programs needed for this population include literacy classes, ESL classes, and basic life skills and job training programs. Also, undocumented adults have an even more difficult time accessing services. CHIESPA estimates that 80% of the people it serves are undocumented immigrants and that they are the only organization serving that subset of the population.

- ***Senior Programs***

The Comprehensive Adult Day Center is the only adult daycare program in Providence and receives no city money. There has been an increase in the number of frail elderly in the City, even though the overall number of elderly in the City has declined. Many community centers which used to provide senior programs 4 to 5 days a week are now providing them only 1 day a week due to a drop in demand for the programs. The frail elderly often have physical limitations which prevent them from taking advantage of programs offered by community centers and other social service providers.

- ***Youth Services***

Presently there are no comprehensive Youth programs administered on a citywide scale. In the past, Providence did have these types of programs. Youth services need to cover more than sports and include the arts, theatre, education and tutoring. Programs for youths are competing with the “street life” image, which is a youth magnet. These programs need to respond to positive needs of youth in order to compete with the “street life” mentality and its draw.

Community Centers currently running successful youth programs have adequate gymnasiums for youth programs to utilize. However, many of the programs are more oriented towards boys. There are not as many programs for girls to access. There need to be adequate programs for both boys and girls and all programs need ample space. Gang affiliation among youth is rising. Community Centers need to provide safe places of refuge for youth to get out of gang life-style. Community Centers need to have staff on the streets for a longer period of time to get to know local population and inform them about Center’s services.

CDBG Allocation Process

To be successful, the City CDBG allocation process must be a level playing field for all applicants. To that end, the City requires all applications to be substantially responsive to the annual Request for Proposals. Applications must detail which strategy or goal of the Consolidated Plan it falls under. Applications must also work towards the City's policy of Neighborhood Investment Strategies. Applications also need to meet one or more national objectives. All applications must be submitted on time. Late submissions are ineligible for consideration. Finally, applicants must apply only for eligible activities (maintenance projects are not eligible activities). Applicants are also strongly encouraged to attend the technical assistance workshops the City holds to better understand the application process.

The City will continue the following schedule for the CDBG allocation process:

- The Request for Proposals will be issued by the end of November.
- A technical assistance workshop will be held by mid-December.
- Applications for funding are due without exception by the second Friday of January.
- Initial review by City staff will be completed by the third Friday of January.
- Based on the initial staff review, management will rate and rank the applications based on the evaluation criteria checklist. The purpose of the staff and management review is to ensure the applications meet all statutory requirements. The City reserves the right to interview applicants for further information and clarification regarding their applications.
- Initial recommendations will be provided to the Mayor by February 1st.
- Budget guidance will be submitted to the Mayor by the second Friday of February.
- A detailed budget proposal will be submitted to the URRP Committee (the body under City ordinance which recommends the final budget for approval) by the last day of February.
- Public hearings regarding budget guidance submitted to Mayor will be held in March.
- Under City Ordinance 550, the URRP Committee is required to forward its budget recommendation for an April vote by the full City Council for a May 15th submission to HUD. Per the statutes of the CDBG program, the annual report must be submitted to HUD no later than 45 days prior to the end of the submitting entities fiscal year.

Community Development Strategic Plan

5-YEAR STRATEGIC PLAN SUMMARY¹		
Community Development Strategic Plan		
<p>The Community Development Strategic Plan is developed by reference to existing City planning policy documents. The City will direct the use of CDBG funds toward activities that</p> <ul style="list-style-type: none"> • Meet federal purposes, • Consistent with City policy documents, and • Meet the needs identified through the Citizen Participation and Consultation. 		
Strategy/Objective	Time Frame	Persons to be Served
General		
Continue planning and administration efforts	1 to 5	Citywide
Public Service Needs		
Support public service providers in their efforts to utilize new and previously untapped funding sources.	1 to 5	Citywide
Encourage collaboration and strategic planning between agencies to eliminate service overlaps and duplication of administration.	1 to 5	Citywide
Encourage the creation of programs for youths whose parents don't qualify for assistance.	1 to 5	Low-moderate income youth in Providence
Continue to support transportation and programs for senior citizens	1 to 5	Low-moderate income senior citizens
Support the provision of services to single adults without children who often do not qualify for existing programs.	1 to 5	Low-moderate income adults
Support multi-cultural public services and programs	1 to 5	Low-Moderate income Providence residents
Economic Development		
Continue PEDP loans to businesses	1 to 5	Local businesses
Support rehabilitation of small neighborhood commercial areas through the Neighborhood Commercial Revitalization Program	1 to 5	Businesses located in Providence

¹ The order in which the strategies and objectives are listed does not indicate their priority level. See the priority section following the plan for priority determinations.

Support programs to foster business stability through the micro-loan program. This assistance will include pre and post-loan counseling	1 to 5	Local businesses
Support programs for adults which improve their basic life skills and education that can lead to job placement	1 to 5	Low-Moderate income Providence residents
Support employment training programs that provide usable skills in fields of employment opportunities.	1 to 5	Low-Moderate income Providence residents
Façade improvements to businesses	1 to 5	Local businesses in low-moderate income neighborhoods
<i>Neighborhood Revitalization</i>		
Continue holistic neighborhood revitalization efforts which mesh with the City's investment strategy efforts.	1 to 5	Low-moderate income neighborhoods of Providence
Continue neighborhood stabilization efforts through rehabilitation loans and grants.	1 to 5	Low-moderate income residents of Providence
Complete holistic comprehensive neighborhood plans	1 to 5	Citywide
Encourage rehabilitation of historic structures	1 to 5	Citywide
Eliminate vacant and abandoned lots and structures for reuse including green space, parking and housing	1 to 5	Low-moderate income neighborhoods of Providence

Neighborhood Investment Strategies

As mentioned earlier, the City has created a policy of working on Neighborhood Investment Strategies (NIS). The idea of the NIS is that it is impossible to have real success with neighborhood revitalization without addressing the area as a whole. The main pieces of the NIS are physical improvements and public investment in an area.

The most effective method of revitalization is physical improvements to a neighborhood or area. Physical improvements were characterized as “bricks and mortar” and “very visible” efforts that show neighborhood residents the City is spending money to create change. Public investment stimulates private investment. When private owners see that the City is spending its funds to improve an area, then they too make investments in their own property to complement the public improvements. These two forces can combine to create a holistic neighborhood or area revitalization plan. Private investment brings jobs, new facilities, economic revitalization, and infrastructure improvements to neighborhoods. The City’s Neighborhood Investment Strategies include the following components.

- ***Physical improvements***

The focus group identified the need for the following physical improvements in regard to neighborhood revitalization.

- Street Trees
- General streetscape enhancements
- Cleaning and removing garbage from vacant lots in the neighborhoods
- Enhanced lighting and replacement
- Sidewalk and roadway rehabilitation including striping of travel lanes and crosswalks and installation of traffic calming techniques through neighborhoods

- ***Public involvement***

Public involvement in revitalization of the neighborhoods will continue. Revitalization efforts will continue to include residents throughout the planning process in order to address the needs of an area and develop an implementable plan for revitalization. In addition, the maintenance of any revitalization improvements can also be incorporated to create pride in one’s neighborhood.

- ***Adequate and affordable housing***

The City will continue to support the provision of adequate and affordable housing, since it is an essential element for successful revitalization of any neighborhood. The City will encourage the mix of both new construction and rehabilitation. New construction can occur on vacant lots or where blighting influences are beyond repair and need to be removed. The new construction should complement the character of a neighborhood. Rehabilitation of existing structures should preserve the historic character of a neighborhood and the adjacent area.

- ***Open space***

The provision of open space and greenspace will be encouraged in all neighborhood revitalization efforts. These areas provide a public gathering place for neighborhood residents. Residents will be encouraged to join forces to tend open greenspace as a community.

- ***Neighborhood Plans***

The City will work to complete comprehensive neighborhood plans.

- ***Historic character***

The City will support neighborhood revitalization efforts that focus, where desired by residents, on the historic character of neighborhoods which should be enhanced and preserved whenever possible. The installation of educational plaques, signs, and curbstones indicating the historical “story” of the property, area, or structure gives the residents, and especially the children, of a neighborhood a history in which to place themselves and their homes.

- ***Business Improvement Districts***

A Business Improvement Districts (BID) which levies a local tax on all businesses in a specific area has been created in Downtown Providence. The money raised never leaves the District and goes to local improvements. The BID created in Downtown could serve as a model to other areas within the City.

Obstacles to meeting underserved needs

- There is inadequate funding for neighborhood revitalization efforts.
- Absentee landlords are not vested in the community.
- The Building and Fire Codes need to be enforced equitably and needs to take into account new construction versus building rehabilitation.
- Too much rental and special needs housing is being located in low-and moderate-income neighborhoods. The entire City should be responsible for all of our residents.
- Land speculators are buying properties and leaving them vacant, while neighborhood residents must deal with the blighting influence of vacant and abandoned buildings.

Basis for Assigning Priorities

The Neighborhood Revitalization priorities were determined based on input from the focus group participants, interviewees, and through consultation with the City.

PRIMARY PRIORITIES:

- Completion of holistic, comprehensive neighborhood plans which address issues such as:
 - Infrastructure improvements
 - Planting trees
 - Open space and organized green space areas
 - Traffic calming
 - Lighting (street, traffic, and pedestrian crossing lights)
 - Litter and Rodent issues
- Continue supporting the historic preservation of significant local structures.
- Continuation of support for Community Neighborhood Centers through the Commercial Neighborhood Revitalization Program.
- Revitalize Main Streets of neighborhoods to encourage small, independent shops to locate there.
- Create a transparent communication processes with CDC's and other community organizations.

SECONDARY PRIORITIES:

- Facilitate the development of abandoned houses into affordable family housing.
- Improved intersection design and clearly marked crosswalks and lines.
- Provision of street furniture, covered bus shelters and bike racks.

Economic Development

The Economic Development priorities were determined based on input from the focus group participants, interviewees, and through consultation with the City.

HIGH PRIORITIES

- Continue PEDP loans to businesses in the City.
- Provide Education and technical assistance through the micro-loan program—both pre- and post-lending
- Improved access to capital and more money for equity
- Work with the funders of job training programs to set realistic, achievable timelines for providing job skills.
- Create an income stream to cover the training costs and supportive services for low and moderate income persons who would otherwise be excluded from the programs.

SECONDARY PRIORITIES:

- Strengthen existing merchant organizations and start more merchant organizations.
- Work with employers to provide a diversity of jobs for residents which provide a living wage.

- Work to create employment, transportation, and child care linkages.

Public Service, Youth Programs, and Senior Programs

- ***Public Services Needs***

The City will continue its effort of CDBG funding to provide services, and build and renovate bricks and mortar structures at the same time. In addition, the City will support efforts by groups and agencies to obtain addition funds to supplement the CDBG funds.

The City will encourage social service programs to:

- Respond to the diversity of the City residents
- Provide a larger holistic social services policy to provide for groups that typically “fall through the cracks”
- Recognize the cultural differences in the communities receiving services and ensure that the funding sources for these programs recognize and reinforce these efforts.

The City will encourage the Community Centers to:

- Provide a more holistic approach in providing services to neighborhood residents
- Share information and services and provide services in a more comprehensive manner.

- ***Family Programs***

The City will support efforts to:

- Address childcare needs for before school and both after school and during the night
- Provide youths with a place to go after school and at night, especially for youths who are often excluded from programs because of parental ineligibility.

- ***Senior Programs***

The City will support efforts for the provisions of adult daycare programs in Providence.

- ***Youth Services***

The City will support and encourage efforts to supply youth services including:

- Programs that focus on youths who typically do not qualify for programs due to family circumstances.
- Programs that cover more than sports and include the arts, theatre, education and tutoring.
- Provide safe places of refuge for youth to get out of gang life-style.

Obstacles to meeting underserved needs:

- Language and other cultural issues keep people from fully utilizing available services.
- Lack of personal transportation and reliance on public transportation to services and facilities.
- Many low and moderate income residents do not know about services provided organizations throughout the City.

- Lack of adequate funding for bricks and mortar construction, rehabilitation and social service provision, as well as long-term social service maintenance. Cuts in the CDBG program are an obstacle to meeting the needs of Providence's residents.

The public services, youth programs, and senior needs priorities were determined based on input from the focus group participants, interviewees, and through consultation with the City.

