# **City of Providence, Rhode Island**

# Jorge O. Elorza, Mayor

# **Department of Planning and Development**

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# 2020-2024 Consolidated Plan 2020-2021 Annual Action Plan

Community Development Block Grant HOME Investment Partnership Program Housing Opportunities for Persons with AIDS Emergency Solutions Grant

PROVIDENCE

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# **Executive Summary**

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The 2020-2024 Consolidated Plan ("ConPlan") is the City of Providence's guidance document for strategically allocating the following federal funds: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and the Emergency Solutions Grants (ESG).

The purpose of the ConPlan is to identify the City's housing, community, neighborhood, and economic development needs, prioritize those needs, and develop goals and strategies regarding how funding will be allocated to eligible housing and community development activities to build a more equitable, vibrant, and resilient Providence. The ConPlan is rooted in broad-based outreach which solicited information from the City's residents, organizations and agencies that work in housing and community development, civic and community leaders, academics and researchers, and public agencies. This information assisted greatly in the development of the ConPlan and is the foundation for the City's efforts on housing, homelessness, public services, facility and infrastructure improvements, and community and economic development.

The City is also required to examine barriers to fair housing choice and develop a plan to mitigate such barriers. This information is detailed within the Analysis of Impediments to Fair Housing, which was completed as a regional analysis in partnership with the State of Rhode Island, RI Housing, and the Rhode Island entitlement cities. <u>https://www.rihousing.com/wp-content/uploads/RI-AI-Final\_06.29.20-3.pdf</u>.

In addition to the 5-year ConPlan, the City is also required to complete two reports each year. First is the Annual Action Plan ("AAP"), which specifies how the City proposes to allocate the funds for the upcoming year. These allocations must comport with the priorities articulated in the ConPlan. The 2020 Action Plan is included in this ConPlan. Second is the Consolidated Annual Performance and Evaluation Report ("CAPER"), which specifies how the City has spent its federal funds and whether or not the City is meeting the goals set forth in the ConPlan. The CAPER is completed by September 30th of each year. These reports are provided to the public for review and comment.

# 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Providence's housing and community needs were identified through a series of community meetings that solicited input from residents of the various neighborhoods in the City; multiple meetings with local community development organizations, community centers, and other nonprofit service organizations; evaluation of data obtained from partner organizations such as the Providence Housing Authority and RI Coalition for the Homeless; data systems such as HMIS; publicly available data; and a variety of other sources. Each of these helped inform various sections of the ConPlan.

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### 3. Evaluation of past performance

With the assistance of regional HUD staff, the City has been making consistent improvements to its performance, both in terms of impact as well as meeting all Federal documentation, reporting, and compliance requirements. At the same time, the Community Development staff has been working to bring greater rigor to the evaluation of requests for funding. The Division of Housing & Community Development, with active support of the Mayor's Office and the City Council, has sought to change the nature of CDBG investments away from a large number of small dollar grants of marginal and diminishing value to a smaller number of larger grants to allow for more transformational place-based projects. As the resources allocated to the City continue to decrease, maintaining a commitment to progress in this area will be all the more important.

The City of Providence has a strong record of making a significant impact with CDBG, HOME, ESG, and HOPWA funds. A commitment of City resources is often the catalyst used by community-based organizations as the basis for their fundraising efforts and leverage private dollars for even greater impact. With the endorsement and financial commitment of the City, organizations are greatly strengthened in their ability to obtain donations from the community, from foundations, and the private sector. Additionally, City funds are often used as last-in "gap financing" to support important efforts after an organization's fundraising capacity has been reached.

### 4. Summary of citizen participation process and consultation process

The citizen participation process consisted of a robust public outreach strategy to solicit input on community development and housing.

This process consisted of public meetings, forums, neighborhood meetings in community spaces, focus groups, resident surveys, and consultations with stakeholders from summer 2019 through 2020.

Generally speaking, the City's citizen participation process was robust and inclusive; however, the emergence of the COVID-19 pandemic did require a noteworthy shift to remote meetings, listening sessions, and engagements in the latter part of the process.

## 5. Summary of public comments

Some of the most important issues of concern and priority needs for the community included the cost of housing and the desire for more affordable housing; homelessness, rehabilitation of low-quality, unsafe, and unhealthy housing; rehabilitation to enable seniors to safely age-in-place; and culturally-sensitive social services for adults, seniors, and children.

Residents and stakeholders also expressed concern over absentee or scofflaw landlords, reactive housing code enforcement, a continued need for down payment assistance and equitable access to homeownership opportunity, better pedestrian and cyclist infrastructure, improved sidewalks and roads,

the importance of wrap-around youth development and afterschool and summer programs for youth to improve educational and social outcomes, fimprovements to recreational and school facilities, and storefront improvements and commercial vacancy.

Public comments are captured in the Citizen Participation Appendix of this ConPlan.

### 6. Summary of comments or views not accepted and the reasons for not accepting them

Some comments fell outside the scope of the Consolidated Plan or referenced activities that would be ineligible for use of CDBG funds. While most of these comments related to activities (such as increased trash pick-up, greater access to recycling, maintenance activities such as cleaning of storm drains, or tax policy) that are ineligible or outside the scope of Community Development, comments were referred to the appropriate City departments and memorialized in the Citizen Participation Appendix of this ConPlan.

# **The Process**

# PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

# **1.** Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PROVIDENCE	Planning and Development / Community
		Development
HOPWA Administrator	PROVIDENCE	Planning and Development / Community
		Development
HOME Administrator	PROVIDENCE	Planning and Development / Community
		Development
ESG Administrator	PROVIDENCE	Planning and Development / Community
		Development

Table 1 – Responsible Agencies

The Providence Department of Planning and Development (DPD) is the lead agency and through its Division of Housing and Community Development administers the annual allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) grants. Further, the Division also administers the Lead Safe Providence Program funded by a three-year \$3.4 million grant from the Office of Lead Hazard Control and Healthy Homes, as well as disaster relief grants (such as those recently released under the Coronavirus Aid, Relief, & Economic Security Act). The Providence Business Loan Fund (PBLF) is responsible for small business lending. The City is a member of the Rhode Island Continuum of Care as well as the State's Consolidated Homeless Fund.

## **Consolidated Plan Public Contact Information**

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# PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

### 1. Introduction

In preparation for the drafting of this Consolidated Plan, the Division of Housing and Community Development participated in a series of community meetings throughout the City, held focus groups with stakeholder and subject matter experts, solicited public input through an online and hard copy survey, and reached out to individual community, civic, and business leaders in the City as part of a broad effort of community engagement and consultation.

In 2019, the City of Providence, through the Division of Housing & Community Development, began consulting with nonprofit service agencies, community and housing development corporations, other State agencies and departments, and the public to discuss short-term and long-term housing and community development needs for the residents of Providence and strategies for meeting these needs.

# Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Providence is rich in the number and type of agencies and organizations that provide social services to populations in need. This network of agencies and organizations provide a broad variety of housing, economic, and social service programs that serve many community residents. These include community development corporations (CDCs), other non-profit housing developers, non-profit service providers, human services and shelter providers, organizations working with special needs populations, and other community-based organizations. Most of these organizations are funded through a combination of public and private sources and were willing and able to offer expert guidance on gaps, challenges, and opportunities that may exist in the delivery of service to Providence's low- and moderate- income.

Additionally, the City maintains regular contact with community residents, business owners, nonprofit organizations such as CDCs, the Providence Housing Authority, community-based service providers, as well as the beneficiaries of the programs administered by the Division of Housing & Community Development. This direct contact with the public and providers and agencies also results in regular input regarding the needs of the community, allows for alignment with the City's goals, and assists in program development, implementation, and evaluation.

# Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Providence currently serves on the Board of the Continuum of Care (CoC), a collaborative body which guides the state's homelessness programs and policies, as well as oversees CoC grant funds. The City is also a full member of the Consolidated Homeless Fund (CHF), a coordinated funding partnership between the State of Rhode Island, RI DHHS, and the RI ESG entitlement cities. Both the RICoC and the CHF are designed to deliver a continuum of programs and assistance that works to reduce the number of homeless individuals and families throughout Rhode Island.

The RI CoC Board and Membership are comprised of broad range of service and housing providers, state agencies, community partners, and individuals all working together to build a statewide system to prevent and end homelessness.

The work of the Continuum is largely conducted through standing committees. Three standing committees focus on the targeted populations listed above: the Families and Youth Committee; Veterans Committee, and Chronically Homeless/High Need Individuals Committee. These committees conference regularly on cases and utilize Coordinated Entry to align assessed clients with the appropriate housing program.

Additionally, these Committees provide informed recommendations to the larger CoC Board and membership on potential policy barriers to successful placement and recommend policy or process changes to ameliorate barriers or improve systems. Subcommittees and working groups are also periodically established (such as the CES Evaluation Work Group or the Racial Equity Work Group) to support the CoC's work.

The CoC adheres to and deploys the Housing First model to place clients into appropriate housing. Client placement is based on HMIS data. Ongoing, wraparound service provision is a requirement of funding.

# Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Funding for homeless programs has been streamlined and coordinated to flow through two primary bodies: the RI CoC and the Consolidated Homeless Fund (CHF). As noted above, the City serves an active role with both bodies. The goals of this coordination are as follows:

- To reduce administrative burden on grantees, allowing more resources and time to be allocated to client services;
- To develop consistent policies and procedures across state and municipal boundaries to allow for more effective and efficient programs and services;

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- To increase efficiency and reduce the duplication of administrative efforts across municipal and state units of government; and
- To universalize the evaluation of applications and systematize the deployment of funds to decrease homelessness through strategic coordination and alignment.

The Consolidated Homeless Fund (CHF) combines all ESG funds (state and entitlement cities), state funding for homelessness, and Title XX Block Grant funds into a single pool, governed by universal Policies & Procedures. A committee representing the State Office of Housing and Community Development, State DHHS, ESG entitlement communities, a representative of the State's Housing Resources Commission, RIHousing and other relevant policy makers in homelessness set parameters for the CHF program's funding and make awards.

In an effort to further coordination, this CHF Committee was recently merged with the CoC Recipient Approval and Evaluation Committee (REAC), to create a singular Committee to oversee the development of performance standards, oversee outcome evaluation, and make informed funding recommendations for both CoC- and ESG-funded projects. This committee relies on information provided by the RI CoC including: point-in-time statistics, HMIS performance reports, and subrecipient capacity reports. The CoC's System Performance Committee also informs the development of performance standards and outcome measurement for the CHF and CoC.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities:

1	Agency/Group/Organization	AIDS Care Ocean State
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AIDS Care Ocean State participated in a ConPlan Special Needs Housing focus group and liaises regularly with the City as one of its largest HOPWA subrecipients. ACOS routinely provides expert insights into challenges, barriers, and opportunities to improve housing and services for those living with HIV/AIDS. Some of the areas for improved coordination that were highlighted included the need to strengthen connections between HOPWA agencies and landlords with affirmative rental practices (such as CDCs) that do not discriminate against source of income (rental voucher holders) or have stringent BCI requirements.
2	Agency/Group/Organization	Amos House
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Amos House liaises regularly with the City as one of its subrecipients and through mutual participation in the Continuum of Care. Amos House provides expert insights into challenges, barriers, and opportunities to improve housing and services for those experiencing homelessness. Areas for improved coordination recommended by Amos House and other homeless service providers include further centralization of waitlists; better coordination between support and operating subsidy and affordable developments coming online, and the need for landlord incentive programs to encourage rentals to homeless clients.

Table 2 – Agencies, groups, organizations who participated

3	Agency/Group/Organization	African Alliance of RI
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	African Alliance of RI participated in ConPlan sessions and workshops. The agency cited a need for culturally-sensitive programming (services and financial literacy) and greater opportunity for urban agriculture, pop-up markets, and food security in food desert neighborhoods.
4	Agency/Group/Organization	Building Futures
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City consults regularly with the agency to discuss apprenticeship and workforce development programs in the construction industry, employment opportunities for low- income City residents in the construction fields, and market opportunities to expand job opportunities for unemployed Providence residents. Consultations with the City and other partners have led to improved coordination with affordable housing investments i.e. incorporation of workforce opportunities into HOME development projects.
5	Agency/Group/Organization	Capital City Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation via interview as well as regular interaction throughout the program year has helped to identify community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City. One area cited for improvement was coordination of transportation for seniors; Capital City cited state transportation vendor services as a barrier for many seniors to be able to access the full breadth of agency services.
6	Agency/Group/Organization Agency/Group/Organization Type	CHILDHOOD LEAD ACTION PROJECT Housing Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular coordination meetings to discuss lead abatement strategies. Consultation led to better integration of lead abatement strategies into healthy housing programs and identified opportunities to improve coordination between CLAP, City code enforcement, RI Department of Health, and the Lead Safe Providence Program.
7	Agency/Group/Organization	Crossroads RI
	Agency/Group/Organization Type	Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Crossroads was consulted via focus group participation, routine check-ins as a subrecipient, and via mutual robust participation in the Continuum of Care. Consultation regarding the services offered by Crossroads, the demand for homeless services in Providence and the state, and strategies to prevent and reduce homelessness will lead to better coordination of services among the various homeless providers in the City and State.

8	Agency/Group/Organization	Community Action Partnership of Providence
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Periodic group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. As Providence's Community Action Agency, CAPP provides a range of services to low/moderate income households, including food, heating assistance, rental assistance, and weatherization. Routine consultations have led to greater coordination between the City's Lead Safe Providence Program and CAPP's weatherization program (boosting the impact of healthy housing investments) and to better coordination among public service agencies throughout the City generally.
9	Agency/Group/Organization	DaVinci Center for Community Progress
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Periodic group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.