PRIMARY PRIORITIES

- Youth social service programs in the late afternoon and evening hours.
- Youth social service programs for youths whose parents may be ineligible for services.
- Establishment of a Community Center Association that fosters collaboration between community centers and works to eliminate duplication of administrative services.
- Expansion of services for residents 18-55 years old.
- Continuation of programs for low-moderate income senior residents of Providence.

Strategies to Ameliorate Negative Effects of Public Policies that Serve as Barriers to Affordable Housing

The Analysis of Impediments to Fair Housing is contained in Section III of this report and addresses these strategies.

Utilizing Foreclosed Properties for Affordable Housing

Through the Community Reinvestment Act (CRA), financial institutions are required to reinvest in communities where they own properties. The City supports this reinvestment through either public or private developments utilizing foreclosed properties.

Lead Based Paint Hazards

Rhode Island has the fourth oldest housing stock in the nation. Providence places a high priority on the reduction of lead based paint hazards.

The City of Providence was awarded a 2004 HUD Demonstration grant in the amount of \$3.9 Million for lead-based paint hazard control. The Department of Planning and Development administers the grant. The funds are used to make lead safe privately owned housing units constructed prior to 1978. Homes must be owned and occupied by low and moderate income families with children under the age of 6 or a pregnant woman.

Continue to apply for competitive HUD Lead grants which are used to abate lead based paint hazards from the Providence housing stock.

Lead Based Paint Hazard Control Program

City Bond funds in the amount of \$1,435,000 are set aside to provide home owners with grants, loans, or a combination of the two to make their property "lead safe". The maximum combined loan and grant amount per dwelling unit is \$12,500 or for the average 3-unit home the maximum available would be \$37,500.

Anti-poverty Strategy

In 2000, the Census reported that 23.9% of the population of Providence lived with incomes below the poverty level. In the state of Rhode Island the 15% were below the poverty level. Since 2000, the trend has not favored the lowest income members of the community. The state's poverty rate grew to from 12.2% in 1997 to 15% in 2000. According to a report by the Center of Budget Priorities and Policies prepared in April 2002, Rhode Island families did not benefit equally over the last 25 to 30 years. While the richest families experienced increases of approximately 20%, the poorest Rhode Island families saw an average decrease of 3% in the real family income.

In 2000, over half of the households in Providence were estimated to be at low or very-low income levels. In 2003, 78.7% of children enrolled in Providence public schools were eligible for the free or reduced lunch program; this represented 13.3% of the state's number of public school students eligible for the program.

Providence recognizes the importance of the existing levels of poverty in the community and is striving to improve the financial well being of its lowest income residents. Reducing poverty is a complicated goal. Activity in the private sector affects employment and income levels. Local, state and national governments and non-governmental organizations play roles in economic development of the community and financial security of families and individuals.

Employment and Training programs

The Rhode Island Family Independence Program, FIP, administers Temporary Assistance for Needy Families. This program works with TANF recipients to develop plans for gaining employment. Support services are provided to recipients to support the development of employment stability. These services include childcare assistance, health insurance and income disregards.

People seeking employment through the FIP program are also eligible for employment and social services from the Rhode Island Departments of Human Services and of Labor and Training. DHS and DLT assistance include assessment and monitoring, job readiness, on the job training, mentoring, basic education skills training, English as a second language, and others. The employment and training programs are focused on people participating in the welfare to work program, FIP.

Businesses are offered incentives to hire FIP recipients. These incentives include tax credits for job training, tax credit for hiring new employees who have received TANF, and a tax credit for provision of adult education for improving literacy.

Housing and Related Services

The Providence Housing Authority administers the Family Self-Sufficiency program. This program works with public housing residents establish education, job training, and employment goals. The FSS program also allows residents to establish escrow accounts in which they can deposit increases in income that result from their participation in the FSS program. Home ownership is a priority use for these savings, but other uses, including education, are allowable.

Children and Families

The effect of poverty on children is a special concern. Various public and private agencies are active in addressing this need. The Department of Education works through neighborhood schools as an access point for supportive family services. The Poverty Institute, funded by the Rhode Island Foundation, provides policy research and advocacy on issues affecting low and moderate income people in the state.

Providence Community Action

Providence Community Action acts as the City's anti-poverty agency. ProCAP provides direct services in heating assistance, weatherization services, emergency housing assistance, interim emergency shelter, and alternative schooling for middle school students. ProCAP also works with a network of neighborhood agencies to provide various programs. These service programs include day care, education and tutorial services, youth programs, senior citizens programs, information and referral, emergency food and clothing, employment training, and health and nutrition.

Property Tax Relief

The state of Rhode Island has a property tax relief program for renters and homeowners based on income and rent burden. Households with incomes below \$30,000 and pay property tax or rent housing units subject to property tax are eligible to participate.

Economic Development

The City of Providence has worked to create opportunities through economic development. However, the majority of job growth has been in the service sector. The jobs created have not matched the jobs lost; because of this the City will continue to work to develop economic development opportunities which will benefit all of the City's residents. The City is committed to matching residents to jobs through the Providence Connects program.

CONSULTATION & CITIZEN PARTICIPATION PLAN

CONSULTATION AND CITIZEN PARTICIPATION PLAN

Consultation

Consultation with Neighboring Cities

The City of Providence held a meeting to consult with the surrounding communities. Representatives from East Providence and Pawtucket attended the meeting. Invitations for consultation were also extended to North Providence, Cranston, and Johnston. During the meeting these communities discussed affordable housing, economic development and other mutual concerns and needs. These communities will work together to address housing related and other needs and concerns.

Other Consultations

Other consultations were held with various agencies and groups. The information obtained during these consultations has been included in the appropriate section of the Consolidated Plan. These consultations were held with:

- ***Tom Whitten, Providence Human Relations Commission***
Discrimination in housing and the activities of the agency were discussed.
- ***Joseph Newsome, South Providence Development Corporation***
Described the activities of his agency and their economic development goals for the South Providence area. Priorities include improving the physical, visual quality of the area, leveraging funds, and encouraging strategic partnerships.
- ***Lillian Rivas, CHIESPA (Center for Hispanic Policy and Advocacy)***
This agency serves Latinos in RI. The Providence schools are 45% Latino. Major issues for the agency include good quality housing, jobs, and addressing discrimination based on language and culture.
- ***Donald Eversly, Providence Economic Development Corporation;***
The needs for technical assistance and pre/post counseling for small/minority businesses were identified as gaps in the system.
- ***Raymond Neirinckx, RI Housing Resource Commission;***
Fair Housing issues, discrimination in mortgage practices, and other impediments to fair housing were addressed. He recommended encouraging greater homeowner and rental housing choices.
- ***Carla DeStefano, Stop Wasting Abandoned Property, Inc.;***
This developer of affordable housing discussed affordable housing and mortgage discrimination.
- ***Clark Schoettle, Providence Preservation Society Revolving Fund***
The Providence Preservation Society Revolving Fund helps affordable housing providers take advantage of state and federal historic tax credits.
- ***Realtor Joseph McCarthy;***
Predatory lending practices and difficulties in purchasing homes were described. The cost of housing was described as the major barrier to obtaining housing.

- ***Dennis Langley and staff, The Urban League;***

Abusive lending practices, difficulties with liens and tax reverted property, and other impediments associated with programs create problems for less financially sophisticated consumers.

- ***Asata Tigray and Steve Fischbach, Project Basic, Inc.***

Ms. Tigray and Mr. Fischbach provided their concerns about housing in Providence.

- ***Tim McCormick, RIPTA;***

RIPTA is making progress in its efforts to expand transportation options to create employment linkages for lower income areas.

- ***Christopher Delvaille, Providence Housing Authority;***

The needs of the public housing agency and how it will address those needs as well as obstacles to housing.

- ***Robert Ricci, Esq., Workforce Investment Act;***

The program seeks to train people where career opportunities exist and target the population with the least skills.

- ***Professor Marsha Feld, University of Rhode Island Urban Field Center***

The current state of the Providence Human Relations Commission and the study being conducted by the Urban Field Center were discussed.

Contact Letters

The City sent out letters to agencies and service providers notifying them that the Consolidated Plan was being prepared and of the Focus Group meetings. It explained that the consolidated plan is the five-year spending plan for the CDBG allocations. A copy of the letter and the lists are included in Appendix C.

Citizen Participation

Citizen Participation Plan

A copy of the City's Public Participation Plan is provided in Appendix E and was followed during the preparation of the Consolidated Plan.

Consolidated Plan Steering Committee

The City formed a Steering Committee assist in the preparation of the Consolidated Plan. This committee provided important information and assistance in developing this plan.

Participation

The City advertised in local newspapers inviting the residents to participate in the preparation and finalization of the Consolidated Plan and the Annual Action Plan. In addition, notices were mailed to agencies and groups that have received or were expected to seek funding through the Consolidated Planning process. This procedure is also followed during the annual preparation of action plans and performance measures.

Access to Information/Publishing the Plan

The City of Providence solicited comments on the Draft Consolidated Plan by advertising its availability and the deadline for the 30-day comment period in The Providence Journal, The Providence American, and Latino Prestigio (ad placed in Spanish). The Draft Plan is available at the City of Providence Planning and Development Department and all branches of the Providence Public Library. When completed, the Final Consolidated Plan, as submitted to HUD, will be available at the City of Providence Planning and Development Department and all branches of the Providence Public Library. The Final Consolidated Plan will also be available to private citizens upon request and at all branches of the Providence Public Library.

Anti-Displacement

No displacement of persons is anticipated during the fiscal years of this plan. The City will make every effort to minimize displacement to the greatest extent possible. The Department of Planning and Development will work with any displaced persons in assisting them with support or directing them to various agencies where additional support may be provided dependent on the specific circumstances.

Access to Meetings

Newspaper advertisements for the focus groups meetings were advertised twice, once prior to the first meeting, and once during the course of the meetings. In addition, notices were posted in Public buildings and mailed to agencies thought to be interested in the Plan. Meetings were held at handicapped accessible locations and at locations accessible to all Providence residents. Copies of these advertisements and postings are provided in Appendix C.

Focus Group Meetings / Public Hearings

Focus Groups

A series of focus group sessions were held in Providence as the primary citizen participation mechanism of the Consolidated Planning process. The City felt this technique would be most effective in getting qualitative citizen participation and collective problem solving for the Plan. The focus group sessions were divided into eight main categories: Fair Housing, Economic Development, HOPWA, Special Needs, Social Services, Homeless Needs, Neighborhood Revitalization, and Affordable Housing/Lead Paint issues. Each session was held in a different impacted area of Providence. A series of questions specific to the theme of the session were presented at each venue to facilitate discussion. Within the framework of each agenda, room was left for discussion and analysis to glean the most important issues felt by the attendees. The City invited all agencies and organizations with interests in the theme of each focus group to the sessions. An advertisement was placed in newspapers in Providence inviting residents to attend; the newspapers include The Providence Journal, The Providence American, and Latino Prestigio (ad placed in Spanish). Information for all focus groups was included in the ad, as was a brief explanation of the Consolidated Plan and the Analysis of Impediments to Fair Housing, to inform residents of the planning process and allow them to choose the issues they want to contribute to.

The City received an average of 10-15 persons per focus group session, comparable to the 2000-2005 Con Plan process.

Copies of the ads, agendas, sign-in sheets and a list of agencies notified about each meeting are provided in Appendix C. The following brief summaries of each focus group include date held, attendance and general agenda items. Information obtained at these meetings has been incorporated in the Consolidated Plan.

- ***Fair Housing***

The meeting was held January 10, 2005. Those in attendance included representatives from SWAP, Project Basic, The Housing Network, The URI Urban Field Center, The Urban League, Rhode Island Housing, RI Legal Services, the Rhode Island Human Rights Commission, and the City of Providence. The following items were discussed:

1. What is Fair Housing?
2. What progress has been made in addressing fair housing issues during the last five years?
3. What are the impediments to fair housing in Providence?
4. How would you address the impediments to fair housing in Providence?
5. What should the City's fair housing goals be for the next five years?

- ***Special Needs***

The meeting was held January 27, 2005. Those in attendance included representatives from Rhode Island Housing, Alliance for Better Long Term Care, The Urban League, Providence Department of Planning and Development. The following items were discussed:

1. How have the needs of persons with Special Needs situation changed in the last five years?
Elderly, Frail elderly, Persons with physical, mental, and developmental disabilities, Persons with substance abuse, Persons with HIV/AIDS and their families, and Public housing residents with special needs.
2. Does the present system address persons and families with Special Needs?
3. What are the major gaps in providing housing and supportive services persons with Special Needs?
4. What are the barriers for persons with Special Needs to move to permanent housing?
5. How would you spend your money first? List priorities over the next five years:
High, Medium, Low priority

- ***Social Services***

The meeting was held January 31, 2005. Those in attendance included representatives from Rhode Island Housing, Family Service of RI, The Urban League, Nickerson Community Center, Providence Housing Authority, Sojourner House, the DaVinci Center, the Greater Providence YMCA, and residents. The following items were discussed:

1. How are we meeting the Social Service Needs of Children, Youth, Elders, New Immigrants and Families in Providence?
2. Are Social Services equally available to all persons in Providence?
3. Identify impediments to Social Services.
4. How have the needs for Social Services changed in the last five years?
Children, Youth, Elders, New Immigrants, and Families
5. What are the barriers to providing Social Services in Providence?
6. Would you recommend any changes in the delivery system for the provision of Social Services?
7. How would you spend money for Social Services?
8. List priorities over the next five years:
High, Medium, Low priority

- ***Homeless Needs***

The meeting was held February 3, 2005. Those in attendance included representatives from Rhode Island Housing, Advent House, Nickerson Community Center, Access RI, Crossroads RI, The Urban League, The Turning, RI Coalition for the Homeless, The Housing Network of RI, The Alliance for Better Long Term Care, and the Rhode Island Community Food Bank. The following items were discussed:

1. How has the Homeless situation changed in the last five years?
Characteristics and Numbers
2. Does the present system address the needs of homeless persons and families?
3. What are the major gaps in providing housing for homeless persons?
Emergency Shelter, Transitional Housing, Permanent Housing, and Supportive Services
4. What are the barriers for homeless persons to move to permanent housing?
5. List priorities over the next five years:
High priority, Medium priority, and Low priority

- ***HOPWA***

The meeting was held February 4, 2005. Those in attendance included representatives from SSTAR, Rhode Island Housing, AIDS Care Ocean State, The Urban League, AGAPE, Women's Development Corporation, TriHealth, Providence Department of Planning and Development and residents. The following items were discussed:

1. How has the need for Housing for Persons with AIDS situation changed in the last five years?
2. Does the present system address persons and families living with HIV and AIDS?
3. What are the major gaps in providing housing and supportive services to persons and families living with HIV and AIDS?

4. What barriers do persons and families living with HIV and AIDS face in obtaining permanent housing?
5. How would you spend your money first?
High priority, Medium Priority, Low Priority

- ***Economic Development***

The meeting was held February 7, 2005. Those in attendance included representatives from the Elmwood Foundation, Rhode Island Coalition for Minority Investment, Minority Investment Development Corporation, the DaVinci Center, The Urban League, Dorcas Place, Boys and Girls Clubs of Providence, and residents. The following items were discussed:

1. How have economic opportunities changed in the last five years?
Job creation and retention, Stabilization and expansion of small businesses, and Neighborhood job opportunities
2. Does the present system address the job training and economic development needs of Providence residents?
Job training programs, Transportation to jobs, Availability of capital for economic development, and Technical assistance
3. Are there, and, if so, what are the barriers for low-moderate income persons and minority persons reaching full employment?
4. List priorities over the next five years:
High priority, Medium priority, and Low priority

- ***Neighborhood Revitalization***

The meeting was held on February 7, 2005. Those in attendance included representatives from SWAP, The Urban League, Boys and Girls Clubs of Providence, Rhode Island Housing, The Elmwood Collaborative, Family Service of Rhode Island, GENS, The Housing Network of Rhode Island, Olneyville Housing Corp., The Nonviolence Institute, Washington Park Foundation, Washington Park Citizens Associations, the Southside Community Land Trust, and residents. The following items were discussed:

1. Where have revitalization efforts occurred and have they been successful?
2. What areas in Providence could take advantage of focused revitalization efforts?
3. What neighborhood improvements do people want to see?
4. List the factors important to neighborhood revitalization.
5. What are the obstacles to good neighborhood revitalization?
6. Where and how would you spend your money first? List priorities over the next five years:
High, Medium, Low priority

- ***Affordable Housing and Lead Paint***

The meeting was held on February 9, 2005. Those in attendance included representatives from SWAP, the West End Housing Development Corporation, GENS, John Hope Settlement House, The Elmwood Foundation, Providence Department of Planning and Development, Rhode Island Housing, Rhode Island Legal Services, Childhood Lead Action Project, Women's Development Corporation, The Urban League, and residents. The following items were discussed:

1. How are we meeting the needs for Affordable Housing in Providence?
2. Is housing equally available to all persons in Providence?

3. How has the new state lead law affected the availability of housing in Providence?
4. Identify impediments to obtaining affordable lead safe housing.
5. How have the needs for Affordable Housing changed in the last five years?
Families, Elderly, Special needs, Home owners, and Renters
6. What are the barriers to providing Affordable, Lead Safe Housing in Providence?
7. Would you recommend any changes in the delivery system for the provision of housing?
8. How would you spend money for housing?
9. List priorities over the next five years:
High, Medium, Low priority

Public Hearing

The Public Hearing was held on April 27, 2005. The Consolidated Plan was presented and the proposed five-year funding plan was reviewed. The Annual Action Plan was also presented and reviewed. One person, a member of the Steering Committee, attended the hearing. Any comments received were addressed as below and are provided in Appendix D.

Comment Period

The Draft Consolidated Plan was issued on April 12, 2005 for the 30-day public comment period. In finalizing the Consolidated Plan, all verbal and written comments received on the Draft Plan were reviewed and incorporated as warranted in the appropriate sections. The Comments and Responses are included in Appendix D.

Technical Assistance

The Department of Planning and Development staff is available to low-income groups requesting assistance in developing proposals under this submission or under the annual submission.

Complaints

Any complaints regarding the Consolidated Plan, Action Plan or Performance Plan should be submitted in writing to the Department of Planning and Development. The Department will address complaints within 15 working days and resolve the issue.

Substantial Amendments

The City will determine what changes in the jurisdiction's planned or actual activities constitute a substantial amendment to the Consolidated Plan. A 30-day comment period will be provided for any substantial amendment prior to its implementation. A summary of any comments received and their consideration shall be provided as an attachment to any future amendment.

MONITORING

MONITORING

All CDBG/HOME/ESG and HOPWA programs are monitored on a yearly basis for contract and programmatic compliance. A program evaluation officer visits the site of each program/project to review all required documentation. Compliance areas include audits, drug free workplace documents and a general review of goals and accomplishments as they are stated in the contract and application. A monitoring report is written up for these program areas, which are reviewed by the Director of Compliance and Monitoring from DPD. Findings and concerns are shared with the sub-grantee, with a request for a response and actions to be taken to correct problems.

ACTION PLAN

ACTION PLAN

The complete Annual Action Plan for 2005/2006 follows this page.

Annual Action Plan

Based on the needs identified through the consolidated planning process, the City, with input through the citizen participation process has developed a strategic plan to achieve Providence's Vision.

The City targets resources for neighborhood revitalization efforts, affordable housing initiatives, neighborhood facilities, park and recreation facilities, infrastructure improvements, the elimination of slums and blight, economic development and public services to CDBG eligible areas and to low moderate-income persons.

The Providence Department of Planning and Development coordinates all Annual Plan implementation. The consultation process and public involvement efforts led by the Department of Planning and Development have resulted in Providence establishing a unified vision for community development actions. The consolidated planning process has truly provided an opportunity for City agencies to set a blueprint for a realistic community development program that addresses the program goals of *decent housing, a suitable living environment, and expanded economic opportunities* for people of low to moderate income.

The primary programs and goals enumerated in the CPS as defined by the regulation:

- The provision of opportunities to low and moderate income citizens through the provision of public services;
- Conservation and expansion of housing stock using strategies that provide for appropriate rehabilitation and ownership opportunities;
- Elimination of slums and blight;
- Reduction of the isolation of income groups within communities and geographical areas;
- Preservation and restoration of properties of special value; and
- Alleviation of physical and economic distress and
- Alleviation of economic distress and the provision of economic opportunities through business support and job creation.

The Action Plan constitutes an application for funds under four different HUD formula programs in these amounts:

- Community Development Block Grant (CDBG) \$6,407,247
- Emergency Shelter Grants Program (ESG) \$ 248,423
- HOME Investment Partnership Program \$2,750,458
- ADDI (\$74,271 of HOME dollars)
- HOPWA \$ 764,000

These funds will support the activities to be funded for the 2005-2006 program year (July 1, 2005 to June 30, 2006). Program income from Providence Economic Development Partnership, Inc. (PEDP) loans (approximately \$1,000,000) is retained by PEDP to make additional loans. The status of prior year uncommitted funds are as follows:

- \$343,179.60 - **Bomes Theater Renewal** – Site stabilization underway – RFP for developer in process – funds will be used for intended purpose.
- \$107,280.00 – **Project Basic Consent Decree** – Consent decree obligations – still pending – funds to be used for intended use.
- \$50,000 – **West Broadway Neighborhood Association Acquisition** – Awaiting appropriation of additional funds – funds to be used for intended purpose.

Three public hearing were held to solicit comments from citizens and applicants regarding the proposals submitted and about needs in the City of Providence. Two of the public hearings were held on March 8, 2005 and March 15, 2005 and were located respectively at Olneyville Boys & Girls Club and the Southside Boys & Girls Club, both from 3 to 6 pm. Numerous organizations testified at the hearing. The final budget was presented at a public hearing on April 27, 2005 at the Department of Planning and Development. There were no comments at this time.

In order to insure that the all programs (CDBG, HOME, ESG and HOPWA) covered under the application to be submitted to HUD had the support of City Council the Mayor’s funding recommendations were submitted to the URRP Committee. This committee is comprised of five (5) members of the City Council. Over the course of several months they received presentations from staff and received comments from agencies that had submitted applications. After their evaluations of both programs and community needs and how they coincided with the five year consolidated plan a final budget was presented to the full city council for ratification. The council passed this budget by ordinance.

Mayor Cicilline has reviewed the ordinance and those changes made by City Council. Those changes have been adopted as part of this application to HUD for its review and approval.

The program of activities presented here provides funding for housing, public facilities, human services, economic development and services for the City's homeless population and person living with Aids.

Annual Action Plan - City of Providence, Rhode Island 2004-2005

The following action plan is based on the requirements of 24 CFR 91.220 Action Plan

(a) Form Application - Standard Forms 424 for CDBG, HOME, ESG, and HOPWA are attached.

(b) Resources:

The program described in this submission generally provides support to neighborhood-based and neighborhood-scale projects. The City of Providence has invested in neighborhoods over the two decades of the CDBG program: community centers, public facilities, housing activities, infrastructure, and business development.

Project and program decisions are not made once during the budgetary process but rather are part of the broad network of neighborhood agencies, organizations, oversight committees and associations that are typical of the City of Providence.

1. Federal

This year, the City expects to receive and use \$6,407,247 in Community Development Block Grant of YR30 (CDBG) funds. \$2,750,458 from the HOME program (of which \$74,271 is for ADDI), \$248,423 in Emergency Shelter Grants (ESG) and \$764,000 in HOPWA funds that will be distributed to the regional catchment area. The CDBG, HOME, ESG, and HOPWA programs are described in the detailed Table 3: "Listing of Proposed Projects" that is attached to this Consolidated Plan/Annual Plan. In addition, several other Federal programs will be used to directly support aspects of programs funded with one of the above sources. These include the Emergency Heating program funded by the Department of Energy, EDI Special Purpose Grants, EPA Brownfield, EDA funds and related grant funds, and the HUD Lead Paint/Healthy Homes Programs made available in previous years for funding housing programs and neighborhood/economic development projects. The Section 108 program is a tool that the City has used successfully in the past and may be utilized in the coming program year.

2. Other Non-Federal Resources

City: The City has a strong record of allocating local resources for housing and community development activities. In 2002, the primary source of new funding was the City's \$50 Million Bond Issue. The proceeds of the funding go towards neighborhood improvements in all City neighborhoods and address problems of infrastructure improvements (such as streets and sidewalks), housing rehabilitation and assistance to non-profit agencies. The projects will complement, but not duplicate, the efforts to be undertaken under the CDBG, HOME and ESG programs.