10	Agency/Group/Organization	Direct Action for Rights and Equality
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Listening session conducted with DARE's Tenant/Homeowner Association to discuss priority community needs, housing issues, foreclosure prevention, and programmatic services to meet the needs of low-income City residents. Consultation highlighted need for eviction prevention as a low-cost program to minimize vacancy and homelessness, and greater need for more deeply-affordable housing production. Additionally, THA participants highlighted the need for more proactive code enforcement but done in a way that seeks to avoid displacement.
11	Agency/Group/Organization	Federal Hill House
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group discussions along with regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.
12	Agency/Group/Organization	Green and Healthy Homes Initiative
	Agency/Group/Organization Type	Housing Services-Children Services-Health Service-Fair Housing

	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular coalition meetings to discuss lead abatement and healthy housing strategies. Consultation has led to better coordination and integration of lead abatement strategies into healthy housing programs.
13	Agency/Group/Organization	RI Coastal Resources Management Council
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - State Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	RI CRMC manages Rhode Island's Coastal Management Program and is consulted regularly on issues pertaining to environmental reviews and permitting for investments contemplated within CRMC jurisdiction. Consultation has led to improved coordination in environmental review process for projects, and greater consistency in investments and investment-planning with the Coastal Zone Management Act.
14	Agency/Group/Organization	The Housing Network of Rhode Island/Community Housing Land Trust of Rhode Island
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular consultation to discuss housing needs, housing finance, programs to support new homeowners, and the market for new owner and rental units. As the Housing Network is a coalition of all the CDCs in the state, consultation leads to better coordination of programs and projects among the various CDCs operating in the City.

15	Agency/Group/Organization	Housing Works @ RWU
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Planning organization Academic Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular and focus group consultation to discuss housing needs, housing finance, and the market for owner and rental units. Consultation yields important information regarding the housing markets in the various neighborhoods throughout the City and state housing policy landscape.
16	Agency/Group/Organization	Local Initiatives Support Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Providence is a member of the LISC Neighborhood Development Fund and through this we consult regularly regarding the market for new and/or rehab units, and strategies for aligning funding for larger scale transformative development projects in the City.
17	Agency/Group/Organization	OLNEYVILLE HOUSING CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group discussions and regular interaction conducted with Olneyville Housing (dba ONE Neighborhood Builders) throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development. Agency is also currently working to bring a community WI-FI pilot to Olneyville to reduce the digital divide and is working to better integrate project-based vouchers into its development projects to enable housing of homeless clients.
18	Agency/Group/Organization	OMNI DEVELOPMENT CORP
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.
19	Agency/Group/Organization	PROVIDENCE REVOLVING FUND
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participation and regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, need for historic preservation, and programs that would be of value for affordable housing development.
20	Agency/Group/Organization	SMITH HILL COMMUNITY DEVELOPMENT CORP
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group(s) participation and interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.
21	Agency/Group/Organization	SWAP
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participation and regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.
22	Agency/Group/Organization	WEST ELMWOOD HOUSING DEVELOPMENT CORP
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participation and regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.

23	Agency/Group/Organization	PROVIDENCE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
		Services - Housing
		Services-Children
		Services-Elderly Persons
		Services-Persons with Disabilities
		Services-Persons with HIV/AIDS
		Services-Victims of Domestic Violence Services-homeless
		Services-Health
		Services-Education
		Services-Employment
		Service-Fair Housing
		Services - Narrowing the Digital Divide
	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Public Housing Needs
	by consultation:	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Market Analysis
		Anti-poverty Strategy
	How was the	Focus group participation and regular consultations related
	Agency/Group/Organization consulted	to coordination between City Consolidated Plan and PHA
	and what are the anticipated outcomes	Plans for public housing, the needs of public housing
	of the consultation or areas for improved	residents, the waiting list for Section 8 vouchers and PHA
	coordination?	units, housing market trends, and the service needs of public
		housing residents.
24	Agency/Group/Organization	Rhode Island Alliance for Healthy Homes
	Agency/Group/Organization Type	Housing
		Services - Housing
		Services-Health
		Service-Fair Housing
		Health Agency
		Other government - State
	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Lead-based Paint Strategy
		Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participation and regular coalition meetings to discuss healthy housing strategies. RIAHH participants include representatives from the RI Attorney General's Office, RI Department of Health, RI Office of Housing & Community Development, Prospect Health, GHHI, HousingWorks, and more. Consultation led, and will lead, to better coordination and integration of lead abatement strategies into healthy housing programs, identification of a wider network of agencies and organizations with the mission of healthy housing, and the identification and alignment of resources.
25	Agency/Group/Organization Agency/Group/Organization Type	Rhode Island Black Business Association Services-Employment Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As a subrecipient, regular interaction throughout the program year(s) regarding the needs of small businesses in the City and state, particularly access to capacity building programs to improve operations and access to bidding opportunities. Consultation has led to investment in a technical assistance program providing needed one-on-one consulting services (accounting and bookkeeping, etc.) to build capacity of MBE businesses.
26	Agency/Group/Organization	Center for Women and Enterprise
	Agency/Group/Organization Type What section of the Plan was addressed by Consultation?	Services-Employment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year(s) regarding the needs of small businesses in the City and state, particularly access to bilingual technical assistance and capacity building and low-barrier capital. Consultation has led to investment in a technical assistance program providing business planning services in English and Spanish, and greater referral coordination between City businesses needing capacity building, unemployed participants of the public workforce system seeking to launch their own businesses, and the agency.

27	Agency/Group/Organization	Rhode Island Center for Justice
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation(s) to discuss the legal service needs of low- income residents, particularly related to fair housing and evictions. Consultation led to a deeper understanding regarding evictions and retaliation, leading to the development of an eviction defense pilot to be funded with federal and local resources. Greater coordination has also been fostered with Crossroads RI and United Way to leverage available rental assistance programs to prevent eviction.
28	Agency/Group/Organization	Rhode Island Legal Services
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation(s) to discuss the legal service needs of low- income residents, particularly related to fair housing and evictions. Consultation led to a deeper understanding regarding evictions and retaliation, leading to the development of an eviction defense pilot to be funded with federal and local resources. Greater coordination has also been fostered with Crossroads RI and United Way to leverage available rental assistance programs to prevent eviction.
29	Agency/Group/Organization	RI Coalition for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations to discuss homeless data, the availability of services and housing for the homeless, prior research on homelessness and programs, and the transformation of the homelessness system towards more permanent supportive housing. Consultation underscored the need for more deeply-affordable housing, greater investment in "barrier busting" and SOAR programs to more quickly enable clients to apply for and receive SSI/SSDI benefits, and the need for innovative and specific resources for youth and the aging homeless population.
30	Agency/Group/Organization	RI Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In regular meetings to evaluate applications and assign funding, the homelessness system in the State is discussed as well as better coordination between the CoC and the Consolidated Homeless Fund, and the transformation of the system to meet the goals to end homelessness. The City participates in the CoC (on the Board and funding committees) to better coordinate investments and policy- making around homelessness.
31	Agency/Group/Organization	Rhode Island Housing and Mortgage Finance Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Other government - State

	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Lead-based Paint Strategy
		Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Market Analysis
	How was the	The City and Rhode Island Housing have an ongoing
	Agency/Group/Organization consulted	relationship and are partner organizations on a myriad of
	and what are the anticipated outcomes	different programs and projects. Through these regular
	of the consultation or areas for improved	interactions, consultation on the following occur regularly:
	coordination?	housing market, affordable housing need for new and rehab
		units, lead abatement and property rehabilitation, and the
		housing and service needs of the homeless. Through
		establishment of standing monthly calls, there is a strong
		emphasis to coordinate and work collaboratively.
32	Agency/Group/Organization	Rhode Island Office of Housing and Community Development
	Agency/Group/Organization Type	Housing
		Services - Housing
		Services-homeless
		Service-Fair Housing
		Other government - State
	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Lead-based Paint Strategy
		Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City and the State Office of Housing and Community Development are in regular communication regarding the City housing market, affordable housing need for new and rehab units, lead abatement and property rehabilitation, and the housing and service needs of the homeless. Consultation highlights the occasional fragmentation of services among various homeless providers, City and State policy related to affordable housing, and the need for better alignment of strategy between state resources and City efforts. Coordination includes the sustained commitment and participation in the Consolidated Homeless Fund (CHF), a partnership of the State OHCD, DHHS, and City ESG entitlements. In further efforts to improve coordination, monthly standing calls regarding joint investments in housing have been established.
33	Agency/Group/Organization Agency/Group/Organization Type	Silver Lake Community Center Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.
35	Agency/Group/Organization	St. Joseph Health Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular consultation to discuss lead abatement strategies and referrals of clients with elevated blood-lead levels to the City's Lead Safe Providence Program. Consultation led to better coordination and integration of lead abatement strategies into healthy housing programs. Additionally, discussion about health care needs of the surrounding community.
36	Agency/Group/Organization	Washington Park Citizens Association
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.
37	Agency/Group/Organization	West End Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.
38	Agency/Group/Organization	Providence In-Town Churches
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless

	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Veteralis Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Anti-poverty Strategy
	How was the	PICA (now dba Better Lives Rhode Island) was consulted via
	Agency/Group/Organization consulted	focus group participation, routine check-ins as a subrecipient,
	and what are the anticipated outcomes	and via mutual robust participation in the Continuum of Care.
	of the consultation or areas for improved	Consultation regarding the services offered by PICA, the
	coordination?	demand for homeless and food pantry services in Providence
		and the state, and strategies to prevent and reduce
		homelessness will lead to better coordination of services
		among the various homeless providers in the City and State.
39	Agency/Group/Organization	Open Doors
	Agency/Group/Organization Type	Housing
		Services - Housing
		Services-homeless
		Services-Employment
		Service-Fair Housing
	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Non-Homeless Special Needs
		Anti-poverty Strategy
	How was the	Open Doors participated in a ConPlan Special Needs Housing
	Agency/Group/Organization consulted	focus group and liaises regularly with the City as one of its
	and what are the anticipated outcomes	subrecipients. Open Doors provides expert insights into
	of the consultation or areas for improved	challenges, barriers, and opportunities to improve housing
	coordination?	and services for those with a history of incarceration or
		criminal justice involvement. Some of the areas for improved
		coordination that were highlighted included the need to
		strengthen connections between agencies and landlords with
		affirmative rental practices (such as CDCs) that do not
		discriminate against source of income (rental voucher
		holders) or have stringent BCI requirements.
40	Agency/Group/Organization	Rhode Island Office of Innovation
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
		Services - Narrowing the Digital Divide
		Other government - State

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	What section of the Plan was addressed	Broadband Strategy
	by Consultation?	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	RI Office of Innovation was consulted regarding its Connect RI initiative, which is working to eliminate the digital divide and connect all Rhode Islanders to high-speed broadband in their home, especially targeting supports for residents in public housing authorities. Through enhanced coordination of the State, Providence Housing Authority, RI Housing, public libraries and other partners under this initiative, it is expected that the City's neediest residents will gain increased access to high-speed, low-cost Internet service, computers, and free digital literacy courses.
41	Agency/Group/Organization	Providence Emergency Management Agency
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	PEMA was consulted via an interview to discuss priority needs related to hazard mitigation. Consultation highlighted the need for more heating and cooling centers in Providence's neighborhoods, and greater consideration of sustainability and climate resiliency when making investments. Because of this consultation, it is expected that community development investments in public facilities will include retrofits to enable heating/cooling uses and to enable uses as emergency shelters during emergencies and disasters.
42	Agency/Group/Organization	Commerce RI
	Agency/Group/Organization Type	Other government - State Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City and Providence Business Loan Fund liaise regularly with RI Commerce Corporation regarding business attraction and retention, small business supports, and redevelopment. Through regular coordination, duplication is reduced and responsiveness to business needs is increased.

43	Agency/Group/Organization	JUSTICE RESOURCE INSTITUTE
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Justice Resource Institute consults regularly with the City as one of its regional HOPWA subrecipients. JRI routinely provides expert insights into challenges, barriers, and opportunities to improve housing and services for those living with HIV/AIDS. Some of the areas for improved coordination that were highlighted included the need for increased access to tenant-based rental assistance to address demand.
44	Agency/Group/Organization	STANLEY STREET TREATMENT AND RESOURCE CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Service-Fair Housing Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stanley Street consults regularly with the City as one of its regional HOPWA subrecipients. SSTAR routinely provides expert insights into challenges, barriers, and opportunities to improve services for those living with HIV/AIDS in the region.
45	Agency/Group/Organization	Sojourner House
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services - Victims

	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Homelessness Strategy
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
		Market Analysis
	How was the	Sojourner House participated in a ConPlan housing focus
	Agency/Group/Organization consulted	group and liaises regularly with the City as one of its
	and what are the anticipated outcomes	subrecipients. Sojourner House routinely provides expert
	of the consultation or areas for improved	insights into challenges, barriers, and opportunities to
	coordination?	improve housing and services for victims of domestic
		violence. Some of the areas for improved coordination that
		were highlighted included the need to strengthen
		connections between service agencies and CDCs, and
		improve the alignment of supportive housing subsidies with
		affordable units. Additionally, more investment in emergency
		rental assistance (1-3 months) was cited as a need.
46	Agency/Group/Organization	Department of Inspections & Standards
	Agency/Group/Organization Type	Housing
		Services - Housing
		Service-Fair Housing
		Other government - Local
	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Lead-based Paint Strategy
		Market Analysis
	How was the	The City's Department of Inspections & Standards
	Agency/Group/Organization consulted	participated in a ConPlan stakeholder interview regarding
	and what are the anticipated outcomes	issues of concern and priority needs surrounding housing in
	of the consultation or areas for improved	the City. DIS advised on the most common violations and
	coordination?	housing problems encountered, the need for more routine
		housing inspections, and current practices surrounding lead-
		based paint and mold. Challenges in enforcement were
		highlighted and discussed. Improved coordination will
		include more routine referrals between DIS and Community
		Development housing programs, and more regular
		consultation on lead-based paint enforcement.