State: The State of Rhode Island's Housing and Mortgage Finance Corporation (RIHMFC) has also committed significant resources to housing in the City. The agency has made over \$90 million in first time homebuyer mortgages in Providence since 1993. The agency also funds rental housing, affordable housing and housing for special needs populations. Other State projects include various funds through the Departments of Human Services, Elderly Affairs, Transportation, and Welfare for training, fuel assistance or other activities. The majority of the City's Housing Non-profit participates in the Low Income Tax Credit program and are funded through Rhode Island Housing & Mortgage Finance Corporation (RIHMFC) programs as well as the City's.

Other: In addition, housing projects and activities listed and funded here depend on various private sources for support and from the equity provided through Low Income Housing Tax Credits (LISC), local lending participation and private foundations. Other service-oriented activities depend on private foundations, grants, and individual contributions. The City has a multitude of non-profit housing corporations and community development corporations (CDCs) that provide housing assistance. While many depend on CDBG support, most also seek additional private funding sources.

(c) Activities to be undertaken

The Consolidated Plan includes priority projects within each of the CDBG, ESG, HOME, and HOPWA program elements. This presentation provides information about the needs expected to be served through the programs and projects funded this year as well as the other resources that are needed for their success. The CDBG, ESG, HOME and HOPWA funds are part of an overall program of assistance supplemented by other City funding . as well as other private and public (Federal and non-Federal) sources, which together are estimated to be at least 6 times the value of the Federal resources. Leveraging is annually reported in the City's CAPER.

The actual activities are attached in Table 3: "Listing of Proposed Projects".

(d) Geographic Distribution

It is noted that more than 68% of the population of the City of Providence is determined to be low and moderate income. CDBG, HOME and ESG assistance are provided exclusively to areas, which meet the HUD 51% standard, or to individuals meeting the income standards. In addition, areas in the south side of the City including Upper and Lower South Providence, Elmwood, the West End, Olneyville, North End, Manton, Valley, Hartford and vicinity, have higher concentrations of minority populations and will benefit from the federal programs cited herein. Assistance is distributed according to need in the City of Providence. More seriously deteriorated areas have always received more services and assistance.

(e) Homeless and Other Special Needs Activities

The City had experienced a decrease in ESG in the past 5 years, which hampered existing providers in dealing with the needs of the homeless and the near homeless. Many homeless service providers also have experienced decreases in foundation and grant funding and in individual donations. The result is a growing difficulty on the part of homeless service providers to meet the basic needs of their clients. The City has and will continue to address emergency shelter and transitional housing needs of homeless individuals and families through the available resources from CDBG as well as the entire ESG grant.

In addition, the City's housing assistance programs are available to prevent homelessness among its low-income populations. The Providence Housing Authority provides housing resources for homeless individuals and. A statewide Housing Locator Service has been instituted and has been successful in finding affordable housing units for persons on a statewide basis based on what is available. The lack of affordable housing has greatly exacerbated the existing homeless crisis in the City and State. A second \$5 Million bond issue passed last year to produce additional affordable rental units across the State.

A high degree of coordination exists among the homeless service providers and transitional housing providers though out the City. In fact, the City has a permanent seat of the HRC Special Needs committee. The State's Interagency Council on the Homeless provides a coordinating mechanism for all homeless services in the State of Rhode Island and assures that a continuum of care is present. Additionally the establishment of the Statewide Housing Resource Commission has enhanced the City's effort to coordinate and fund services, particularly homeless services and fair housing efforts.

The HOPWA funds that will be granted to the City of Providence will be primarily managed by AIDS CARE OCEAN STATE and distributed in accordance with HOPWA Advisory Committee recommendations. The City of Providence will also manage, allocate and monitor the Bristol County, MA portion of the HOPWA grant.

Actions to Affirmatively Further Fair Housing:

The City of Providence has a completed an analysis impediments that is being submitted as a part of this 2005 -2010 Consolidated Planning Strategy.

The City has also engaged the University of Rhode Island Feld Center to complete an independent report to review, and evaluate how the City of Providence delivers fair housing services –such as education/outreach, complaint intake, mediation and resolution. The report will also review the role of the Providence Human Relations Commission and any future role they may play in fair housing education and enforcement.

Project Basic Consent

In compliance with the consent degree issued on 4/22/91, the City will work with Project BASIC to comply with the administrative and housing development requirements.

(f) Other actions

(1) General

City of Providence Monitoring of Subrecipients

The City of Providence, through the Department of Planning and Development, monitors all subrecipients yearly in two areas – fiscal and programmatic compliance with the contract and CDBG/HOME/ESG/HOPWA regulations. An introduction letter is sent to subrecipients explaining the purpose of the visit and what DPD will be reviewing. A monitor goes on-site, documents compliance, or noncompliance using forms developed by DPD based on the regulations. Financial monitoring is done by review of the required audit and management letter. Results of the monitoring are forwarded to each agency and technical assistance is offered where necessary.

Agencies with concerns or findings must respond with corrective action within 30 days. Additionally, the City conducts workshops, where all subgrantees are invited, to explain M/WBE goals, reporting and timing issues.

Consolidated Plan Evaluation

The City utilizes the Consolidated Annual Planning and Evaluation Report (CAPER) as the primary mechanism for the evaluation of progress in meeting the five-year goals. Projects and proposal were all evaluated upfront in terms of which goal they were assisting the City in fulfilling. As part of the CAPER process DPD will review projects in terms of units produced, funds expended and obligated and quantifiable work product.

Timeliness of Expenditure

The City of Providence reviews all project financials and IDIS reports on a quarterly basis. Project components reviewed included expenditure and obligation, implementation (such as plans/specs or bidding) and review of agency capacity. Subrecipients who are untimely are sent letters asking for an explanation of the situation along with the notification that funds may be withdrawn if the agency cannot move forward. Funds are generally recaptured twice a year and allocated to projects that were publicly reviewed, but were not funded due to the volume of requests.

Housing Overview

The CDBG program and the specific projects described in this Annual Plan will, to the limits of funding availability, provide: (1) a wide range of housing opportunities, both rental and homeownership, for low-income families and individuals, which are designed to remove barriers to affordable housing; (2) rehabilitation of existing housing, primarily through housing non-profit agencies, CDCs and the like; (3) reduce lead paint contamination throughout the City.

The City, PHA, and the agencies receiving funding have achieved coordination through defined structures such as:

- Providence Redevelopment Authority - The City's housing agency whose Board is composed of representatives from the private sector, PHA, Department of Planning and Development, Rhode Island Housing, City Council and private sector.
- Rhode Island Interagency Council on the Homeless - An organization composed of representatives of service providers, funders, and clients.
- Providence Neighborhood Community Center Association - An association of all neighborhoods centers in the City coordinating services, funding, and future needs of the City's network of centers.
- The Housing Network - An association of all non-profit housing agencies in the City, again coordinating services and priorities of the non-profit housing community.

(2) Public housing

The Providence Housing Authority continues to provide exemplary service as the housing agency for the City's poorest residents. The PHA takes an active role in neighborhood development through its scattered site development program and is working directly with the South Providence neighborhood and the Department of Planning and Development to complete plans for the future development of the Roger Williams Homes site of the consent degree of Project BASIC - Hartford Park development.

(g) Program Specific Requirements

(1) CDBG

Descriptions of planned activities are provided in attached Table 3. Most CDBG funded activities involve specific geographic locations. These locations are noted on each sheet.

Activities Not Attached to Specific Locations - The City of Providence administers a revolving loan fund program through the Providence Economic

Development Partnership, Inc. (PEDP). This loan program is to assist both for-profit and non-profit entities doing business in Providence or relocating to the City. The Revolving Loan Fund Program provides assistance to businesses throughout the City of Providence whereby, as a direct result of the assistance, a benefit is realized either through eliminating a blighted condition or providing assistance to low to moderate-income individuals. Applications for loan funds are based on the applicant first meeting the threshold requirements of 24 CFR 570.208 and reviewed under the standards of 24 CFR 570.209. All applicants who meet these standards are then processed through the review of the Providence Economic Development Partnership, Inc. on a first come basis. In addition to those standards set forth under 24 CFR 570.208 and 24 CFR 570.209, the Providence Economic Development Partnership, Inc. will also consider the collateral which will secure the loan, the applicant's credit history, and the nature of the business being weighed against the public benefit that is expected to be derived. The basic parameters of the program provide for a maximum loan of \$125,000.00 with a maximum loan term of ten (10) years. In cases of where significant public benefits are to be derived, at the discretion of the Providence Economic Development Partnership, Inc., the loan may exceed \$125,000.00.

Neighborhood Development and Revitalization

The City has instituted a major shift in policy and project development in the coming year. Instead of funding small, scattered capital improvements, funding will be allocated to revitalization plans in place (and to come through planning charrettes), in amounts that will significantly impact the revitalization area. All projects will undergo the required ERR prior to any expenditure of funds.

(2) HOME

During the Program Year, HOME funds will continue to assist eligible families to achieve home ownership, provide affordable housing opportunities, rental unit assistance; assistance to non-profit local Community Development Corporations (CDCs), and cover eligible administrative costs. However, the thrust of the program will remain to achieve a goal of homeownership and a balance of rental units in those areas of the City identified to have low- and moderate-income households, most notably, Upper and Lower South Providence, the West End, Elmwood, Washington Park, Olneyville and similar areas. All eligible families will have an opportunity for assistance under this program. The general budget is targeted as follows: Administration of HOME funds - \$267,620; CHDO Operating Funds - \$133,810; The remainder of the funds are for affordable housing projects.

ADDI –

The City of Providence expects that \$74,271 of this year's HOME allocation will be for the American Dream Down payment Initiative. The following are the City's program guidelines:

- **Purpose** – Because of additional construction and rehabilitation cost, lead safe homes are often more expensive to buy than other homes. The City of Providence’s American Dream Homebuyer Program will provide assistance to first time low and moderate income homebuyers in all Providence Neighborhoods.
- **Eligibility Guidelines**
 1. Must be a first time low/moderate homebuyer.
 2. House must be four (4) units or less, located in Providence
 3. House must be lead safe pursuant to HUD regulations.
 4. Applicant must attend “fast track” education classes offered by a homebuyer club or by one of the Providence Housing Network members.
 5. Homebuyers are not eligible for the City of Providence” Down Payment/Closing Cost Assistance Program.
- **Terms and Conditions**
 1. Family Income cannot exceed 80% of Providence medium income as set by HUD
 2. Interest rate on loan is 0% with repayment on loan due upon resale of transfer of ownership of property.
 3. Loan may not exceed 6% of the purchase price.
 4. Loan amounts are as follows:
 - a. \$5,000 for single family home
 - b. \$7,500 for two family home (owner occupied)
 - c. \$10,000 for three (3) family home (owner occupied)
 - d. \$12,500 for four (4) family home (owner occupied)
 5. Processing and recording fees may be part of the loan.
Beyond this the City is reviewing its ability to tie this Program into the current Lead Program. Clarification and guidance will be necessary from HUD.
Our outreach efforts will be through direct contact with all of the housing developers (see attached listing) as well Providence Housing and additional organizations involved in managing or owning low/mod income housing stock (John Hope Settlement House, Wynn Management, Phoenix

Management and others). Additional outreach will be accomplished through the local media announcing this program.

Recaptured HOME funds - The City's policy is to use recaptured HOME funds for eligible HOME activities, which include promoting affordable homeownership, assistance to local CDCs and eligible program administration. The City also expects that funds will be used to satisfy the 1991 consent degree with Project BASIC.

We will schedule a Fall 2005 round of applications to obligate all funds.

(3) ESG

Continue to provide funds to service providers in Providence that make available a wide array of funds – medical, psychiatric, meals and emergency housing

(4) HOPWA

Continue to provide services in accordance with the Strategic Plan that has been adopted by the City as a part of the CPS.

PERFORMANCE AND OUTCOME MEASURES

The U.S. Department of Housing and Urban Development (HUD) is now requiring recipients of federal funds to assess the productivity and impact of their programs. In response, The City of Providence has modified its application so that it can begin to be able to determine performance and outcome measurements of its applicants. Projected applicants will be counseled on how to determine and further quantify performance and outcome measurements. The system to be used has been taken from HUD requirements.

The City of Providence for CDBG year 30 will review each of the subrecipient's application(s) and transfer their information to the charts on the following pages. In conjunction with the subrecipients, the City of Providence will describe the most significant outcome(s) their project is expected to accomplish involving its participants in fiscal year 2004. and refine these for 2005. Within this year's application (specifically in AREA 2 – Approach) we have queried each applicant on How will success in meeting their individual objectives be measured, what is the timetable for delivery of service?

Each section of the proposed grant from HUD (CDBG, HOME, ESG and HOPWA) will report on these performance measures in future CAPER reports.

Performance & Outcome Measurement System Definitions:

Inputs: are resources dedicated to or consumed by the program such as money, staff, equipment, and supplies.

Outcomes: are benefits to participants during or after participating in the program; the *results* of that program. What will be the benefits for the client? Why is this project being done? Outcomes typically relate to a change in conditions, status, attitudes, knowledge, or behavior. Examples of outcomes include number of families receiving free or subsidized childcare, number of homeless families receiving shelter, achieving a higher grade due to a tutorial program, etc. Include only the major project outcomes supported by the requested City funds.

Major Activities: Outline the major activities to be conducted by this project (e.g. client outreach/assessment, job training, affordable childcare, information/referral, counseling/case-management, etc...).

Outputs: Quantifiable products of tasks. The direct products of program activities, e.g. number of clients assisted, number of clients who received a referral and were helped, number of persons trained, number of children in program, etc.

Outcome Measurement: How will you measure outcomes? What follow-up/tracking will be provided to ensure outcomes are met? How will the project's impact on participants be evaluated?

NEED STATEMENT Description of need to be Addressed	GOAL Proposed goals to reduce extent of problems or needs	INPUTS Resources to be dedicated or utilized to meet proposed goals	ACTIVITIES What the program/activity does with the input to fulfill its mission	OUTPUTS Direct products of program activities	OUTCOMES Benefits that result from program/activity
Example: A three (3) year comprehensive community delinquency prevention plan, including a "Detailed Assessment of delinquency Risk Factors" was performed. This reseach indicated that strategies for infusing delinquency, violence and substance abuse prevention activites into the lives of children 3-15 is critical to their growth and development.	Improvement in school attendance, increased ability in reading, increased development of new skills and interests, increased submission and quality of homework.	Full management staff, including Chief Operating Officer, Director of School aged programs and three (3) site coordinators with retios of 1/15 teacher/child	Recruit from in-school., provide training in dispute resolution, mediation including parental participation in workshops and training. Regular Program services are provided Monday-Friday 7:00 am until 7:00 pm	Program success is measured by using surveys, individual interviews with participants, and by program attendance and enrollment numbers.	Increase academic achievement/decreased involvement in risky behavior

DESCRIBE METHODOLOGY FOR MEASURING OUTCOME: (A MINIMUM OF ONE OUTCOME MUST BE MEASURED)					
Indicator 1 - Percentage of students that reduced their number of absences in school. Method: Review and monitor school attendance records. Indicator 2 - The quantity and quality of homework assignments submitted and reviewed. Method: Students will be asked to have direct interviews with program leaders to analysis success.					

NEED STATEMENT Description of need to be Addressed	GOAL Proposed goals to reduce extent of problems or needs	INPUTS Resources to be dedicated or utilized to meet proposed goals	ACTIVITIES What the program/activity does with the input to fulfill its mission	OUTPUTS Direct products of program activities	OUTCOMES Benefits that result from program/activity
Example:					

DESCRIBE METHODOLOGY FOR MEASURING OUTCOME: (A MINIMUM OF ONE OUTCOME MUST BE MEASURED)					

CERTIFICATIONS

APPENDICES

***Appendices B, C, D, F, & H on file at the Department of Planning and Development**

Appendix A
Required Tables

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	102	0	87
	Transitional Housing	70	0	354
	Permanent Supportive Housing	371	0	187
	Total	543	0	632
Persons in Families With Children				
Beds	Emergency Shelter	44	0	166
	Transitional Housing	186	0	398
	Permanent Supportive Housing	83	9	355
	Total	310	9	887

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Example:	75 (A)	125 (A)	105 (N)	305
1. Homeless Individuals	780	110	41	931
2. Homeless Families with Children	270	72	4	343
2a. Persons in Homeless Families with Children	844	216	17	1077
Total (lines 1 + 2a)	1624	326	58	2008
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless	218		41	259
2. Seriously Mentally Ill	333			
3. Chronic Substance Abuse	500			
4. Veterans	126			
5. Persons with HIV/AIDS	21			
6. Victims of Domestic Violence	367			
7. Youth	714			

Optional Continuum of Care Homeless Housing Activity Chart:

Fundamental Components in CoC System - Housing Inventory Chart											
<i>EMERGENCY SHELTER</i>											
Provider Name	Facility Name	HMIS	Geo Code <input type="checkbox"/>	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Year-Round	Seasonal	Overflow/Voucher
Current Inventory											
				SUBTOTAL							
Under Development											
				SUBTOTAL							
<i>TRANSITIONAL HOUSING</i>											
Provider Name	Facility Name	HMIS	Geo Code <input type="checkbox"/>	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Total Beds	Seasonal	Overflow/Voucher
Current Inventory											
				SUBTOTAL							
Under Development											
				SUBTOTAL							
<i>PERMANENT SUPPORTIVE HOUSING</i>											
Provider Name	Facility Name	HMIS	Geo Code <input type="checkbox"/>	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Total Beds	Seasonal	Overflow/Voucher
Current Inventory											
				SUBTOTAL							
Under Development											
				SUBTOTAL							

Optional Continuum of Care Homeless Housing Activity Chart Instructions

Column Name

Provider Name: Self-explanatory.

Facility Name: Self-explanatory.

HMIS: Enter one of the following three codes for each project concerning its participation in the Continuum of Care's HMIS.

C=Currently entering client data into the HMIS; P-Month/year (P-4/04) = Planned month/year that the program will begin entering client data into the HMIS; and N=the program currently does not plan to participate in the HMIS.

Geo Code: Indicate the Geographic Area Code (Geo Code) for the project. Where there is only one geographic code for the Continuum, check the box and indicate that code in the first project only. If the project is located in multiple jurisdictions, select the jurisdiction where the majority of the provider's inventory is located.

Target Population A: Select the code that best represents your project: **SM**= only Single Males (18 years and older); **SF**= only Single Females (18 years and older); **SMF**= only Single Males and Females (18 years and older with no children); **FC**= only Families with Children; **YM**= only unaccompanied Young Males (under 18 years); **YF**= only unaccompanied Young Females (under 18 years); **YMF**= only unaccompanied Young Males and Females (under 18 years); **M**= mixed populations. Only one code should be used per facility. If more than one group is served use the **M**=mixed populations code

Target Population B: Indicate whether the project serves these additional characteristics: **DV**= only Domestic Violence victims; **VET**= only Veterans, and **AIDS**= only persons with HIV/AIDS.

2004 Year-Round Units/Beds:

Family Units: Enter the number of units that the project set-aside for serving families.

Family Beds: Enter the number of beds that are contained in family units.

Individual Beds: Enter the number of beds serving individuals.

2004 All Beds (Emergency Shelters Only)

Emergency shelters are usually structures with year-round beds, but there are structures with seasonal beds that are made available to homeless persons during particularly high-demand seasons of the year, usually wintertime. In addition, projects may have overflow capacity that includes cots or mats in addition to permanent bed capacity that is not ordinarily available but can be marshaled when demand is especially great, for example, on the coldest nights of the year. Vouchers are to be identified under overflow beds. The total number of year-round, seasonal and overflow beds would provide a point-in-time snapshot of the housing inventory for homeless people at its highest point in the year.

Year-Round Beds: The number of family beds in (column "Family Beds") **plus** the number of beds for individuals (column "Individual Beds").

Seasonal Beds: The number of beds made available to individuals and families on a seasonal basis.

Overflow Beds: The number of beds, mats or spaces or vouchers that are made available on a very temporary basis.

Current Inventory: List all facilities and voucher programs that are currently operating.

Under Development: List all the projects that are fully funded but are not yet serving homeless people.

Optional Continuum of Care Homeless Service Activity Chart:

Using the format below, describe the fundamental service components of your Continuum of Care system currently in place, and any additional services being planned.

Fundamental Components in Continuum of Care System -- Service Activity Chart
<p><u>Component:</u> <i>Prevention</i></p> <p><u>Services in place:</u> Please arrange by category (e.g., rental/mortgage assistance), being sure to identify the service provider.</p> <p><u>Services planned:</u></p> <p><u>How persons access/receive assistance:</u></p>
<p><u>Component:</u> <i>Outreach</i></p> <p><u>Outreach in place:</u> (1) Please describe the outreach activities for homeless persons who are living on the streets in your Continuum of Care area and how they are connected to services and housing.</p> <p>(2) Describe the outreach activities that occur for other homeless persons.</p> <p><u>Outreach planned:</u> Describe any planned outreach activities for (1) persons living on the streets; and (2) for other homeless persons.</p>
<p><u>Component:</u> <i>Supportive Services</i></p> <p><u>Services in place:</u> Please describe how each of the following services are provided in your community (as applicable): case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other.</p> <p><u>Services planned:</u></p> <p><u>How homeless persons access/receive assistance:</u></p>

Table 1B
Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	L	0	--	--
Frail Elderly	H	115	9,200,000	75
Severe Mental Illness	M	15	1,200,000	10
Developmentally Disabled	M	15	1,200,000	10
Physically Disabled	M	15	1,200,000	10
Persons w/ Alcohol/Other Drug Addictions	M	15	1,200,000	10
Persons w/HIV/AIDS	M	50	4,000,000	45
Other				
TOTAL			18,000,000	160

**TABLE 2A
Priority Needs Summary Table**

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need	Goals
Renter	Small Related	0-30%	H	3285	220
		31-50%	H	710	220
		51-80%	M	58	27
	Large Related	0-30%	H	1031	160
		31-50%	H	123	55
		51-80%	NSN	--	--
	Elderly	0-30%	L	1628	0
		31-50%	L	289	0
		51-80%	L	63	0
	All Other	0-30%	H	2128	33
		31-50%	H	932	33
		51-80%	H	227	11
	Owner	0-30%	M	951	440
		31-50%	M	242	82
		51-80%	H	278	275
Special Needs	0-80%	M	44	22	
Total Goals					1578
Total 215 Goals					
Total 215 Renter Goals					
Total 215 Owner Goals					

*Primarily elderly units

**TABLE 2B
COMMUNITY DEVELOPMENT NEEDS**

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers	M	5	1,250,000	5
Handicapped Centers	M	5	1,250,000	5
Homeless Facilities	M	500	2,500,000	300
Youth Centers	H	25	25,000,000	15
Child Care Centers	M	20	10,000,000	10
Health Facilities	H	10	5,000,000	5
Neighborhood Facilities	H	15	75,000,000	5
Parks and/or Recreation Facilities	H	30	30,000,000	10
Parking Facilities	H	20	17,200,000	15
Non-Residential Historic Preservation	M	100	10,000,000	50
Other Public Facility Needs	M	15	1,500,000	10
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	L	22	5,500,000	11
Street Improvements	H	75	7,500,000	50
Sidewalks	H	75	7,500,000	50
Solid Waste Disposal Improvements	NSN	--	--	--
Flood Drain Improvements	L	10	2,000,000	5
Other Infrastructure Needs	L	10	2,000,000	5
PUBLIC SERVICE NEEDS (people)				
Senior Services	M	3,000	6,000,000	1,800
Handicapped Services	M	125	1,250,000	75
Youth Services	H	5,000	1,250,000	3,000
Child Care Services	H	1,000	5,000,000	500
Transportation Services	M	150	1,050,000	75
Substance Abuse Services	M	550	5,500,000	275
Employment Training	H	1,500	4,500,000	1,000
Health Services	H	1,500	4,500,000	1,000
Lead Hazard Screening	H	2,000	2,000,000	1,500
Crime Awareness	H	20	2,000,000	10
Other Public Service Needs	H	6,500	4,550,000	3,250
ECONOMIC DEVELOPMENT				

**TABLE 2B
COMMUNITY DEVELOPMENT NEEDS**

ED Assistance to For-Profits(businesses)	H	50	3,125,000	35
ED Technical Assistance(businesses)	H	50	3,125,000	35
Micro-Enterprise Assistance(businesses)	H	50	3,125,000	35
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	H	25	125,000,000	15
C/I* Infrastructure Development (projects)	M	15	7,500,000	10
Other C/I* Improvements(projects)	NSN	--	--	--
PLANNING				
Planning	H	15	7,500,000	10
TOTAL ESTIMATED DOLLARS NEEDED:				