47	Agency/Group/Organization	Communities for People
	Agency/Group/Organization Type What section of the Plan was addressed by Consultation?	Housing Services - Housing Services-Children Child Welfare Agency Regional organization Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff consulted with Communities for People, a regional non-profit operating group homes in Providence for at-risk youth via contracts with DCYF. The agency provided expert insights on unique challenges faced by homeless and at-risk youth, and youth aging out of foster care. City staff provided information on funding opportunities for improvements to group homes and enhanced support services.
48	Agency/Group/Organization	MCAULEY MINISTRIES
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	McAuley Ministries was consulted via a phone interview, and via mutual robust participation in the Continuum of Care. Consultation regarding the services offered by McAuley, the demand for homeless services in Providence and the state, and strategies to prevent and reduce homelessness will lead to better coordination of services. The agency, which is under new leadership, was advised on available community development resources to support its programs.
49	Agency/Group/Organization	Office of Sustainability
	Agency/Group/Organization Type	Housing Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Office of Sustainability participated in a ConPlan stakeholder interview regarding issues of concern and priority needs surrounding housing in the City. Sustainability advised on opportunities for sustainability measures to be incorporated into new construction via incentives (National Grid, PACE, etc.), and need to embed measures into the approval or permitting process for new affordable housing development. Sustainability also highlighted the need for resilience hubs- investments in community spaces to build climate resiliency and provide shelter (generators, solar backups, heating/cooling centers). Areas for improved coordination include leveraging CDBG with clean energy incentives, and greater incorporation of green measures into City housing programs.
50	Agency/Group/Organization	Healthy Communities Office
	Agency/Group/Organization Type	Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Healthy Communities Office participated in a ConPlan stakeholder interview regarding issues of concern and priority needs surrounding housing and social services in the City. HCO advised on the need for enhanced alcohol and substance use management, and challenges around the use of currently available resources (federal opioid funding) for polysubstance abuse in the community. Additionally, HCO cited challenges with lack of funding for community needs such as needle exchanges, maternal health programs, and mental health services for youth. Areas for improved coordination include identification of flexibilities within Community Development programs to address gaps in public health services for the low/moderate income.
51	Agency/Group/Organization	Center for Southeast Asians
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

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	How was the	Center for Southeast Asians was consulted via a one-on-one
	Agency/Group/Organization consulted	meeting, participation in a ConPlan info session, and via
	and what are the anticipated outcomes	regular engagement as a subrecipient. The Agency
	of the consultation or areas for improved	highlighted the need for culturally-sensitive services for the
	coordination?	Asian immigrant community (food, tax prep, childcare,
		victims' services, employment and financial literacy) and
		need for resources to be made available to convert and
		improve buildings to enable use as licensed childcare
		facilities (an area for improved, long-term coordination).
52	Agency/Group/Organization	United Way of RI
	Agency/Group/Organization Type	Services - Housing
		Services-Children
		Services-Elderly Persons
		Services-Persons with Disabilities
		Services-Persons with HIV/AIDS
		Services-Victims of Domestic Violence
		Services-homeless
		Services-Health
		Services-Education
		Services-Employment
		Foundation
	What section of the Plan was addressed	Homelessness Strategy
	by Consultation?	Non-Homeless Special Needs
	How was the	The City consulted with the United Way of RI via a telephone
	Agency/Group/Organization consulted	consultation to discuss identified issues of concern or priority
	and what are the anticipated outcomes	related to housing, homelessness, community needs, and
	of the consultation or areas for improved	COVID-19 disaster response. Consultation will lead to better
	coordination?	coordination of service delivery and investment between the
		two funders, avoiding duplication of efforts.

## Identify any Agency Types not consulted and provide rationale for not consulting:

Appropriate agency types were consulted in accordance with 24 CFR Part 91.110 and the City's Citizen Participation Plan: <u>https://www.providenceri.gov/planning/citizen-participation-plan/</u>.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Rhode Island Continuum of Care	In regular meetings to evaluate applications and assign funding, the homelessness system in the State is discussed as well as better coordination between the CoC and the Consolidated Homeless Fund, and the transformation of the system to meet the goals of Opening Doors, the state strategic plan to end homelessness. The City of Providence has embraced the state plan to end chronic homelessness and Opening Doors is used as guidance on allocations of funding.
The Analysis of Impediments to Fair Housing Choice	State of Rhode Island	The State of Rhode Island and RI entitlement cities undertook a regional analysis. The City must certify that it affirmatively furthers fair housing choice by identifying any specific impediments fair housing and taking actions to address these impediments. As part of the development of the statewide Analysis, the City had the opportunity to consult with, offer comment, and supplement additional information relevant to the City.
Bike Providence: A Bicycling Master Plan	City of Providence, Department of Planning & Development	The Bike Providence Master Plan provides the framework to identify, prioritize and implement bicycle facilities in the City of Providence. The Strategic Plan uses Bike Providence as a guide to developing bicycle facilities as it relates to public infrastructure projects.
City of Providence Neighborhood Plans	City of Providence, Department of Planning & Development	Each of the City's Neighborhood Plans highlight neighborhood issues that were used as a baseline understanding for the Consolidated Plan and a multi-phase plan that details the short-, medium- and long-term goals of the neighborhoods and identifies specific actions needed to achieve the vision.
Anti-Displacement & Comprehensive Housing Strategy- DRAFT	City of Providence, Department of Planning & Development	An actionable ten-year housing plan with clear strategies and housing production goals to ensure housing that is affordable, safe, and equitable to residents. The Strategy, which is anticipated to be released in fall 2020, will establish a clear plan to create and preserve dedicated affordable housing units, promote affordability by increasing the overall housing supply by lowering barriers and costs, assist renters and homeowners to maintain housing stability, help renters and homebuyers afford and sustain the cost of housing, and reduce displacement of existing residents at all income levels.

# Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Creative Providence:	City of Providence	The Plan explores the strengths and weaknesses of
A Cultural Plan	Department of Arts,	Providence's creative community and offers strategies to
	Culture, and Tourism	better position the City to realize its full potential as a
		creative center and deliver on its promise of innovation and
		change.
Economic	Commerce Rhode	As part of a broader economic development strategy for the
Intersections of	Island	state, the information contained in this report is valuable
Rhode Island		with regard to understanding the strategic opportunities for
		economic development in the City.
Governor's	Governor's Workforce	The Biennial Employment and Training Plan is an important
Workforce Board RI	Board RI	tool for the workforce system in the state to identify the key
Biennial Employment		steps that will build the state's talent pipeline. Based on the
		network of Industry Partners that represent large and/or
		high-growth sectors of the State's economy, the Plan offers a
		good roadmap for the City's workforce development
		investments to increase impact and better assist low- and
		moderate-income City residents.
Opening Doors	Rhode Island Housing	The City of Providence has fully embraced the goals of
Rhode Island:	Resources Commission	Opening Doors and coordinates its ESG funds with the RI
Strategic Plan		Continuum of Care and the Consolidated Homeless Fund to
		align resources and strategy to best address homelessness in
		the City and State. Similarly, the City advocates for system
		transformation to reduce the use of shelters and transitional
		housing to a more holistic approach to prevention, rapid
		response, and supports to eliminate chronic homelessness.
Providence Housing	Providence Housing	The Providence Housing Authority recently completed its 5
Authority FY 2020 5-	Authority	Year Plan which details anticipated operations and programs.
Year Plan		The Plan requires a certification by the City that it is
		consistent with the City's Consolidated Plan.
Providence Housing	Providence Housing	The Providence Housing Authority recently completed a
Authority Strategic	Authority	strategic planning initiative to identify organizational goals.
Plan-Draft		
Providence	City of Providence,	The City's Comprehensive Plan addresses community
Tomorrow: The	Department of Planning	concerns such as housing, parks, transportation, community
Comprehensive Plan	& Development	services, and many others. Providence Tomorrow contains all
		of the required elements and a few others such as
		sustainability, the City's built environment, and the arts. You
		will also find discussions about growth and change and
		where and how the City plans for future development. The
		goals detailed in the Strategic Plan support the goals and
		concepts of the Comprehensive Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the
		goals of each plan?
Great Streets Master	City of Providence,	Great Streets establishes a framework for public space
Plan	Department of Planning	improvements to ensure that every Providence street is safe,
	& Development	equitable, and sustainable. Informed by insights generated
		from thorough analysis of crash data, traffic calming
		requests, and housing and transportation figures, the plan
		outlines a vision for the future of Providence streets. This
		vision will be implemented through strategic investments of
		local and federal funds to make streetscapes safer and more
		equitable.
Healthy Homes	RI Alliance for Healthy	Commissioned plan identifies opportunities for the City to
Strategy	Homes (RIAHH)	work within its own organization structure and with key
		partners to foster healthy housing through new construction,
		rehab, financial tools, code enforcement and housing court,
		and resident education. This plan will help the City to
		strategically align its work to improve the quality, safety, and
		health of existing and new housing.
HOMES RI	Housing Network of	This initiative is a cross-sector, collaborative plan and
	Rhode Island	infrastructure, seeking to organize, mobilize, and cultivate a
		strategically aligned coalition to affect systems change to
		increase and preserve affordable housing for low- and
		moderate-income Rhode Islanders over the next decade.
		Goals and priorities will serve to inform the City's affordable
		housing strategy over the coming years.
All In - Our Learning	City of Providence	Robust school facilities planning initiative guiding
Spaces		investments in Providence school facilities, an overlapping
		goal of this Consolidated Plan and priority need identified
		during community engagement.
Redevelopment Plan	Providence	Ordinance articulates PRA's approach towards addressing
for Vacant &	Redevelopment Agency	vacant and abandoned residential properties within the City.
Abandoned		This Plan informs the EveryHome initiative and is an
Properties		approach to address a need identified many times during
		Strategic Plan development (eliminate blight, bring
		properties back into productive reuse).
Climate Justice Plan	City of Providence	Plan to reduce the City's carbon footprint while taking into
	Office of Sustainability/	account the needs of low-income communities and
	Racial Environmental	communities of color. This Plan also identifies frontline
	Justice Committee	communities, which are those areas of the city most
		impacted by the effects of climate change and sets aside
		resources to target programs and investments in those
		areas, aligning with the goals of this ConPlan (to improve
		quality of life for low/mod residents and mitigate hazards).
		regional / federal planning offerts

Table 3 – Other local	/ regional / federa	I planning efforts
-----------------------	---------------------	--------------------

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# Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Providence consulted with neighboring municipalities during the writing of the Consolidated Plan, including Pawtucket, East Providence, Woonsocket, Warwick, and Cranston, and participated in multiple collaborative listening sessions on community development issues that overlap municipal boundaries (such as homelessness and COVID-19 response). The State's Entitlement Communities also have an established working group that meets periodically to discuss broader regional issues and how the municipalities can work closer together and learn from each other to better develop proactive and forward-looking collaborative efforts to address local, regional, and statewide housing and community development needs.

The City interacts regularly with the State's Office of Housing & Community Development through the Consolidated Homeless Fund partnership, and through general efforts to address affordable housing and homelessness throughout the state. Similarly, the City has a partnership with Rhode Island Housing and collaborates on issues of affordable housing, financing options, and homelessness. Through these interactions, the City and the State interact frequently to discuss issues and initiatives related to housing, lead abatement and remediation, homelessness, and community development. Monthly calls with RI Housing and OHCD have been established to continue to foster this communication and collaboration.

The City's Office of Senior Services interacts with the Rhode Island Division of Elderly Affairs regularly. While much of this involves protective services for the City's elderly population, there is frequent collaboration about identifying and partnering with nonprofit organizations to provide services to seniors throughout the City including fraud protection, health insurance counselling, nutrition programs, and etcetera.

# Narrative (optional):

The DPD regularly works closely with other City departments, state governing entities, and federal agencies, as demonstrated by the numerous project-specific and overall partnerships that have been formed over the years. DPD aims to continue to strengthen these partnerships in order to guide the development and growth of the city in a coordinated manner and to carry out the goals of the Consolidated Plan. Many of the problems facing the City are complex (such as transit) and must be addressed through the cooperative efforts of more than one department or governmental entity. Effective implementation of the goals of the ConPlan will require a multi–disciplinary approach that must be achieved through collaboration between DPD and the State of Rhode Island, the Rhode Island Public Transit Authority, other City departments, USDOT, EPA, and HUD.

Recognizing the need for better connectivity between neighborhoods and job centers, the City of Providence applied for and was awarded a sizable USDOT Transportation Investments Generating Economic Recovery (TIGER) grant. This grant, in partnership with RIPTA, will provide high-frequency

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OMB Control No: 2506-0117 (exp. 06/30/2018)

transit service (every 5 minutes in each direction) between the Providence Amtrak/MBTA Station and Hospital District in Upper South Providence. Projects will be implemented based on a prioritization system that takes equity, connectivity, safety, and demand into account.

The City will also continue to work with both public and private partners on transportation equity projects that serve the City's low/moderate income residents. These projects include the JUMP Bike Share Program, launched in September 2018, which included more than a thousand e-assist bicycles made available citywide, and an e-scooter program.

In June 2019, the City released its Great Streets Master Plan— a vision and framework for specific public realm improvements citywide that will ultimately connect every Providence neighborhood to a safe, comfortable, high-quality network of public improvements where residents and visitors can walk, run, bike, scoot, and skate to get to schools, jobs, parks, and other important destinations. The success of this Plan will require coordination and collaboration across City departments, end users, and transportation authorities.

In 2019, Providence, RIDOT, and RIPTA collaborated with May Mobility to pilot autonomous shuttle service in the City's Smith Hill, Valley, and Olneyville neighborhoods. The free shuttle provides ten-minute service along the Woonasquatucket corridor, filling a critical gap in the City's public transportation network. The City will continue to work with partners on innovative, equitable transit pilots or expansions through this ConPlan period.

DPD will also continue to work with EPA and other state, private and nonprofit entities to facilitate the assessment, remediation and environmentally sustainable development of environmentally compromised land, including brownfield sites.

Finally, in partnership with the Rhode Island Department of Health, St. Joseph's Health Center, Rhode Island Housing, the Community Action Partnership of Providence, and the Childhood Lead Action Project, the City collaborates on lead abatement strategies and coordinates its Lead Safe Providence Program with other environmental hazard improvements in the City's older housing stock.

# PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

# **1.** Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The citizen participation process consisted of a robust public outreach strategy to solicit input on community development and housing.

This process consisted of broad public meetings, neighborhood meetings, focus groups, resident surveys, listening sessions, and consultations with stakeholders from summer 2019 through fall 2020. Outreach regarding events and funding opportunity was conducted via social media, newspaper advertisement, list-serv emails to neighborhood groups and organizations, and more.

The City conducted an additional public hearing via Zoom (due to the COVID-19 pandemic) and solicited a final public comment period prior to Plan submission.

Sort	Mode of	Target of	Summary	Summary	Summary of	URL (If
Order	Outreach	Outreach	of	of	comments not	applicable)
			response/	comments	accepted and	
			attendance	received	reasons	
1	Public Meeting	Non-targeted/	At the Valley Visioning public meeting	See Citizen Participation	Not applicable.	
			on 12/6/2019, City staff provided a brief	addendum for minutes. All		
		broad community	overview of the Consolidated Plan	comments were accepted.		
			process, and the need for stakeholder			
			input on priorities and community			
			development needs throughout the			
			City. 11 attendees provided comments			
			on community development priorities			
			and needs.			

# **Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments not	URL (If applicable)
order	Outreach	Outreach	response/	comments	accepted and	applicable
			attendance	received	reasons	
2	Public Meeting	Non-targeted/	At the Fox Point Neighborhood public	See Citizen Participation	Comments related to	
		_	meeting on 12/9/2019, City staff	addendum for minutes.	maintenance of Public	
		broad community	provided a brief overview of the		Works resources	
		,	Consolidated Plan process, and the		(storm drains, trash	
			need for stakeholder input on priorities		cans) referred to	
			and community development needs		relevant department.	
			throughout the City. 10 attendees			
			provided comments on community			
			development priorities and needs.			
3	Public Meeting	Non-targeted/	At the Thayer Street District	See Citizen Participation	Not applicable.	
		_	Management Association public	addendum for minutes. All		
		broad community	meeting on 12/10/2019, City staff	comments were accepted.		
		,	provided a brief overview of the			
			Consolidated Plan process, and the			
			need for stakeholder input on priorities			
			and community development needs			
			throughout the City. 12 attendees			
			provided comments on community			
			development priorities and needs.			
4	Public Meeting	Non-targeted	At the Smith Hill public meeting on	See Citizen Participation	Not applicable.	
			12/19/2019, City staff provided a brief	addendum for minutes. All		
		/broad community	overview of the Consolidated Plan	comments were accepted.		
			process, and the need for stakeholder			
			input on priorities and community			
			development needs throughout the			
			City. 8 attendees provided comments			
			on community development priorities			
			and needs.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/	At the Downtown Neighborhood Association public meeting on	See Citizen Participation addendum for minutes. All	Not applicable.	
		broad community	1/14/2020, City staff provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. 19 attendees provided comments on community development priorities and needs.	comments were accepted.		
6	Public Meeting	Non-targeted /broad community	At the Wayland Square Neighborhood Association public meeting on 1/15/2020, City staff provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. 14 attendees provided comments on community development priorities and needs.	See Citizen Participation addendum for minutes. All comments were accepted.	Not applicable.	
7	Public Meeting	Non-targeted/ broad community	At the Summit Neighborhood Association public meeting on 1/27/2020, City staff provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. 9 attendees provided comments on community development priorities and needs.	See Citizen Participation addendum for minutes. All comments were accepted.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/	At the South Providence Neighborhood Association public meeting on	See Citizen Participation addendum for minutes. All	Not applicable.	
		broad community	1/29/2020, City staff provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. 4 attendees provided comments on community development priorities and needs.	comments were accepted.		
9	Public Meeting	Non-targeted/ broad community	At the South Elmwood Neighborhood Association public meeting on 2/3/2020, City staff provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. 6 attendees provided comments on community development priorities and needs.	See Citizen Participation addendum for minutes. All comments were accepted.	Not applicable.	
10	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/ broad community	At the Consolidated Plan & Community Development Information Session held on January 30, 2020, City staff provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. 12 attendees from the public and various agencies participated and provided comments on draft community development priorities and needs.	See Citizen Participation addendum for minutes. All comments were accepted.	Not applicable.	http://www.pro videnceri.gov/w p- content/uploads /2020/01/Publicl nformationSessi onPresentation. pdf

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Meeting	Non-targeted/	At the CDBG Application Workshop on	See Citizen Participation	Not applicable.	
			2/10/2020, City staff provided an	addendum for minutes.		
		broad community	overview of the Consolidated Plan	Members of the public		
			process as well as the process to apply	were provided opportunity		
			for funds under the various HUD-	to ask CD Division staff		
			funded programs. 56 attendees from	questions regarding the		
			the public and various agencies	programs, eligibility of		
			participated in the session.	activities, and the		
				application process. All		
				comments reflected		
				favorably upon the		
				program and RFP process.		
				Comments received		
				pertained to eligibility,		
				application elements, and		
				the application process.		
12	Public Hearing	Non-targeted/	Fifteen (15) officials and individuals	Discussion was held on the	Not applicable.	https://providen
			attended a presentation and discussion	draft Budget as presented		ceri.iqm2.com/Ci
		broad community	at the City Council Committee on Urban	and budget process. All		tizens/Detail_M
		,	Redevelopment, Renewal, and Planning	comments received		eeting.aspx?ID=1
			(URRP) relative to the Community	reflected favorably upon		<u>2455</u>
			Development Block Grant Budget	the program.		
			(CDBG) on April 14, 2020.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Public Hearing	Non-targeted/	Eighteen (18) officials and individuals attended a presentation and discussion	Discussion was held on the draft Community	Not applicable.	https://providen ceri.iqm2.com/Ci
		broad community	at the City Council Committee on Urban	Development Block Grant		tizens/Detail_M
			Redevelopment, Renewal, and Planning	Budget as presented and		eeting.aspx?ID=1
			(URRP) relative to the Community	budget process.		<u>2460</u>
			Development Block Grant Budget	Presentations on behalf of		
			(CDBG) on April 21, 2020.	proposals were heard from		
				2 agencies. All comments		
				received reflected		
				favorably upon the		
				program.		
14	Public Hearing	Non-targeted/	Sixteen (16) officials and individuals	Discussion was held on the	Not applicable.	https://providen
			attended a presentation and discussion	draft Community		ceri.iqm2.com/Ci
		broad community	at the City Council Committee on Urban	Development Block Grant		tizens/FileOpen.
			Redevelopment, Renewal, and Planning	Budget as presented and		aspx?Type=15&I
			(URRP) relative to the Community	budget process.		D=9633&Inline=
			Development Block Grant Budget	Presentations on behalf of		<u>True</u>
			(CDBG) on April 29, 2020.	proposals were heard from		
				3 agencies. All comments		
				received reflected		
				favorably upon the		
				program.		
15	Public Hearing	Non-targeted/	Seven (7) officials and individuals	Discussion was held on the	Not applicable.	https://providen
			attended a presentation and discussion	draft Community		ceri.iqm2.com/Ci
		broad community	at the City Council Committee on Urban	Development Block Grant		tizens/Detail_M
			Redevelopment, Renewal, and Planning	Budget and budget		eeting.aspx?ID=1
			(URRP) relative to the Community	process. All comments		<u>2480</u>
			Development Block Grant Budget	received reflected		
			(CDBG) on May 6, 2020.	favorably upon the		
				program.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
16	Survey	Non-targeted/	A hard copy survey was distributed at all neighborhood meetings for	22 completed surveys were returned. Survey responses	All comments accepted. N/A.	
		broad community	completion during or after the event.	identified the following priorities (in descending order): affordable housing; social services for adults and children; parks, sports and recreation; homelessness; drug and alcohol treatment; poverty; education; public safety; unsafe housing issues; senior services, accessibility and public housing. Multiple respondents wrote in mental health treatment with racial sensitivity and improvements to community centers under "Other".		
17	Newspaper Ad	Non-English Speaking - Specify other language: Spanish, Arabic, Chinese, Khmer, Portuguese Non-targeted /broad community	A public notice notifying the public of the opportunity to review and comment on the City's Citizen Participation Plan was published in the Providence Journal and on the City's webpage. Legal ad was published in English and Spanish; web ad was available in English, Spanish, Arabic, Chinese, Khmer, and Portuguese.	No comments received.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
18	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/	At the public hearing on 11/4/2020, City staff provided an overview of the Consolidated Plan process and solicited for final feedback on the Plan (including revisions since budget originally approved).	No comments received.	Not applicable.	
		broad community				
19	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/	A public notice notifying the public of the opportunity to review and comment on the City's draft Consolidated Plan was published in the Providence Journal and on the City's webpage.	No comments received.	Not applicable.	
		broad community				

Table 4 – Citizen Participation Outreach

# **Needs Assessment**

# **NA-05 Overview**

# **Needs Assessment Overview**

The City of Providence's community development needs were identified through a comprehensive series of community meetings; meetings with local Community Development Corporations, community-based organizations, special needs housing providers, and other nonprofit service organizations; evaluation of data obtained from partner organizations such as the Providence Housing Authority, Crossroads Rhode Island, AIDS Care Ocean State, and RI Coalition for the Homeless; publicly available data; and data from a variety of other sources such as the City's forthcoming Comprehensive Housing Strategy, other recent housing studies, and internal departmental information. The assessment outlined below will be addressed using annual allocations from the U.S. Department of Housing and Urban Development (HUD) from the following programs: Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Solutions Grant (ESG).

It is the City's hope that by maximizing these resources and by seeking additional revenue streams we will be able to address many of the community needs that have been identified through the City's public engagement process.

# **Housing Needs**

**Housing Affordability:** Housing affordability remains a consistent challenge in the City. Approximately 40% of the rental and homeowners in the City of Providence pay more than 30% of their annual income on housing (i.e. meet the definition of "cost-burdened").

The majority of Providence's residents (approximately 60%) qualify as low-and moderate-income by HUD guidelines.

These concerns are magnified by the 16,225 households that earn between 0% - 30% of the area median income. All these facts make it difficult to find affordable housing for residents of Providence.

*Substandard Housing Stock:* The lack of maintenance of City's housing, along with the high number of absentee landlords and lack of resources to help property owners to maintain their properties affects the quality of housing within the city. Childhood lead poisoning and asthma rates are disproportionately higher in the City than elsewhere in the state. Vacancy and property abandonment remain a challenging legacy from the last recession; over 250 properties still require significant rehabilitation or demolition to return them to productive reuse.

**Public Housing:** Providence Housing Authority is the sole agency in the city that provides public housing. Its portfolio consists of 2,601 units that serve 5,612 residents. Additionally, the PHA provides housing assistance to 6,431 individuals as the contract administrator of Section 8 housing. In analyzing the data provided by the PHA two facts stand out: 1) the average wait time to get a family unit can be as long as 5 years, 2) for elderly or disabled clients, the wait time approaches 2 years. While the PHA has been successful in applying to various competitive HUD programs (such as the Mainstream Voucher Program) to obtain additional vouchers, the wait lists remain intractable and a barrier to timely housing placements.

## **Homeless Needs**

Estimating the total population of the unsheltered homeless presents a difficult challenge due to the transient nature of the homeless population. Estimating those who are at-risk of homelessness is equally challenging. In conversation with homelessness providers, through analysis of HMIS data, and review of the State's strategic plan to end chronic homelessness, one significant issue identified was the need to quickly re-house individuals and families that fall into homelessness, and the scarcity of available public or private units that are both affordable and habitable. The issue of homelessness is also exacerbated by the lack of resources to provide the requisite support services to the homeless and at-risk populations. To address these issues, the City is focused on quickly responding to homelessness through rapid re-housing for those that fall into homelessness and the Housing First model of providing homeless individuals with permanent housing and the appropriate wrap around services as required for them to maintain their housing.

# **Non-Homeless Special Needs**

There are households throughout the City that have special needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; those living with HIV/AIDS and their families; persons with substance use disorders; persons with Severe Mental Illness (SMI) and Severe and Persistent Mental Illness (SPMI); and victims of domestic violence, dating violence, sexual assault, and stalking. These groups may face greater challenges than the general population due to their specific circumstances and the City's housing stock, particularly the large pools of homes in the City built before 1940, may not be suitable for households with special needs. These groups may also require special attention due to additional social services required.

These special needs populations face a multitude of housing and support service needs unique to their circumstances. A wide availability of housing options for each of these groups, with the requisite supporting services will be necessary to truly meet their needs. Key support needs include additional accommodations for the City's aging population and those that suffer from ambulatory and independent living difficulties. Those living with disabilities need housing that can accommodate wheelchairs or other mobility devices. Those living with HIV/AIDS are in need of housing and supportive medically-related services. Similarly, those diagnosed with mental or developmental disabilities require affordable housing which allows for independent living with the requisite supportive services.

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These needs are far beyond the resources available and the City of Providence is fully supportive of additional state-level efforts for additional affordable housing resources for rehabilitation and new development to broaden the spectrum of housing choices in the City.

# **Non-Housing Community Development Needs**

**Schools:** Due to profound capital needs at its aging school buildings, the City struggles to provide the resources necessary to meet the educational needs of all its residents. The condition of the City's school facilities was cited as a consistent concern in community meetings.

**Libraries:** Providence Community Library (the network of neighborhood libraries) are reliant on City and foundation funding to support the capital needs at its many facilities. CDBG funds have, and will continue, to support these needs as funds permit throughout the ConPlan period.

**Parks and Recreation:** The Providence Parks Department is responsible for overseeing numerous ball fields, walking paths, pools, community gardens, recreational centers along with numerous other facilities - totaling close to 200 in all. Like the schools and libraries in the City, the need for renovation and preservation far outweigh the dollars available to keep up with the need. CDBG funds are critical and will continue to be used to leverage Capital Improvement Bond dollars, City Council Neighborhood Infrastructure Funds (NIF), and DEM or other grants to support and upgrade these low/mod neighborhood recreation resources.

**Senior Centers & Community Centers:** Community Centers and Senior Centers play a vital role in providing services to the residence of Providence. However, like many public facilities in the City these centers are in need of renovations that extend far beyond their ability to meet the fiscal responsibility that goes along with the renovations.

# NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

# **Summary of Housing Needs**

The City of Providence has a population which faces significant housing affordability challenges.

- 29.2% of the City's households (17,975 of 61,480) are extremely low income (0-30% HAMFI). Within this group, 3,355 households have one or more children 6 years old or younger and 4,250 households have at least one person aged 62 years old or older.
- 59.6% of the City's households (36,665 of 61,480) have incomes ranging from zero to 80% HAMFI (i.e. meet the federal definition of "low and moderate income" and qualify for many HUD-funded programs).
- 11,160 renter households and 3,540 owner households pay over 50% of their gross annual income for housing, totaling 23.9% of the City's households with HUD-defined "severe cost burden".
- It's important to note that while housing and other costs continue to rise, the median income of City residents has remained stagnant (1% increase from 2009 to 2015). As such, cost burden is worsening, placing many more households in precarious and potentially unsustainable housing situations.

The majority of City's housing stock (58%) was built before 1940, one of the criteria HUD uses when calculating the CDBG funding formula. While the age of the City's housing stock in and of itself doesn't necessarily indicate the condition of housing, the age of the City's housing brings challenges related to ongoing maintenance and the remediation of lead and other environmental hazards that further burden low- and moderate-income households.

Through the DPD's community outreach effort, the City received many comments regarding poor quality housing stock and blighted properties in many of the City's neighborhoods. There was frustration regarding the lack of code enforcement to address the concerns of residents and occupants, such as unsafe conditions, illegal dumping, and etcetera. In many of the community meetings throughout the City, residents expressed concern regarding the quality of housing due to absentee landlords allowing properties to fall into disrepair or property owners lacking the resources to maintain their properties.

Another concern was raised related to housing options for Providence residents that experience difficulty with walking or climbing stairs or have self-care and independent living difficulties. The nature of the City's housing stock does not accommodate the mobility needs of this population.

Mayor Elorza is the second Mayor of Providence in a row to have previously served as a Housing Court judge. In addition to supporting the work of CDCs to rehabilitate and increase the supply of quality affordable housing, the City has sought to coordinate the work of the departments (Inspections & Standards, Solicitor's Office, Planning, Policy and more) that can have a direct impact on addressing blighted and abandoned property through its EveryHome Initiative. Through a coordinated suite of tools, the City has successfully rehabilitated more than 600 vacant and abandoned properties. Approximately

250 remain to be addressed during the ConPlan period, and financial resources from HUD will remain a critical tool in enabling redevelopment.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	178,042	178,680	0%
Households	59,356	61,480	4%
Median Income	\$37,273.00	\$37,501.00	1%

#### Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

# Number of Households Table

	0-30%	>30-50%	>50-80%	>80-100%	>100%
	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	17,975	9,435	9,255	5,315	19,500
Small Family Households	6,125	4,395	3,660	2,050	9,200
Large Family Households	1,300	910	1,025	665	1,260
Household contains at least one					
person 62-74 years of age	2,600	1,050	1,415	960	3,410
Household contains at least one					
person age 75 or older	1,650	1,285	785	440	1,305
Households with one or more					
children 6 years old or younger	3,355	2,220	1,510	950	2,170
Та	ble 6 - Total Ho	useholds Tabl	e		

Data 2011-2015 CHAS Source:

# **Housing Needs Summary Tables**

# 1. Housing Problems (Households with one of the listed needs)

			Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSE	HOLDS									
Substandard										
Housing - Lacking										
complete										
plumbing or										
kitchen facilities	255	245	185	0	685	15	0	20	4	39
Severely										
Overcrowded -										
With >1.51 people										
per room (and										
complete kitchen										
and plumbing)	180	60	120	60	420	10	0	10	20	40
Overcrowded -										
With 1.01-1.5										
people per room										
(and none of the										
above problems)	410	275	135	105	925	45	60	90	55	250
Housing cost										
burden greater										
than 50% of										
income (and none										
of the above										
problems)	8,120	2,110	335	0	10,565	1,355	1,280	865	170	3,670
Housing cost										
burden greater										
than 30% of										
income (and none										
of the above										
problems)	1,780	3,045	2,160	280	7,265	165	535	1,305	755	2,760
Zero/negative										
Income (and none										
of the above										
problems)	2,170	0	0	0	2,170	105	0	0	0	105

Table 7 – Housing Problems Table

Data 2011-2015 CHAS Source:

OMB Control No: 2506-0117 (exp. 06/30/2018)

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOUSEHOLDS										
Having 1 or more of four										
housing problems	8,965	2,690	770	165	12,590	1,425	1,340	985	255	4,005
Having none of four										
housing problems	5,035	4,590	5,135	2,705	17,465	275	815	2,365	2,190	5,645
Household has negative										
income, but none of the										
other housing problems	2,170	0	0	0	2,170	105	0	0	0	105
		Т	abla 9 _ F	Joursing D	Problems	2				

Data 2011-2015 CHAS Source: Table 8 – Housing Problems 2

# 3. Cost Burden > 30%

		Re	nter		Owner				
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total	
	AMI	AMI	AMI		AMI	AMI	AMI		
NUMBER OF HOUSEHOLDS									
Small Related	4,555	2,670	930	8,155	385	830	1,040	2,255	
Large Related	1,025	505	110	1,640	90	120	385	595	
Elderly	1,285	495	335	2,115	690	780	485	1,955	
Other	3,755	1,845	1,245	6,845	395	130	370	895	
Total need by	10,620	5,515	2,620	18,755	1,560	1,860	2,280	5,700	
income									
Table 9 – Cost Burden > 30%									

Data 2011-2015 CHAS Source:

# 4. Cost Burden > 50%

		Re	enter		Owner			
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total
	AMI	AMI	AMI		AMI	AMI	AMI	
NUMBER OF HOUSEHOLDS								
Small Related	3,865	950	25	4,840	345	565	420	1,330
Large Related	795	110	0	905	80	60	70	210
Elderly	845	280	145	1,270	615	540	230	1,385
Other	3,085	900	160	4,145	350	115	150	615
Total need by	8,590	2,240	330	11,160	1,390	1,280	870	3,540
income								

Data 2011-2015 CHAS Source: Table 10 – Cost Burden > 50%

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# 5. Crowding (More than one person per room)

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50% AMI	80% AMI	100% AMI		AMI	50% AMI	80% AMI	100% AMI	
NUMBER OF HOUSEHO	DLDS			AMI						
Single family										
households	510	230	180	100	1,020	55	60	75	45	235
Multiple, unrelated										
family households	145	75	25	30	275	0	0	45	30	75
Other, non-family										
households	15	30	50	34	129	0	0	0	0	0
Total need by	670	335	255	164	1,424	55	60	120	75	310
income										

Data 2011-2015 CHAS Source:

Table 11 – Crowding Information – 1/2

		Renter				Owner			
	0-30%	>30-	>50-	Total	0-30%	>30-	>50-	Total	
	AMI	50%	80%		AMI	50%	80%		
		AMI	AMI			AMI	AMI		
Households with									
Children Present	0	0	0	0	0	0	0	0	

Table 12 – Crowding Information – 2/2

Data Source Comments:

# Describe the number and type of single person households in need of housing assistance.

Non-family households and single person households are captured in the "Other" category in the tables above. Non-family households are households with individuals living together that are unrelated (this does not include married partners), such as roommates.

As demonstrated in Table 10, a significant number (4,145 or 37%) of single person renter households report themselves among the severely-cost burdened (pay more than 50% of their income on rent). Additionally, 9% of households reported overcrowded living conditions.

# Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Availability of affordable, accessible housing for persons with disabilities is a substantial challenge in the City. The City's older, multi-level housing stock does not lend itself to accessibility, and insufficient units exist that provide services to residents with independent living difficulties.

Renter households with members with disabilities are likely to have very low and fixed incomes (deriving their income from SSDI) and are therefore more likely to experience severe cost burden (pay more than 50% of their income on rent) than the general population.

According to the 2018 American Community Survey, there are approximately 21,000 Providence residents living with a physical or cognitive disability, about 15.4% of the total population. Below is a table that disaggregates the disabled population by age, by disability type.

Type of Disability	Total Population Under 5	Total Population Aged 5-17	Total Population Aged 18-64	Total Population Aged 65+	Total Population
Total Civilian Non-institutional Population	12,258	28,559	117,222	19,911	177,950
With Hearing Difficulty	0	206	1,385	1,900	3,491
With Vision Difficulty	98	281	2,715	1,421	4,515
With Cognitive Difficulty		1,306	11,343	3,624	16,273
With Ambulatory Difficulty		0	7,276	6,337	13,613
With Self-Care Difficulty		176	4,252	4,136	8,564
With Independent Living Difficulty			7,284	5,353	12,637
Total w/ Any Disability	98	1,569	17,759	7,908	27,334
Total of Population by Age	0.8%	5.49%	15.14%	39.7%	15.4%

Source: 2018 American Community Survey, 1-year Estimate

The largest absolute number of City residents living with a disability is the group aged 18 to 64, with 17,759 living with a disability. As a percentage of the total population by age, seniors aged 65 and older is the population group most likely to live with a disability, with 39.7% (7,908) living with some type of disability. Due to the nature of the City's housing stock with many multi-family and split-level units, one large concern is providing housing options for the 13,613 Providence residents that experience difficulty with walking or climbing stairs and the 21,201 residents with self-care and independent living difficulties.

The Rhode Island Coalition Against Domestic Violence (RICADV), a statewide nonprofit coalition of domestic violence-focused service agencies, reports in its 2017 Annual Report that there were 8,758 victims of domestic violence who received assistance throughout Rhode Island. Of these:

- 13,196 hotline calls were answered;
- 228 adults and children lived in transitional housing units;
- 539 adults and children stayed in shelter/safe homes.

In Providence, Sojourner House provides hotline services, transitional housing programs, and Safe House programs. In FY2019, Sojourner House served 1,020 unduplicated clients, and provided 7,152 shelter bed nights for 105 clients, and 43,968 supportive housing bed nights to 180 clients.

Demand for services (hotline, advocacy, shelter, and HIV testing) has been growing annually according to the reports cited above. Additionally, the novel COVID-19 pandemic has generated disturbing and notable increases in police and hotline calls for domestic violence <u>https://www.wpri.com/target-12/ri-domestic-violence-9-1-1-calls-rising-amid-covid-19-crisis/</u>.

As such, it is anticipated that services and housing for victims of domestic violence will continue to be a critical need during the ConPlan period.

# What are the most common housing problems?

The most common housing problem cited in the Tables above is housing cost burden. Thousands of Providence households report housing costs in excess of 30% of their gross income, placing them at potential risk of homelessness.

# Are any populations/household types more affected than others by these problems?

The 2011-2015 CHAS data indicates that particular household types are experiencing greater rates of housing problems.

When examining renter households, it is apparent that "Small Related" (43.5%) and "Other" (36.5%) households experience the greatest rate of housing cost burden.

When examining owner households, the largest subgroups facing this housing problem are the "Elderly" (34%) and "Small Related" (39.5%) household types.

Elderly households may have limited or fixed income and may not have the capability to increase their income as readily as other households, placing them at risk of having to forgo maintenance or other critical needs as the cost of living and housing continues to rise.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families living in Providence often find it difficult to pay for their housing costs, particularly due to the lack of affordable housing for the most economically vulnerable populations. As described previously, a significant portion of households in Providence are cost-burdened, placing them at greater risk of homelessness. Once evicted due to non-payment, it is then significantly more difficult to find replacement housing.

Another related risk factor is the increasingly more common phenomenon of "doubling up," or temporarily living with friends or families due to housing cost burden or other situation (i.e., eviction, foreclosure, loss of employment, etc.). According to *The State of Homelessness in America report for 2020*, living doubled up is a common living situation prior to becoming homeless. Statewide, the number of people "doubled up and living in poverty" totaled 12,262 households in 2018. While it is virtually impossible to identify which specific individuals and families who are living doubled up will fall into homelessness, the number of persons living in this precarious and untenable situation is cause for concern. Living in this condition can also lead to or exacerbate stress and other mental health problems for adults and children.

Another population group at risk of homelessness are older youth who are about to "age out" of the foster care, social service, and juvenile justice systems upon their eighteenth birthday. Typically, the foster care and juvenile justice systems expects youth to live independently at age 18; however, these youth are often ill-prepared for independent living and often lack the supports for high school completion, obtaining employment, enrolling in or accessing health care, continued educational opportunities, or housing and transitional living arrangements. These insufficient supports lead to longer-term housing and supportive service needs.

Rapid rehousing programs are critical tools in rehousing homeless individuals or families, however, assistance is time-limited. As such, housing navigation services and transition planning are necessary for rapid rehousing clients, as finding suitable, permanent replacement housing is difficult. Rental vacancy rates and a shortage of habitable units are expected to remain a challenge in obtaining permanent housing throughout the ConPlan period. If a household has an eviction or criminal record, the barriers to transitioning successfully from rapid rehousing are even greater.

# If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City does not estimate the at-risk population. N/A.

# Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

As described previously, high housing cost burden is the primary characteristic linked with instability, as these households are precariously-housed and less resilient to economic shocks (such as a job loss, illness, or a major expense). As such, these households are at greater risk of displacement and homelessness.

Additionally, "doubling-up" and overcrowding (staying with friends or family) was cited during ConPlan consultations as a potential "canary in the coal mine" of increased risk of homelessness.

Compounding matters, the City's incredibly low rental vacancy rate (3%) means that once displaced, households have great difficulty in finding suitable alternative housing.