* Commercial or Industrial Improvements by Grantee or Non-profit

Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Housing Objectives			
H-1	Use CDBG and HOME funds to continue to support the PHT and other City housing efforts to create and preserve housing in the City. The annual and five year goals benefit residents of the City.	# of Units Produced	300 nits/5 yrs	
H-2	Use CDBG funds to continue to support the operations of the CDCs	Continued Production of Housing by CDCs		
H-3	Provide bonuses under the performance funding formula to CDCs which develop housing in neighborhoods identified as underserved by the City.	# of Units Produced	500 nits/5 yrs	
	Rental Housing Objectives			
RH-1	Continue to use CDBG and HOME funds to support efforts to preserve owner occupied rental housing throughout the City	# of Units Assisted	300 nits/5 years	
RH-2	Use the CDBG performance based funding formula to encourage CDCs to create more affordable rental housing throughout the City, but particularly in neighborhoods identified as underserved	# of Units Produced	200 units/5 years	
RH-3	Using HUD and RI Housing funds, the City will continue efforts and coordination to address lead-based paint hazards throughout the City in residential rental units.	# of Units Made Lead Safe	150 units/5 years	
RH-4	Using HUD funds, the City will support the development of affordable assisted living for the elderly/frail elderly.	# of Units Produced	125 elderly persons/5 years	
RH-5	Over the next five years, the City will support the efforts of the PHA to address housing, programs, and facility needs. The annual and five year goals are for low-income residents of the City.			
RH-6	Using HOME, RI Housing Tax Credits and other funds, the City will develop quality affordable rental housing through rehabilitation and infill construction	# of Units Produced	450 units/5 years	
RH-7	The City will continue to originate home repair/rehabilitation loans to correct safety/code violations to non owner occupied properties to preserve the existing housing stock.	# of Units Assisted	50 units/5 years	
	Homeownership Housing Objectives			
OH-1	Use Increase the Long Term Affordability requirements for City Home funds to a minimum of 30 years, with a preference for 99 years when using HOME funds.			
OH-2	Using HOME and other funding sources continue to support CDCs to develop properties through rehabilitation and infill construction through subsidized construction.	# of Units Produced	225 units/5 years	

OH-3	Using City Bond Funds, the City will encourage homeownership to stabilize neighborhoods by providing closing cost assistance and first time buyer incentives.	# of Assisted Closings	200 units/ 5 years	
OH-4	Using HUD and RI Housing funds, the City will continue efforts and coordination to address lead-based paint hazards throughout the City in home owner occupied units.	# of Units Made Lead Safe	150 units/5 years	
OH-5	Using City Bond and RI Housing funds, the City will provide loans and assistance to elderly/disabled homeowners to allow them to age in place and maintain independence.	# of Units Assisted	500 elderly & disabled persons/5 years	
	Fair Housing Objectives			
FH-1	Using HUD Funds, the City will support conducting testing programs for mortgage lending, rental and home sales.			
FH-2	Using Federal, State, and City funds, the City will support the elimination of predatory and abusive lending practices.			
FH-3	Using Federal, State, and City funds, the City will work to restructure the Human Relations Commission.			
FH-4	Using RI Housing and HUD funds, the City will support a collaborative process with neighboring communities to address Fair Share Housing.			
	Homeless and Special Needs Objectives			
HSN-1	Using CDBG, HOME and other funds, the City will assist in the development of scattered site supportive permanent and transitional housing for homeless.	# of PSH Units Produced	100 units/5 years	
HSN-2	Support operations of emergency shelters	Continued operation of emergency shelters		
HSN-3	Support additional housing for persons with special needs.	# of Units Produced	75 units/ 5 years	
HSN-4	Support the creation of transitional and permanent housing units for persons returning to the community.	# of Units Produced	50 units/ 5 years	
	HOPWA Objectives			
HOP-1	Using HOPWA money the City will support the preservation of existing permanent supportive housing and supportive services for persons with HIV and AIDS.	# of Units Preserved	All Existing Units	
HOP-2	Using HOPWA money the City will support the creation of new permanent supportive housing units and supportive service programs for persons living with HIV and AIDS.	# of Units Produced	200 units/ 5 years	

	Public Facilities Objectives			
PF-1	Using CDBG funds, the City will continue to support rehabilitation and renovations at the Community Centers.	Continued Operation of CC		
PF-2	Using CDBG and other funds, the City will support acquisition, construction and rehabilitation of other neighborhood facilities for adults and youths	Acquisition and construction of new facilities		
PF-3	Using CDBG and other funds, the City will support acquisition, construction and rehabilitation of cultural and educational facilities	Acquisition and construction of new facilities		
	Public Services Objectives			
PS-1	Using CDBG and other funds, the City will support programs and operations at the Community Centers including elderly, youth, job training, childcare and other public programs	Continued operation of programs		
PS-2	Using CDBG and other funds, the City will continue to support transportation and programs for senior citizens	Continued Operation of Programs		
PS-3	Using CDBG and other funds, the City will work to increase youth programs that assist them to reach their full potential and guide them toward cultural, social and recreational activities.	Increased participation in programs		
PS-4	Using CDBG funds, the City will support employment training programs that provide usable skills in fields of employment opportunities.	Increased Participation in Programs		
PS-5	Using CDBG funds, the City will support programs for adults which improve their basic life skills and education that can lead to job placement	Increased Participation in Programs		
PS-6	Using RIDOH and DCYF funds, the City will support efforts to provide quality, accessible and affordable medical services for all residents	Increased medical care for needy residents		
PS-7	Using other funds, the City will support the elimination of barriers caused by literacy, language and education, support multi-cultural public services and programs	Increased Literacy Levels		
	Economic Development Objectives			
ED-1	Using CDBG, RIEDC, HUD and private funds, the City will continue PEDC loans to businesses			
ED-2	Using CDBG and other funds, the City will support rehabilitation of publicly or privately owned commercial and industrial buildings			
ED-3	Using CDBG, RIEDC, HUD, MIDC, RICMI, and private funds, the City will support programs to foster business stability by providing technical and loan assistance to start-up and/or existing companies. This assistance includes pre-loan and post-loan counseling			
	Neighborhood Revitalization Objectives			
NR-1	Using CDBG funds, the City will continue neighborhood revitalization efforts targeting streetscape, infrastructure improvements, selective demolition			
NR-2	Using CDBG funds, the City will continue neighborhood stabilization efforts through rehabilitation loans and grants.			

NR-3	Using RIPTA, RIDOT, and FHWA funds the City will continue to promote intermodal transportation efforts throughout the City.			
NR-4	Using CDBG and RI Housing funds, the City will complete holistic comprehensive neighborhood plans			
NR-5	Using CDBG, RIHPHC, and other funds, the City will encourage rehabilitation of historic structures			
NR-6	Using CDBG and other funds, the City will eliminate vacant and abandoned lots and structures for reuse.			
NR-7	Using CDBG funds, the City will support Façade improvements to businesses.			
	Other Objectives			
O-1	Using CDBG funds, the City will continue planning and administration efforts.			

Table 3
Consolidated Plan Listing of Projects – on file at the offices of Department and Planning – City of Providence

Applicant's Name

Priority Need

Project Title

Project Description

Location

Objective Number	Project ID	Funding Sources: CDBG ESG HOME HOPWA Total Formula Prior Year Funds Assisted Housing PHA Other Funding Total
HUD Matrix Code	CDBG Citation	
Type of Recipient	CDBG National Objective	
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	
Performance Indicator	Annual Units	
Local ID	Units Upon Completion	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 4
Priority Public Housing Needs
Local Jurisdiction

Public Housing Need Category	PHA Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars To Address
Restoration and Revitalization		
Capital Improvements	H	\$20,000,000
Modernization	H	\$4,000,000
Rehabilitation		
Other (Specify)		
Management and Operations	H	\$5,000,000
Improved Living Environment		
Neighborhood Revitalization (non-capital)		
Capital Improvements		
Safety/Crime Prevention/Drug Elimination	H	\$1,000,000
Other (Specify)		
Economic Opportunity		
Resident Services/ Family Self Sufficiency	H	\$3,000,000
Other (Specify)		
Total		\$33,000,000

Appendix B
Maps

Appendix C
Comments on
Consolidated Plan/Annual Plan

Appendix D
Citizen Participation Plan

Appendix E
Providence Housing Authority
Tables & Maps

Table XI - Five-Year Capital Improvement Plan Comprehensive Grant program

PROVIDENCE HOUSING AUTHORITY 5-YEAR CAPITAL IMPROVEMENT PLAN FFY 1999 -2003						
DEVELOPMENT	FFY1999	FFY2000	FFY2001	FFY2002	FFY2003	Total
Chad Brown	\$ 176,455	\$ 251,245	\$ 785,250	\$ 159,250	\$ 179,250	\$ 1,551,450
Admiral Terrace	229,250	118,250	259,250	792,250	729,250	2,128,250
Roger Williams	105,600	116,600	50,000	55,000	35,000	362,200
Codding Court	110,000	0	0	0	0	110,000
Hartford Park	294,000	595,493	777,600	970,600	330,000	2,967,693
Manton Heights	68,000	477,000	149,500	132,000	210,000	1,036,500
Sunset Village	59,161	6,000	0	0	0	65,161
Dexter Manor I	285,850	414,550	112,850	51,100	172,000	1,036,350
Dominica Manor	359,800	128,080	82,800	96,200	233,418	900,298
Carroll Tower	375,510	90,950	367,100	76,650	141,700	1,051,910
Kilmartin Plaza	61,100	105,370	110,250	25,950	310,500	613,170
Parenti Villa	95,400	269,830	66,250	331,250	257,900	1,020,630
Dexter Manor II	36,750	56,750	23,250	32,550	138,500	287,800
Scattered Sites	198,000	219,000	221,318	219,000	224,000	1,081,318
Authority-wide	40,000	35,000	20,000	45,000	30,000	170,000
Physical Improvements Subtotal	2,494,876	2,884,118	3,025,418	2,986,800	2,991,518	14,382,730
Management Improvements	278,400	229,800	231,300	237,900	239,500	1,216,900
HA-Wide Non-Dwelling & Equipment	1,483,500	83,000	80,000	84,500	80,000	1,811,000
Administration	400,000	425,000	400,000	402,218	400,000	2,027,218
	In-House Design					
	140,000	150,000	157,500	162,000	167,000	776,500
Other	252,000	342,500	210,000	217,500	205,000	1,227,000
Operations	156,000	818,100	828,300	841,600	849,500	3,493,500
Demolition		0	0	0	0	0
MOD Used for Development	16,368	0	0	0	0	16,368
Total CGP Funds	5,221,144	4,932,518	4,932,518	4,932,518	4,932,518	24,951,216
Total Non-CGP Funds		0	0	0	0	0
Grand Total	\$ 5,221,144	\$ 4,932,518	\$ 4,932,518	\$ 4,932,518	\$ 4,932,518	\$ 24,951,216

**TABLE XII
ANALYSIS OF THE PUBLIC HOUSING WAITING LIST**

Total Number of Families on the Waiting List	845
Bedroom Breakdown:	
▪ 0 Bedroom	200
▪ One Bedroom Applicants	103
▪ Two Bedroom Applicants	284
▪ Three Bedroom Applicants	180
▪ Four Bedroom Applicants	72
▪ Five Bedroom Applicants	4
▪ Six or more Bedroom Applicants	2
Income Distribution of Applicants:	
▪ Applicants between 50% and 80% of Median	11
▪ Applicants between 30% and 49.9% of Median	94
▪ Applicants at less than 30% of Median	740
Number of Applicant Families Headed by an Elderly Person	58
Number of Applicant Families with a Person with a Disability	159
Racial/Ethnic Breakdown:	
▪ White (Non-Hispanic)	131
▪ Black (Non-Hispanic)	157
▪ American Indian/Native Alaskan	18
▪ Asian or Pacific Islander	8
▪ Hispanic	522
▪ Other	9
Average Length of Time to Receive Housing (in months)	See Below.
▪ 0 Bedroom	1-2
▪ One Bedroom Applicants	3-6
▪ Two Bedroom Applicants	24-36
▪ Three Bedroom Applicants	24-36
▪ Four Bedroom Applicants	24-36
▪ Five Bedroom Applicants	24-36
If waiting list is closed, date it closed	10/98
	(Except for 0- & 1-BR units)