# Discussion

The data presented above paints a clear picture of the City's housing challenges; primary among them is the issue of affordability. The housing cost burden among the City's low- to moderate-income residents creates significant difficulty for the households and for the City when cost burdens lead to homelessness.

Further, the lack of ongoing maintenance of the City's housing stock in low- and moderate-income neighborhoods has created situations where units are of substandard quality, are unhealthy, and potentially unsafe for habitation.

# NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

# Introduction

As part of its Consolidated Plan, the City must assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

According to HUD, disproportionate need refers to "any need for a certain race/ethnicity that is more than ten (10) percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level."

Disproportionate need for each race/ethnicity is calculated as the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all City households at that income level that experience the same problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity.)

The disproportionately greater need based on racial or ethnic group can be measured by the differences of the percent of low-to-moderate-income among the groups as well as the differences of housing units with problems by income among the groups.

The four housing problems are:

- 1) Housing unit lacks complete kitchen facilities;
- 2) Housing unit lacks complete plumbing facilities;
- 3) More than one person per room (overcrowded); and

4) Household is cost burdened (between 30 and 50 percent of the household's gross income is spent on housing costs).

## 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,330	3,365	2,275
White	3,680	1,040	685
Black / African American	1,545	534	370
Asian	620	45	195
American Indian, Alaska Native	190	60	50
Pacific Islander	65	0	0
Hispanic	5,780	1,650	935

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,605	1,825	0
White	2,615	575	0
Black / African American	1,085	255	0
Asian	380	15	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	3,375	970	0

 Table 14 - Disproportionally Greater Need 30 - 50% AMI

 2011-2015 CHAS

Data Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,225	4,030	0
White	1,945	1,660	0
Black / African American	770	590	0
Asian	280	195	0
American Indian, Alaska Native	74	25	0
Pacific Islander	0	0	0
Hispanic	2,020	1,340	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source:

2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of	Area	Median	Income
-------------	------	--------	--------

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,455	3,860	0
White	575	1,685	0
Black / African American	225	620	0
Asian	105	310	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	505	1,140	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source:

\*The four housing problems are:

2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

# Discussion

Most Providence households in the 0-30% AMI bracket experience at least one housing problem (68.6%).

Additionally, in the 0-30% AMI group, 100% of Pacific Islanders experience a housing problem and represent a disproportionately greater need. Other races/ethnicities are not greater than ten percentage points above the total share and therefore do not represent a disproportionately greater need.

Most Providence households in the 30-50% AMI bracket also experience at least one housing problem (80.6%).

In the 30-50% AMI bracket, 96.2% of Asian households experience a housing problem and experience disproportionately greater need. Other races/ethnicities experience similar or lesser rates of housing problems, and do not represent a disproportionately greater need. It is important to note, however, that the sample sizes of certain populations (such as American Indian/Alaska Native) are very low, meaning the margin of error in the Census estimate data by income bracket may be high.

Most Providence households in the 50-80% AMI bracket also report experiencing at least one housing problem (56.5%).

In the 50-80% AMI bracket, 74.7% of American India/Alaskan Native households experience a housing problem and experience disproportionately greater need. Other races/ethnicities experience similar or lesser rates of housing problems, and do not represent a disproportionately greater need.

Finally, the rate of housing problems reported diminishes at higher income levels. In the 80-100% AMI bracket, 27.4% of the population reports experiencing one of more housing problems.

At higher income levels, no races/ethnicities experience greater than 10 percentage points above the population as a whole; i.e. do not experience a disproportionately greater need. (Again, it must be noted that the margin of error by income bracket for some population shares may be high.)

# NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

# Introduction

According to HUD, disproportionate need refers to "any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level."

Disproportionate need for each race/ethnicity is calculated as the share of the total number of households with one or more severe housing problems from each race/ethnicity and comparing that figure to the share of all City households at that income level that experience the same severe problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more severe housing problem / total # of households for that race/ethnicity.)

The disproportionately greater need based on racial or ethnic group can be measured by the differences of the percent of low-to-moderate-income among the groups as well as the differences of housing units with severe problems by income among the groups.

The four severe housing problems are:

- 1) Housing unit lacks complete kitchen facilities;
- 2) Housing unit lacks complete plumbing facilities;
- 3) More than 1.5 persons per room (overcrowded); and
- 4) Household is cost burdened (more than 50 percent of income is devoted to housing costs).

## 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,390	5,310	2,275
White	3,125	1,595	685
Black / African American	1,195	885	370
Asian	590	74	195
American Indian, Alaska Native	190	60	50
Pacific Islander	65	0	0
Hispanic	4,850	2,580	935

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source:

urce:

\*The four severe housing problems are:

2011-2015 CHAS

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

# 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,030	5,405	0
White	1,335	1,850	0
Black / African American	635	705	0
Asian	225	170	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	1,760	2,590	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS Source:

OMB Control No: 2506-0117 (exp. 06/30/2018)

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,755	7,500	0
White	650	2,955	0
Black / African American	185	1,175	0
Asian	115	360	0
American Indian, Alaska Native	65	34	0
Pacific Islander	0	0	0
Hispanic	680	2,685	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source:

2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	420	4,895	0
White	120	2,145	0
Black / African American	90	755	0
Asian	25	390	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	185	1,460	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

OMB Control No: 2506-0117 (exp. 06/30/2018)

# Discussion

Many Providence households in the 0-30% AMI bracket experience at least one severe housing problem (57.8%).

Additionally, in the 0-30% AMI group, 100% of Pacific Islanders and 68.7% of Asians experience severe housing problems, representing a disproportionately greater need with respect to those populations. Other races/ethnicities are not greater than ten percentage points above the total share and therefore do not represent a disproportionately greater need.

42.7% of Providence households in the 30-50% AMI bracket also experience at least one severe housing problem.

In the 30-50% AMI bracket, 57% of Asian households and 60% of American Indian/Alaska Native households experience a housing problem and experience disproportionately greater need. Other races/ethnicities experience similar or lesser rates of housing problems, and do not represent a disproportionately greater need. It is important to note again, however, that the sample sizes of certain populations (such as Pacific Islanders) are very low, meaning the margin of error in the Census estimate data by income bracket may be high (or data not captured at all).

In the 50-80% AMI bracket, 19% of Providence households report experiencing at least one housing problem.

In this 50-80% AMI bracket, 65.7% of American Indian/Alaska Native households experience a housing problem and experience disproportionately greater need. Other races/ethnicities experience similar or lesser rates of housing problems, and do not represent a disproportionately greater need.

Finally, the rate of housing problems reported diminishes at higher income levels. In the 80-100% AMI bracket, 7.9% of the population reports experiencing one of more housing problems. At higher income levels, no races/ethnicities experience greater than 10 percentage points above the population as a whole; i.e. do not experience a disproportionately greater need. (Again, it must be noted that the margin of error by income bracket for some population shares reported may be high.)

# NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

# Introduction:

According to HUD, disproportionate need refers to "any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level."

The table below indicates the share of households by race/ethnicity experiencing cost burden (paying between 30-50% of gross household income for housing costs) and severe cost burden (paying more than 50% of gross household income for housing costs).

Disproportionate need for each race/ethnicity is calculated as the share of the total number of households with cost burden from each race/ethnicity and comparing that figure to the share of all City households at that income level that experience the same problem. (*Share of Race/Ethnicity = # of households for that race/ethnicity with cost burden/ total # of households for that race/ethnicity.*)

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Total Households	Percent Cost Burdened
Jurisdiction as a whole	31,850	12,260	15,045	2,325	61,480	44.4%
White	16,545	4,515	5,010	735	26,805	35.5%
Black / African American	4,140	1,785	1,995	370	8,290	45.6%
Asian	1,450	630	865	195	3,140	47.6%
American Indian, Alaska Native	155	8	255	50	468	56.2%
Pacific Islander	0	0	65	0	65	100.0%
Hispanic	8,865	4,985	6,390	935	21,175	53.7%

# Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS Source:

# **Discussion:**

In Providence, 44.4% of households are considered to have cost burden (pay more than 30% of their gross income for housing). Of those cost-burdened, 24.5% experience severe cost burden (pay more than 50% of their gross income on housing costs) when including households that report "no or negative income".

When evaluated by race/ethnicity, the following emerges:

American Indian/Alaska Native households disproportionately experience severe housing cost burden (54.5%), and therefore experience general cost burden at a greater rate than the overall population (56.2%).

Pacific Islander households also disproportionately experience severe cost burden (100% of households are estimated to be severely cost burdened), and therefore also experience general cost burden at a significantly higher rate than the overall population.

Additionally, while the rate of cost burden for Hispanic households is not disproportionate when compared to the jurisdiction as a whole, the combined percentage of any cost burden is 9.3 percentage points above the jurisdictional rate (bordering on disproportionate).

# NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

# Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the 2011-2015 CHAS data provided, 100% of Pacific Islander households fall into the extremely low-income group of 0% to 30% area median income, and all these households are estimated to be experiencing severe housing problems (mainly, severe cost burden).

American Indian and Alaska Native households experience high rates of severe cost burden (54.5%), and households earning 30-50% AMI and 50-80% AMI disproportionately experience one or more severe housing problems.

Finally, extremely low-income Asian households (those earning at or below 30% of AMI) are disproportionately impacted by one or more severe housing problems.

# If they have needs not identified above, what are those needs?

Among the various communities in Providence, the improvement of economic conditions and additional access to economic opportunity and assistance programs is of paramount importance.

Further, ensuring equal access for Limited English Proficient persons to area housing assistance programs is critical to ensure race/ethnicity is not a factor in a household's ability to obtain or keep their housing. Affirmative marketing of new affordable units, as well as language-accessible housing programs are needed to ensure communities are not excluded from housing opportunities.

# Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Broadly speaking, there are concentrations in the City of racial/ethnic groups in the following neighborhoods: Wanskuck, Charles, Manton, Olneyville, Valley, Hartford, Silver Lake, West End, Elmwood, Upper and Lower South Providence, and Washington Park. Many of these neighborhoods also have disproportionately higher levels of poverty. Downtown, Mt. Pleasant and the East Side of Providence are generally less diverse.

Generally, available Census data and anecdotal reports from stakeholders indicate that the City's Asian population is concentrated in the West End and Elmwood neighborhoods, and to a lesser extent downtown and on the East Side. The East Side and downtown density may be attributed in part to a large Asian college student population.

The City's Pacific Islander population is similarly located in the West End, with some presence in Manton, Valley, Olneyville, and Silver Lake.

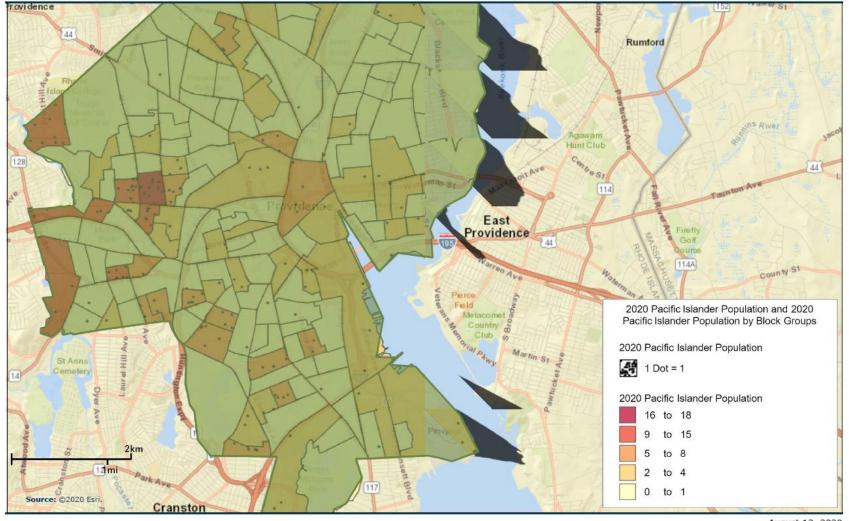
A very small Native American (American Indian) population is reported in Wanskuck and Olneyville by Census data.

As noted previously, the populations with disproportionate housing needs are generally small subsets of the City's overall population, which can provide challenges when mapping or extrapolating data.

Maps of race/ethnicity by Census Block are provided.



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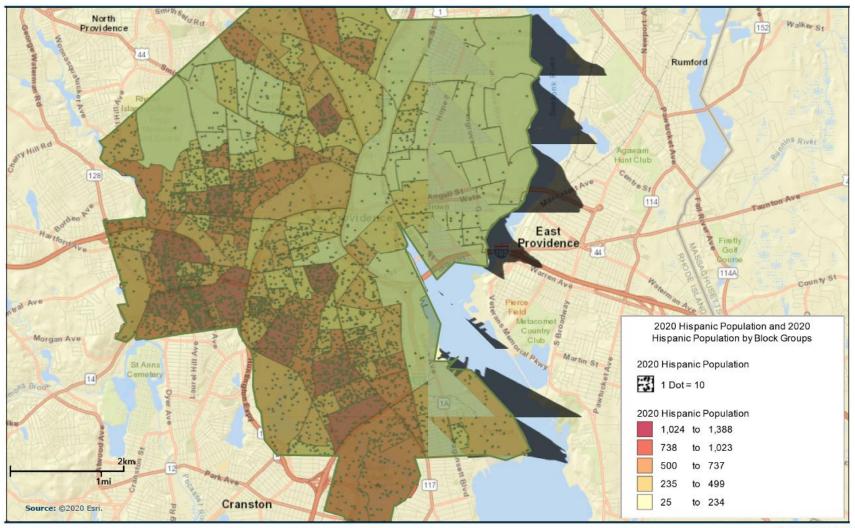
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## Hispanic Population Density

Providence, RI



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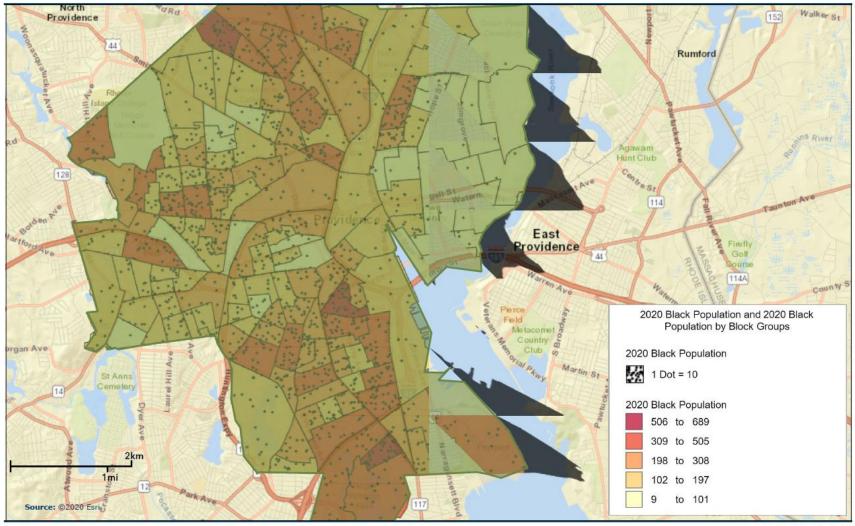
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## Black Population Density

Providence, RI



August 13, 2020

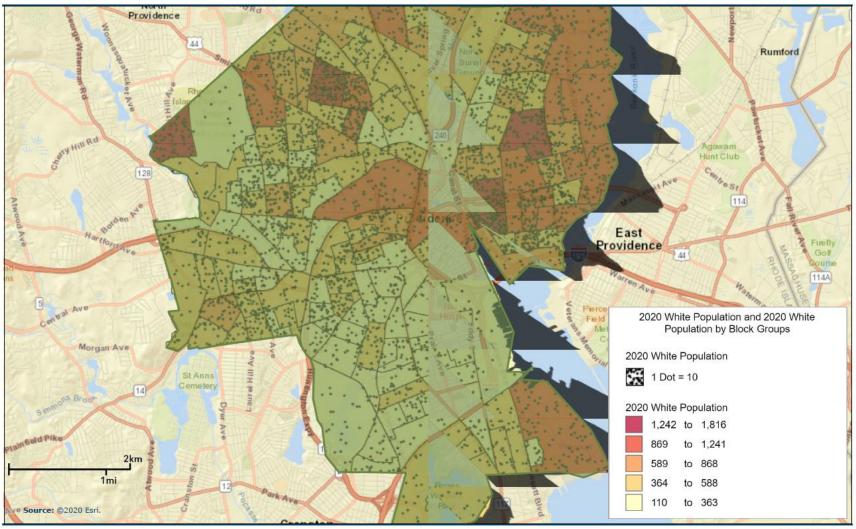
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## White Population Density

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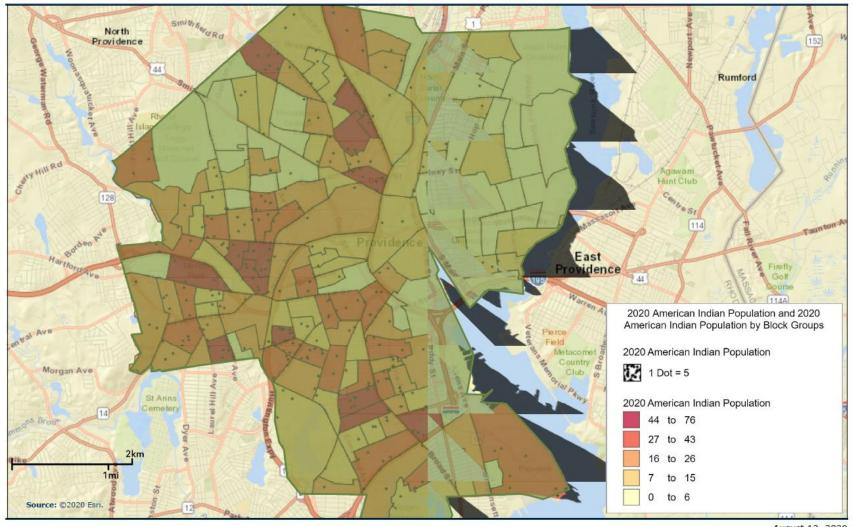
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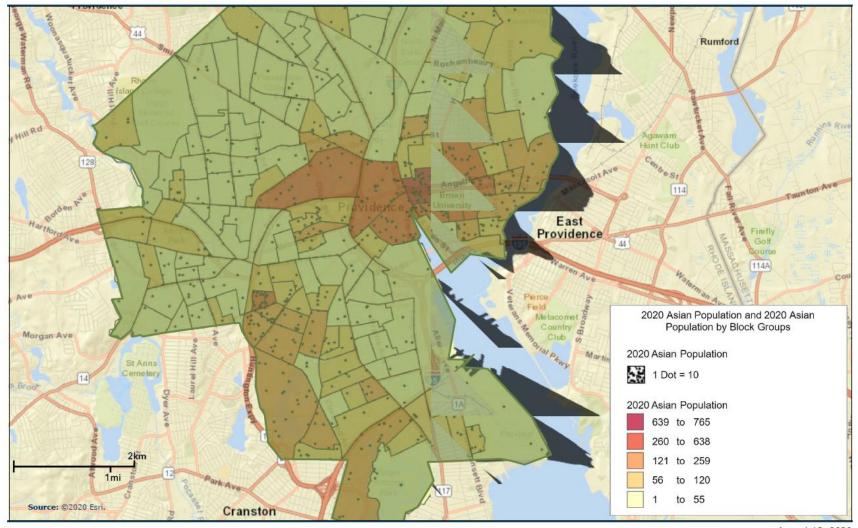
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### NA-35 Public Housing – 91.205(b)

#### Introduction

The Providence Housing Authority (PHA) administers and operates public housing in the City.

The PHA owns and manages 10 housing complexes:

- Chad Brown/Admiral Terrace/Sunset Village (375 units),
- Hartford Park (508 units)
- Codding Court (120 units)
- Manton Heights (330 units)
- Roger Williams (40 units)
- Dexter Manor (291 units)
- Dominica Manor (204 units)
- Kilmartin Plaza (106 units)
- Carroll Tower (194 units)
- Parenti Villa (194 units).

The PHA also manages 244 "scattered site" units, as well as thousands of Housing Choice Vouchers.

In total, the PHA currently administers 2,249 Housing Choice Vouchers (Section 8), 219 Veterans Affairs Supportive Housing (VASH) vouchers (31 project-based; 188 tenant-based), 50 Mainstream vouchers (with 38 with preference for households experiencing homelessness referred via Coordinated Entry, and preference for 12 vouchers for households seeking to leave nursing homes or other institutional settings), 199 Mod-Rehab vouchers, 50 Project-Based Vouchers, and 48 Homeownership vouchers.

#### Totals in Use

	Program Type								
	Certificate	tificate Mod- Public		Vouchers					
		Rehab	Rehab Housing		Project -	Tenant -	Special Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	97	252	2,559	1,963	20	1,890	22	0	0

Table 22 - Public Housing by Program Type

#### \*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

#### **Characteristics of Residents**

			Pro	gram Type				
	Certificate	Mod-	Public	Vouchers				
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher
					based	based	Veterans Affairs	Family Unification
							Supportive	Program
							Housing	
Average Annual Income	10,926	6,936	10,840	13,353	13,951	13,207	11,058	0
Average length of stay	4	4	7	6	6	7	0	0
Average Household size	2	1	2	2	2	2	1	0
# Homeless at admission	0	11	0	0	0	0	0	0
# of Elderly Program Participants (>62)	6	22	698	278	3	270	4	0
# of Disabled Families	14	77	688	520	7	500	8	0
# of Families requesting accessibility								
features	97	252	2,559	1,963	20	1,890	22	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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#### **Race of Residents**

				Program Type					
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Spec	ial Purpose Vou	cher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	64	182	1,845	1,403	8	1,356	14	0	0
Black/African American	33	62	647	515	10	492	8	0	0
Asian	0	3	28	15	1	13	0	0	0
American Indian/Alaska Native	0	3	35	29	1	28	0	0	0
Pacific Islander	0	2	4	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

 Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

#### **Ethnicity of Residents**

	Program Type								
Ethnicity	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Spec	ial Purpose Vou	cher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	58	81	1,696	1,086	5	1,058	1	0	0
Not Hispanic	39	171	863	877	15	832	21	0	0
*includes Nen Elderly Disable	d Mainstroar	n One Veer I	Vainctroom	Eive veer and M	Jursing Home T	Transition			

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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# Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Nearly all PHA developments contain fully-accessible units, and many other units include ADA modifications or adaptability. Where noted, properties are designated for age 62+ OR disabled, except that "near elderly" - single person-households age 50 and older without a disability - may live in a studio apartment.

- Chad Brown/Admiral Terrace/Sunset Village: 7 fully-handicap accessible and 1 hearing accessible unit.
- Hartford Park: 10 fully-handicap accessible and 5 hearing accessible units; 119 units in total designated for the elderly/disabled. No studio units.
- Codding Court: 5 fully-handicap accessible and 3 hearing accessible units.
- Manton Heights: 16 fully-handicap accessible and 6 hearing accessible units.
- Roger Williams: None.
- Dexter Manor: 10 fully-handicap accessible and 5 hearing accessible units. 100% of development units (291) designated for elderly/disabled.
- Dominica Manor: 10 fully-handicap accessible units; 100% of development units (204) designated for elderly.
- Kilmartin Plaza: 5 fully-handicap accessible units. 100% of development units (106) designated for elderly/disabled.
- Carroll Tower: 10 fully-handicap accessible units. 100% of development units (194) designated for elderly.
- Parenti Villa: 10 fully-handicap accessible units. 100% of development units (194) for elderly/disabled.
- Scattered sites: 12 fully-handicap accessible units and 7 hearing accessible units.

The PHA development projects contain 1,162 units for the elderly and disabled households, who are most in need of accessible units. Additionally, the PHA provides reasonable accommodations to all tenants as they arise. However, if accessibility requirements become more significant, the resident can transfer to a unit that is fully 504-accessible when one becomes available, although the wait time for turned-over units is lengthy.

Of the 1,367 households on the 2019 Public Housing waitlist, 8 households reporting requiring a mobility accessibility, 2 reported a hearing impairment, and 2 reported a sight impairment. However, it is anticipated that the actual universe of households requiring some degree of accommodation is far greater.

	2016 List	2016 List	Centralized	CWL Percentage
	Households	Percentage	Waitlist	
			Households	
White	1,896	39%	2,735	52%
Black/African	1,537	32%	1,561	30%
American				
Native American	286	6%	235	4%
Asian American	65	1%	71	1%
Other/Unknown	1,079	22%	665	12%
Total	4,863	100%	5,272	100%
Hispanic	2,273	47%	1,898	36%
Non-Hispanic	2,590	53%	3,374	64%
Total	4,863	100%	5,272	100%

In 2019, the demographic data of the PHA's waiting list(s) for Section 8 housing follows:

The demographic data of the PHA's 2019 waiting list for Public Housing units follows:

	Waitlist Households	Percentage
White	850	62%
Black/African American	482	35%
Native American	14	1%
Asian American	22	2%
Hawaiian/Pacific Islander	0	0%
Total	1,371	100%
Hispanic	823	60%
Non-Hispanic	548	40%
Total	1,371	100%
Low Income	29	2%
Very Low Income	167	12%
Extremely Low Income	1,171	86%
Accommodation	12	0.09%
Requested		

Pre-applications and applications for Public Housing units were submitted for the following bedroom sizes:

Pre-Application Waiting Pool by Bedroom Size								
1 Bedroom         2 Bedroom         3 Bedroom         4 Bedroom         5 Bedroom								
401	2,052	1,283	208	0				
	Application Waiting Pool by Bedroom Size							
254	180	51	12	13				

#### Most immediate needs of residents of Public Housing and Housing Choice voucher holders:

Based on the bedroom sizes requested on the waiting list and pre-application waiting list, the need for affordable one- and two-bedroom units is the most immediate need of the applicants for Public Housing, and the need for smaller bedroom sizes is only expected to grow as the City's population ages (and average household sizes decrease).

Within Providence's housing market, it is also tremendously difficult for voucher holders to locate a vacant, habitable housing unit within the Fair Market Rent limits. As such, the PHA has increased its payment standard to 107% of Fair Market Rent, and engages in extensive landlord recruitment and engagement to incentivize Section 8 participation.

#### How do these needs compare to the housing needs of the population at large?

The primary needs for PHA residents are similar to those of other low- and extremely-low income families in Providence: access to living wage employment, access to safe, affordable housing units, and access to wraparound services (such as financial literacy, food access, and childcare) are priority needs.

#### Discussion

There is an urgent need for additional affordable housing opportunities for the thousands of families and individuals on the public housing and Section 8 waiting lists. Modifications to existing units are likely required to accommodate the growing elderly population and those living with a physical disability. Services to address the education, economic, and healthcare needs of youth, adults, and the elderly/disabled populations in public housing are required.

### NA-40 Homeless Needs Assessment – 91.205(c)

#### Introduction:

The primary method of assessing the universe and needs of persons experiencing homelessness is derived from the annual Point-in-Time (PIT) count for the State of Rhode Island. As the service center for the State, many persons experiencing homelessness connect to services and shelter in the Capital City.

Based on the findings of the 2018 Point-In-Time (PIT) Count for the Rhode Island Continuum of Care (CoC), there were 1,101 individuals experiencing homelessness on a sample night. Of those, 1,050 were found to be sheltered and 51 were unsheltered.

For individuals: 264 were identified as chronically homeless, 103 as veterans, 4 as persons with HIV/AIDS, 234 as severely mentally ill, and 169 suffering from chronic substance abuse. Important to note: the Homeless Management Information System (HMIS) from which this data is derived may count one person within multiple classifications.

For families: a total of 354 were counted, with only 2 families unsheltered. Of these families, 31 met the definition of chronically-homeless.

The City of Providence does not have "rural homelessness" as defined by HUD.