TABLE XIII
ANALYSIS OF THE SECTION 8 WAITING LIST

Total Number of Families on the Waiting List	510
Pre-Application List	2,568
Bedroom Breakdown:	
▪ One Bedroom Applicants	58
▪ Two Bedroom Applicants	227
▪ Three Bedroom Applicants	179
▪ Four Bedroom Applicants	41
▪ Five Bedroom Applicants	5
▪ Six or more Bedroom Applicants	0
Income Distribution of Applicants:	
▪ Applicants between 50% and 80% of Median	0
▪ Applicants between 30% and 49.9% of Median	102
▪ Applicants at less than 30% of Median	408
Number of Applicant Families Headed by an Elderly Person	20
Number of Applicant Families with a Person with a Disability	70 (approx)
Racial/Ethnic Breakdown:	
▪ White (Non-Hispanic)	40
▪ Black (Non-Hispanic)	161
▪ American Indian/Native Alaskan	15
▪ Asian or Pacific Islander	3
▪ Hispanic	268
▪ Other	23
Average Length of Time to Receive Housing (in months)	2-5 years, depending where they are on the list.
If waiting list is closed, date it closed	10/98

Table XIV - PHA Housing Developments

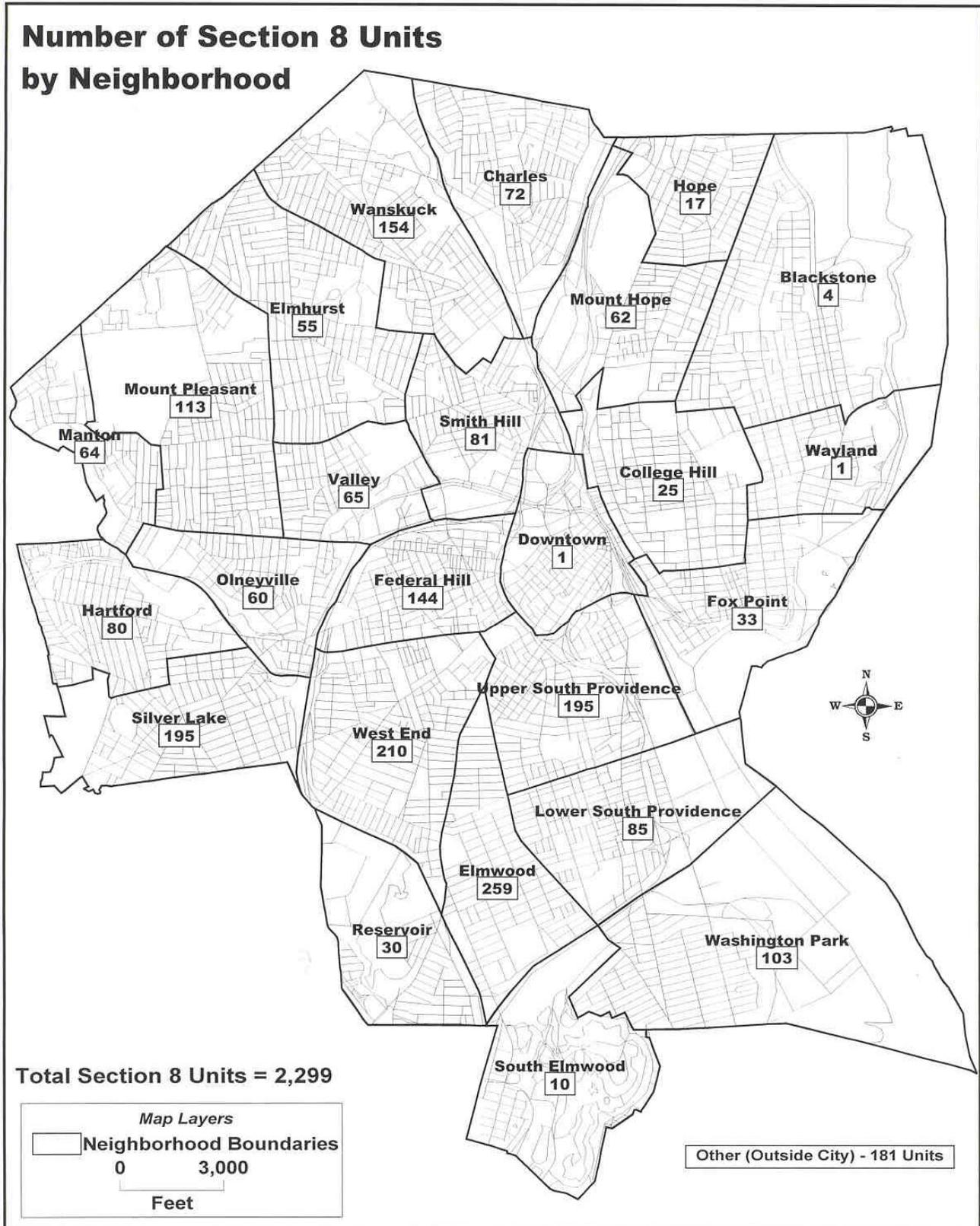
DEVELOPMENT NAME/ MGMT OFFICE ADDRESS	NO. UNITS ORIG/CURR	YR OF INITIAL OCCUPANCY	NUMBER OF ACRES	CENSUS TRACT	NBHD	PLAT/ LOT	PHYSICAL DESCRIPTION
Chad Brown Homes 285 Chad Brown Street 02908	312/198	1942	12.96	27	Wanskuk	70 / 367	2-story brick rowhouses
Roger Williams Homes 142 Dodge Street 02907	744/40	1943	21.08	5	South Providence	54 / 121	3-story brick walkups
Codding Court 142 Dodge Street 02907	119/120	1951	3.03	12	West End	30 / 80	3-story brick walkups
Admiral Terrace 285 Chad Brown Street 02908	278/162	1951	12.87	27	Wanskuk	69 / 83	2-story brick row houses
Hartford Park & Extension 300 Hartford Avenue 02909	748/508	1953	30.51	18	Hartford	106 / 3 & 101 107 / 58	11-story concrete high-rise 2-story wood row houses 3-story concrete walkups
Manton Heights 31 Salmon Street 02909	330/330	1953	15.56	20	Olneyville	96 / 282	2 story wood row houses 3 story brick walkups
Sunset Village 285 Chad Brown Street 02908	36/24	1960	.83	27	Wanskuk	70 / 538	2-story horseshoe shaped brick walkup
Dexter Manor I 100 Broad Street 02903	200/200	1962	2.73	8	Downtown	24 / 22	10-story brick (elevator)
Dominica Manor 100 Atwells Avenue 02903	204/204	1966	2.07	9	Federal Hill	26 / 59	16-story cement (elevator)
Carroll Tower 243 Smith Street 02908	198/194	1973	1.14	26	Smith Hill	68 / 638	16-story cement (elevator)
Kilmartin Plaza 160 Benedict Street 02909	106/106	1973	1.61	14	West End	42 / 429	6-story brick (elevator)
Parenti Villa 25 Toby Street 02909	198/ 94	1973	1.03	10	Federal Hill	33 / 381	16-story cement (elevator)
Dexter Manor II	91/91	1984	1.31	8	Downtown	24/22	9-story brick (elevator)
Scattered Site	252/244	1989-1999	N/A	8	Several Neighborhoods	N/A	Single-family & duplex

**TABLE XV
PROVIDENCE HOUSING AUTHORITY
PUBLIC HOUSING WAITING LIST NEEDS ASSESSMENT
MARCH 2000**

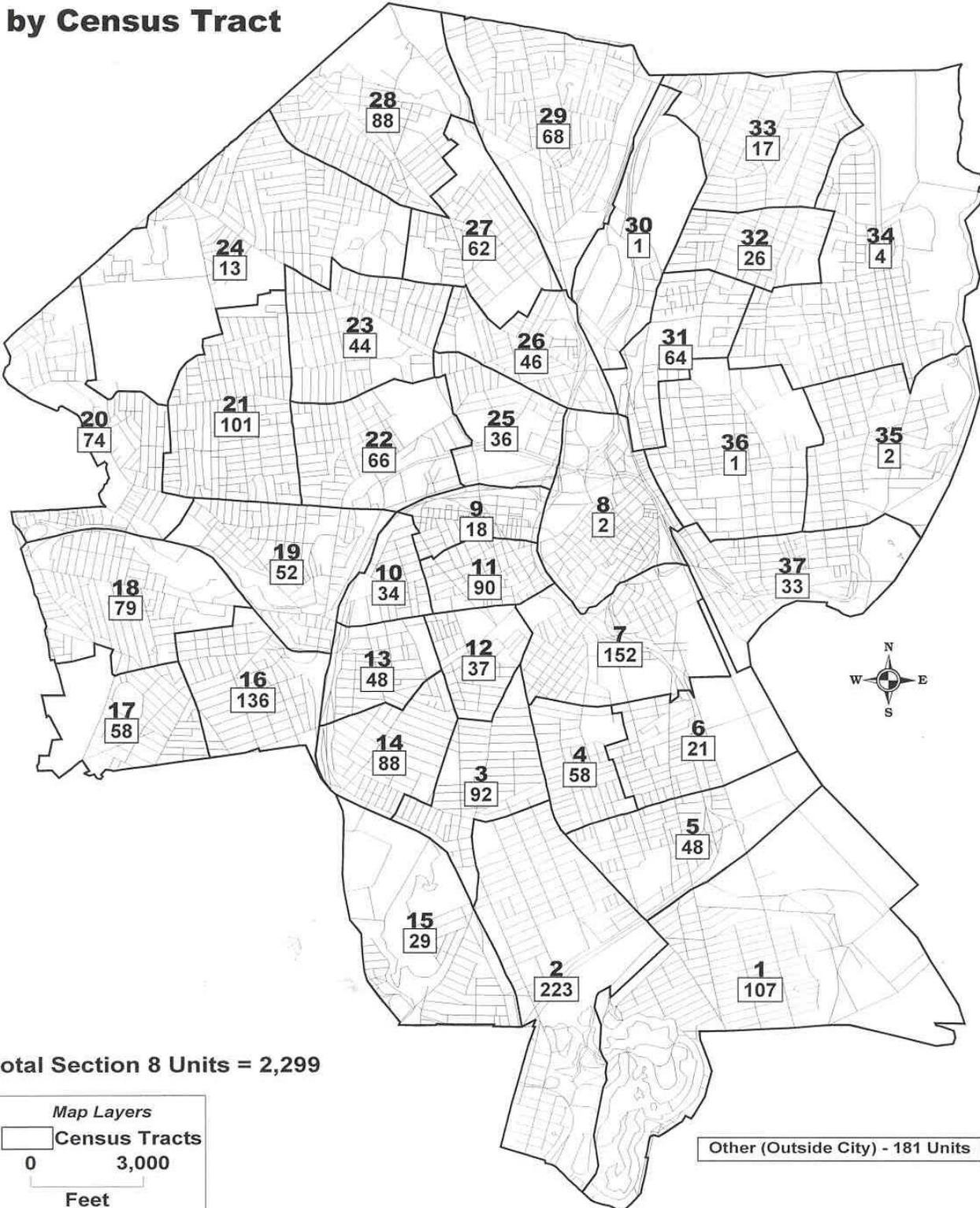
NEEDS OF SPECIFIC FAMILIES ON THE PUBLIC HOUSING WAITING LIST			
	Extremely Low-Income	Elderly/ Disabled	Racial/Ethnic Group
Affordability Issues	The PHA expects a continued need for affordable units in the city. The demand for units increases with the arrival of new citizens of the city, particularly the Latino population.	Current supply is adequate. The city has a large number of elderly units, including public housing and Section 8 and Section 202 housing. Public housing experiencing vacancies at elderly developments for the first time. Our own analysis attributes this to a number of reasons, including oversupply and so-called "mixed-populations) in public housing high-rises.	None determined. Public housing elderly/disabled were primarily populated by White elderly ten years ago. This has changed over the last several years and they are increasingly becoming more integrated. Current population is approximately 40-50% non-White.
Supply of Housing	Need moderate increase in the number of affordable units. As families transition from self-sufficiency and welfare-to-work programs, they still find it difficult to find decent affordable housing.	Sufficient for the foreseeable future. City should consider moratorium on new elderly housing until vacancy problems in elderly/disabled units is resolved.	Need exists particularly for those in the extremely low-income range.
Quality of Housing	Existing units range in quality from good to excellent quality. Most developments have been modernized. A few problem units will be addressed through new Comp Grant funds.	Most units in good to excellent condition. Need for more timely cyclical painting of units for long-term residents. Community rooms, hallways, interior lighting, and extensive landscaping completed or underway at all developments.	None determined.
Accessibility	Sufficient supply. Available units underutilized.	Sufficient supply for wait list, but plans require additional units. Some standard units are currently being converted to handicapped units.	None determined.
Size – 3 BR or Larger	Twenty-one percent of wait list need. Greater need for 2-BR units. Average turnover of 3-BR units this current year is 8/month.	Not applicable.	Latino families tend to be larger. Average family size of PHA is 3.1 persons/household. Latino families average approximately 4 persons/household, however this is decreasing.
Location of Housing	Most non-public affordable housing units are located in south-southwest part of city. Public housing is fairly distributed throughout city. Scattered site units located throughout city.	Good distribution of units throughout city.	None determined.

**TABLE XVI
PROVIDENCE HOUSING AUTHORITY
SECTION 8 WAITING LIST NEEDS ASSESSMENT
MARCH 2000**

NEEDS OF SPECIFIC FAMILIES ON THE SECTION WAITING LIST			
	Extremely Low-Income	Elderly/ Disabled	Racial/Ethnic Group
Affordability Issues	Up until recently, there did not appear to be a problem with affordability. There were many units available at reasonable prices. Only a small percentage of units administered by the Rental Housing Department exceeded FMR. However, with a tightening of the housing market, we are experiencing affordability issues.	Not a serious problem. The elderly have public and assisted housing options not readily available to families.	Same problem as stated under the "extremely low-income" section.
Supply of Housing	The housing market has "tighten" and it is taking longer for voucher and certificate holders to find suitable units. In March of this year (2000), it took, on average, 90 days for a certificate or voucher holder to obtain housing. This has fluctuated greatly over the years. An interesting anomaly is taking place, however. We have a net increase in Section 8 recipients in the City of Providence. That is, we have more voucher/certificate holders from other cities locating housing here than leaving the city. This may be adding pressure to the current market.	Not a problem. Ample supply of elderly housing in the city. The PHA is experiencing occupancy problems at its elderly and elderly/disabled developments.	Not a serious problem due to racial concerns, but racial/ethnic groups experience the same factors as others seeking affordable and decent housing in the city.
Quality of Housing	Housing stock ranges from excellent to poor. The non-profit housing community has been very active in the city utilizing HOME and CDBG funds to create new affordable housing. These new units are of good design and quality. The availability of lead-safe units is still a concern for families with small children.	See previous column	See first column
Accessibility	Difficult to determine. Most applicants on wait list have mental disabilities, rather than physical disabilities. However, it is generally believed, due to the age and type of housing stock, that there is a shortfall of units.	See previous column	See previous column
Size – 3 BR or Larger	Formerly a problem, but the average size of the families on the waiting list have fallen. The greatest need is for 2-BR units.	N/A	Same as first column
Location of Housing	Currently Section 8 recipients are housed in every neighborhood and census tract in the city. A cursory examination of available data and location patterns indicate that location correlates with rent and the number of rental units in the neighborhood. The PHA tracks the reasons a family locates where it does. Most choose "quality of housing."	Good distribution throughout city.	Same as first column



Number of Section 8 Units by Census Tract



Total Section 8 Units = 2,299

Map Layers
Census Tracts
0 3,000
Feet

Other (Outside City) - 181 Units

Appendix F
Neighborhood Profiles

Appendix G
Fair Housing Court Cases

Appendix H
Providence Expiring Use Schedule

There have been two court cases in Providence regarding Fair Housing practices. The plaintiff in both cases was Project B.A.S.I.C. “B.A.S.I.C” as it is referred to, is an independent community-based non-profit organization that works on a wide range of issues facing low income and non-white residents of Rhode Island. The first case (B.A.S.I.C. 1), was filed against Rhode Island Housing (RIH) in 1985.

The second case (B.A.S.I.C. 2) was filed against the United States Department of Housing and Urban Development (HUD), the Providence Housing Authority (PHA), the City of Providence, and the Providence Community Action Program, Inc. (Pro-Cap) in 1989. The following are short explanations and the specific findings of each case:

B.A.S.I.C. 1

Forty-two units of multi-family housing was planned on Plainfield St. in the Silver Lake neighborhood of southwest Providence. The local neighborhood residents, the majority of whom are middle-income whites, did not want multi-family, low and middle-income housing in their area. The case was resolved through an out of court settlement. The results of the settlement were:

- RIH created the State Rental Subsidy Program in which funding for 700 affordable rental housing units was to be allocated over time.
- Neighborhood improvements such as removing the wire fencing around public housing and construction sites.
- State property was designated for development into family housing units.
- The City Zoning Ordinance for lots was changed to enable public housing development.
- The original multi-family housing community, Hillside Village, was built in the Silver Lake neighborhood in the original location.

B.A.S.I.C. 2

The B.A.S.I.C 2 case is viewed as three lawsuits in one by Project B.A.S.I.C. The first part of the case involved the demolition of 240 units of public housing at Hartford Park. This was seen as depriving low-income households of affordable housing, especially because the City did not have immediate replacement housing available. The second part of the case involved the planned replacement of the demolished units in an “area of minority concentration” (defined as a tract that has a higher percentage of minorities than the City-wide average based on the 1990 Census Data), and thus an impediment to Fair Housing. The third part of the case involved the cancellation of funding for transitional housing and a homeless shelter on the corner of W. Friendship and Broad Streets due to neighborhood opposition. The laws questioned were the Fair Housing Act, 42 U.S.C. 3601 et seq., the Civil Rights Act of 1964, 42 U.S.C. 2000d, and the Equal Protection and Due Process clauses of the Fourteenth Amendment to the Constitution of the United States. The City denied the actions and inactions alleged by Project B.A.S.I.C. regarding the choice of the site location of the replacement units.

This case was resolved through the signing of a consent order by both the plaintiffs and defendants. The consent order listed twenty-five issues to be addressed and implemented by the City, HUD, PHA, and Pro-Cap, a summary of them is listed below:

- The City of Providence will not interfere with the development of any of the 240 replacement units.
- Within 30 days of the signing of the consent order, the City will provide a list of all properties owned by the City located “outside areas of minority concentration” including all recently acquired tax titles.
- Any application received by the City for financial assistance for low and moderate income housing, or housing for the homeless, the City will consult with Project B.A.S.I.C. regarding the impact to Fair Housing of the proposed project to the City.
- Two specific forms were created to expedite the connection between the City and Project B.A.S.I.C.; they are to be filed within 10 days of receipt of application.
- Project B.A.S.I.C. will respond to the information on the forms as needed in the form of written comments and a Fair Housing Assessment from the City will be generated from Project B.A.S.I.C. information.
- A final copy of the assessment will be submitted to Project B.A.S.I.C.
- Any correspondence between B.A.S.I.C. and the City as well as the Fair Housing Assessment will be submitted to HUD to prove the City’s efforts to promote Fair Housing.
- The City reaffirmed its support for the development of the 240 replacement units.
- The City reaffirmed its support for the development of homeless shelters and transitional housing facilities.
- The City shall use federal, state, and local housing assistance to increase the supply of low-income housing and the numbers of families that receive assistance outside “areas of minority concentration”.
- The City shall encourage construction of homeless shelters and low-income housing in all neighborhoods of Providence.
- The City shall not support demolition of family, public housing units without obtaining one for one replacement units elsewhere.
- The City shall issue a report, annually, that specifies the location and racial composition of all assisted housing developments.
- The City shall issue an annual report of the amount of financial assistance approved in Providence.
- The City shall produce a document called the CHAS, Comprehensive Housing Affordability Strategy, and present the document to HUD.
- The City will involve Project B.A.S.I.C. in the preparation of the CHAS.
- The City and B.A.S.I.C. will meet to discuss how the public participation data in the CHAS is to be collected and recorded.
- After the comments are received, the City will provide the data and written meeting minutes to B.A.S.I.C. for their approval and correction, of which all copies of comments will be submitted to HUD with the CHAS.
- In order to amend the CHAS, the above procedure must be followed.
- The City will give B.A.S.I.C. notice prior to updating the CHAS, as the above procedure must be followed.
- B.A.S.I.C. and the City will pay for their own legal fees.
- The court reserves the power to enforce the Consent Order as written.

Project B.A.S.I.C. made further allegations in this case. The City withdrew funding allocated to build a homeless shelter at 521 Broad Street due to racially motivated community opposition in violation of the same laws and statutes outlined in the above explanation. The City and Pro-Cap denied the allegations by Project B.A.S.I.C. that the cancellation of the Homeless Shelter was unlawful. The finding of the court were as follows:

- The City shall commit \$200,000 to Homeless Action for Necessary Development (HAND) for the purpose of building a homeless shelter and transitional housing facility.
- The City shall convey or lease, at no cost to sponsor, a building suitable for restoration or rehabilitation to house the proposed facility within 6 months of this ruling.
- The City shall extend its existing commitment to HAND, \$50,000 in CDBG funds and shall lift any restrictions against development.
- The City reaffirmed its commitment of \$200,000 to Pro-CAP for construction of a homeless shelter able to provide 14 families or 40 single women to be located at the Laurel Hill Playground adjacent to Hartford Park public housing complex.
- Pro-Cap stated it would construct the shelter by October 31, 2002 in accordance with its grant agreement to the City.
- The City would not release any of the \$200,000 to Pro-CAP unless it felt Pro-CAP was making its best effort to move the project forward.
- If Pro-Cap was unable to construct the shelter, the City will take over the construction process.
- The City will not interfere in the Sponsor's plans to construct the shelter, and will not discriminate on basis of race or national origin.

Appendix I
Ending Chronic Homelessness

Providence is committed to eliminating chronic homelessness, as defined by HUD. The City will work within the bounds of the state Continuum of Care to eliminate chronic homelessness in Providence. Chronic homelessness has been addressed on the state level through the Continuum of Care developed by the State’s Interagency Council on Homelessness and Affordable Housing and the City is actively involved in the Council’s activities. The Interagency Council coordinates the Continuum of Care planning process. The Rhode Island Consolidated Plan states “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 the Interagency Council and community providers continue to promote a coordinated statewide Continuum of Care as the best system for addressing chronic homelessness in the state.”

Providence will also work to increase the number of beds in emergency shelters, the number of transitional housing programs available, and the number of permanent supportive housing units available within the City to help eliminate the problem of chronic homelessness.

Appendix J
Increasing Minority Homeownership

The City is committed to increasing minority homeownership opportunities. To this end, the City will continue to encourage minorities to attend homebuyer education classes offered by non-profit housing providers throughout the City. The City will also work with non-profit housing developers to develop ownership housing opportunities in minority neighborhoods which have not traditionally been the focus of affordable housing development. The City will also continue to offer its down payment and closing cost assistance programs to assist minority home buyers complete their sales.

Appendix K
American Dream Downpayment Initiative

CONSOLIDATED PLAN
American Dream Downpayment Initiative
ADDI

The American Dream Downpayment Initiative (ADDI) is an amendment to the Consolidated Plan which serves as the City Of Providence's official application for the for HUD Office of Community Planning and Development entitlement programs: CDBG, HOME, ESG and HOPWA for the Consolidated Plan program year.

The American Dream Downpayment Initiative (ADDI) was signed into law on December 16, 2003 as part of the FFY2004 HUD appropriation process. The amount the City has received consists of FFY 2003 and FFY 2004 grant amounts (\$110,378 and \$130,250, respectively). The Initiative is administered as part of the HOME Investment Partnerships Program formula grant program.

Under ADDI, eligible homebuyers can qualify for a 0% (non-amortizing) Due upon Sale Loan to use toward the downpayment and/or closing costs on a one to four unit home purchased in Providence. The amount of the loan may be up to six percent (6%) of the purchase price, with a maximum amount of \$12,500 depending on the number of units. All funds must go to assist households earning less than 80% of area median income (as of July 2004 that amount is \$54,300 for a family of four adjustable for family size).

Notice and terms of the loan availability will be sent for posting and advertising to the Providence Housing Authority to target residents and tenants.

Additional requirements are:

1. The home purchased must be lead-safe according to HUD HOME guidelines.
2. The homebuyer must attend "fast-track" education classes offered by the Rhode Island Housing Network.
3. The homebuyer may not also participate in the City's regular Downpayment and Closing Cost Program.
4. The sale price of the home being purchased may not be set at more than 10% below its appraised value.

ADDI's goal is to increase the homeownership rate helping qualified first-time homebuyers with homeownership Downpayment and closing costs. In ADDI the eligible homebuyer must be "first-time", meaning the buyer has not owned a home during the three-year period prior to purchase of a home with ADDI assistance. ADDI funds may be used to buy "single-family homes, defined as one to four family houses.