#### **Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered	N/A	1,689	1,313	479
Persons in Households with Adult(s) and						
Child(ren)	2	352				
Persons in Households with Only Children	0	0				
Persons in Households with Only Adults	49	698				
Chronically Homeless Individuals	17	216				
Chronically Homeless Families	0	31				
Veterans	3	100				
Unaccompanied Child	0	0				
Persons with HIV	0	4				
Victims of Domestic Violence	1	29				
Severely Mentally III	17	217				
Chronic Substance Users	15	154				

Table 26 - Homeles	s Needs Assessment
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Data Source Comments: 2018 Point-in-Time Count; RICOH 2018 Systems Performance Measures Report

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

See table above for publicly available data on homeless population types and shelter status.

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Race:	Sheltered:		Unsheltered (optional)	
White		626		36
Black or African American		278		11
Asian		14		0
American Indian or Alaska				
Native		18		1
Pacific Islander		1		0
Multiple Races		113		3
Ethnicity:	Sheltered:		Unsheltered (optional)	
Hispanic		257		11
Not Hispanic		793		40

#### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group:

Data Source2018 Point-in-Time Homeless Count. Note: "Sheltered" includes those clients counted in emergency shelter, asComments:well as transitional housing.

## Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2018 Point-in-Time Homeless Count observed 3 unsheltered veterans, and 2 unsheltered families. 352 family households were found to be sheltered or in transitional housing; 100 veterans were observed to be sheltered. Resources to transition families and veterans out of shelter and into permanent housing will be critical in this Consolidated Plan period, as will diversion resources (assistance to those homeless or imminently homeless that helps quickly resolve their instability and avoid the need for shelter).

It is important to also note that current and estimated rates of homelessness may be underestimated due to "doubling up" (families or individuals sheltering with friends or family, who are not captured by Point-in-Time counts) and differing methods of identifying and defining homelessness across programs. A recent report by HousingWorks RI "Falling through the Cracks: Student Homelessness in Rhode Island" found that Rhode Island is likely under-identifying homelessness in school-age children.

#### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

See table above.

Racial/ethnic disparity is evident when examining the 2018 Point-in-Time count and other data sources. According to the 2018 PIT count, Black/African Americans disproportionately represented 26.2% of the homeless population, despite comprising only 8.5% of the State's population (2019 Census Population Estimates V2019). Similarly, those identifying as "Multi-Racial" comprised 10.5% of those experiencing homelessness despite a state population of only 2.9%.

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Given the persistent and apparent racial inequity, the RI CoC and CHF are committed to monitoring performance outcomes and processes to eliminate disparities in the service and housing delivery system.

#### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered clients are those who are observed to be housed in either emergency shelter or transitional housing. Unsheltered individuals or families are those observed to be living in a place not fit for human habitation, such as cars, parks, sidewalks, and abandoned buildings.

As documented by the PIT data, homelessness in Rhode Island has been decreasing over the past several years, and the majority of clients counted were observed to be sheltered. However, there has been a much more pronounced decrease in homelessness among families compared to homeless individuals, and the 2019 preliminary PIT data appears to indicate that the level of unsheltered individuals is rising (from 51 in 2018 to 71 in 2019).

#### Discussion:

In consultation with homelessness providers, through analysis of HMIS and Point-in-Time data, and review of the State's strategic planning to end chronic homelessness, the most significant issue identified was the need to quickly re-house individuals and families that fall into homelessness, and the challenges in doing so.

The homelessness issue in the City is compounded by the lack of resources to provide the requisite support services to the homeless and at-risk populations. To address these issues, the City is focused on funding needed programs that respond to homelessness through street outreach and rapid re-housing for those that fall into homelessness, supporting shelter operations, and supporting the Housing First model of providing homeless individuals with permanent housing and the appropriate wrap around services as required for them to maintain their housing.

While the City is committed to funding the programs above, it is also critical that additional, affordable units (targeted to at or below 30% AMI) be brought online to increase the supply of safe, habitable units for clients seeking housing.

Additionally, it is critical to improve the alignment between development of affordable housing, rental subsidies, and case management services to ensure affordable units (such as those developed by CDCs) are attainable and available to the most vulnerable.

### NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

#### Introduction:

There are households throughout the City that have special needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; those living with HIV/AIDS and their families; persons with substance use disorders; persons with Severe Mental Illness (SMI) and Severe and Persistent Mental Illness (SPMI); and victims of domestic violence, dating violence, sexual assault, and stalking. These groups may face greater challenges than the general population due to their specific circumstances and the City's housing stock may not be suitable for households with particular special needs. These groups may also require special attention due to additional social services required.

#### HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	Not available
Area incidence of AIDS	Not available
Rate per population	Not available
Number of new cases prior year (3 years of data)	Not available
Rate per population (3 years of data)	Not Available
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	2,612
Area Prevalence (PLWH per population)	161
Number of new HIV cases reported last year	115

#### Table 27 – HOPWA Data

Data Source Comments: CDC HIV Surveillance Report (2018)Rates are per 100,000

#### HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	305
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or	
transitional)	150

#### Table 28 – HIV Housing Need

 Data
 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

 Source:
 Image: Comparison of the second sec

#### Describe the characteristics of special needs populations in your community:

#### Elderly/Frail Elderly:

The City has 21.7% or 13,396 persons aged 65 and older (2018 ACS).

Generally, the elderly rely primarily on Social Security and other fixed retirement income, which creates affordability issues as housing prices have escalated much faster than income. There are 4,070 elderly households in the City that experience housing cost burdens of over 30%, and 2,655 elderly households with cost burdens over 50%. Additionally, limited incomes inhibit their ability to keep up with property maintenance.

The elderly and frail elderly has additional challenges that come with age, such as chronic medical conditions, higher rates of disabilities, reduced mobility, and high healthcare costs. Seniors are often in need of supportive housing, such as intermediate care facilities, group homes, or other housing that includes a planned service component to care for seniors when independent living becomes a challenge.

#### Persons with Mental, Physical, and/or Developmental Disabilities:

Among the City's population, 13,613 residents experience ambulatory difficulties, and 21,201 residents are estimated as having self-care and independent living difficulties.

Due to the nature of the City's older, multi-family housing stock, housing options for these residents is a concern. Specialized accessibility modifications (such as ramps) are often required for those with mobility challenges.

Those living with a disability can find it difficult to retain housing and often their disability prevents them from earning a wage that allows for independent living. Many individuals with mental illness depend solely on Supplemental Security Income as their primary income source. Affordability issues become even more challenging when coupled with low inventory in the private housing market, or a disability that makes navigating a public support system without assistance a challenge.

#### Persons with Substance Use Disorders

The SAMHSA Center for Behavioral Health Statistics and Quality 2016-2017 National Survey on Drug Use and Health indicated that 17.9% of those Rhode Islanders surveyed over age 18 had "engaged in illicit drug use in the past month", and 31% reported "binge alcohol use".

A key principle to reduce substance abuse is to treat alcohol and drug addiction as a medical issue rather than a criminal one. Rhode Island created an Adult Drug Court to more efficiently divert certain drug cases from the criminal justice system. CoC- and CHF-funded housing providers also largely adhere to the Housing First model, meaning they do not require those experiencing homelessness to address substance use problems, or to graduate through a series of programs, before they can access housing.

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In addition to housing, a continuum of services—in-patient hospitalization, residential treatment, long-term outpatient treatment, relapse prevention, and medication management—is necessary.

Victims of Domestic Violence/Stalking: see NA-10.

*Persons Living with HIV/AIDS & their Families:* see below.

# What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs are discussed above. Needs were determined through consultation with provider agencies and constituents. Estimation of unmet need was calculated from waitlists for area programs.

# Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of Providence is an entitlement community of HOPWA funding which provides housing assistance and supportive services to persons living with HIV/AIDS and their families. Providence is the sole entitlement recipient of HOPWA funding in Rhode Island and funds organizations in the Providence/Fall River/New Bedford Metropolitan Statistical Area (MSA). This MSA covers the State of Rhode Island (excluding Westerly) and Bristol County, MA. Service providers are encouraged to develop partnerships to ensure that a Housing Stability Plan is in place.

Within the Providence-Warwick-RI-MA MSA, there are approximately 2,612 individuals living with HIV/AIDS according to 2018 CDC HIV Surveillance data. The CDC notes that Rhode Island is one of the areas with the highest rates of children aged less than 13 years living with diagnosed HIV infection (6.2% of children < age 13).

There are 49 permanent housing units available for those living with HIV/AIDS and their families in the MSA in 2020. Additionally, 22 units are supported with Tenant-Based Rental Assistance (TBRA) which continues to be successful in maintaining stability for households and linking to community resources and primary medical care. The waitlist of individuals and families seeking TBRA is 305 households.

While Short-Term Rent, Mortgage and Utility assistance (STRMU) is an eligible HOPWA Program to assist low-income people living with HIV/AIDS with obtaining and maintaining stable and affordable housing, providers have recently prioritized longer-term supports (TBRA and permanent-supportive housing) based on demand (evidenced by lengthy waitlists).

Specialized providers, such as AIDS Care Ocean State, provide quality housing in which clients may live with housing security. Housing continues to be a challenge for those living with HIV/AIDS particularly due to discrimination once their medical condition becomes known.

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Additional services required by persons living with HIV/AIDS are transportation to and from medical appointments; mental health and psychiatric support; medical treatment adherence programs; continuation of health insurance; financial assistance for housing costs, heat, and other utility expenses; eviction prevention services; clinical counseling; drug treatment for IV drug users; nutrition and medication support; respite care; and palliative and end-of-life care.

#### Discussion:

The above special needs populations face a multitude of housing and supportive service needs unique to their condition. A wide availability of housing choices for each of these groups, with the requisite supporting services will be necessary to truly meet their needs. Key highlights include additional accommodations for the City's aging population and those that suffer from ambulatory and independent living difficulties. Those living with disabilities need housing that can accommodate wheelchairs or other mobility devices. Those living with HIV/AIDS are in need of housing and supportive medically-related services. Similarly, those diagnosed with mental or developmental disabilities require affordable housing which allows for independent living with the requisite supportive services.

These needs are far beyond the resources available to the City from HUD, and as such, the City continues to endeavor to identify or develop additional affordable housing resources for rehabilitation and new development to broaden the spectrum of housing choices in the City.

## NA-50 Non-Housing Community Development Needs – 91.215 (f)

#### Describe the jurisdiction's need for Public Facilities:

#### <u>Schools</u>

The City of Providence faces ongoing public facility needs attributed to an aging building stock and outdated infrastructure. Compounded by a limited tax base, the City struggles to meet the educational, recreational and institutional needs of its residents.

The State of Rhode Island Department of Education conducted a Public Schoolhouse Assessment in 2017, which estimated the total cost of repairs to bring Providence schools up to "good" condition at \$372.4 million. When factoring in system life cycles, the future need rises to \$531.8 million. While the City intends to bond for up to \$400M for those needs over a ten-year period, additional resources will be necessary to leverage bond funds to bring the facilities up to 21st century learning standards. The City's 2017 All In: Our Learning Spaces community engagement process will inform the City's \$400M investment strategy.

#### <u>Libraries</u>

The Providence Community Library operates 9 neighborhood libraries in the City. The agency's most recent 5-year facilities report discusses PCL's goal of completing all the major structural improvements needed at their facilities with funding to be obtained from a variety of public and private donors (including anticipated applications to the City's CDBG Program). The total cost for these priority facility improvements was estimated to exceed \$3M.

#### Parks & Recreation

The Providence Parks system includes more than 103 neighborhood parks, 31 ball fields, 8 soccer fields, 30 basketball courts, walking tracks/trails, tennis courts, handball courts, a community sailing facility, 60 playgrounds, conservation areas, canoe launches and a boat launch, a RiverWalk, community gardens, cemeteries, farmer's markets, dog parks, skateboard parks, and off-road bicycle facilities. All facilities are free and open to the public.

Providence Recreation operates ten multifunctional recreation centers throughout the City, free of charge, and offers seasonal programs and activities to all Providence residents.

Many necessary improvements to the parks are planned and funded from a variety of sources (Capital Improvement bond, general fund, and miscellaneous grants); however, improvements and repairs needed exceed the resources available.

#### Senior Centers & Community Centers

The City conducted a facility audit in 2015 to better understand the physical condition of the City's senior centers and community centers (facilities that are owned by the City and leased to community-based organizations).

Reports on facility conditions were generated for 20 publicly-owned facilities in the City (recreation centers, community centers, and senior centers). Building systems were evaluated as Good, Fair, or Poor, and for system obsolescence. The scope of necessary repairs at each building ranged from \$62,000 - \$950,000 in repair and replacement costs.

It is anticipated that millions of dollars in requests will also be submitted to the City's CDBG program by CBOs for capital improvements over the next five years (such as homeless shelters).

#### How were these needs determined?

As described above, facility needs for public schools, libraries, and were identified by periodic facility assessments and strategic plans.

The City also developed a 2020-2024 Capital Improvement Plan (CIP), which is a five-year program of planned improvements to Providence's public infrastructure. The purpose of the CIP is to facilitate and coordinate future capital improvements within the City's current and future financial framework. The CIP identifies critical investments to City parks, roadways, recreation centers, and other infrastructure. Through the development of the CIP, City departments identify and phase projects, and align these projects with available funding. Over the next five years, it is anticipated that the CIP and CDBG processes and investments will be heavily coordinated.

#### Describe the jurisdiction's need for Public Improvements:

Need for public improvements includes roadway repair, maintenance, and reconstruction; bridge and dam repair; parking infrastructure maintenance; complete streets work including curb extensions, striping, traffic calming, and bicycle and pedestrian amenities; and sewer and stormwater management system maintenance, repair, and construction, including the installation of green infrastructure. Participants at community meetings universally cited the need for improved pedestrian infrastructure (such as trip-free sidewalks and more crosswalks), traffic calming, and tree planting.

To achieve the City's goal of improving the current condition of roads and sidewalks and long-term goal of maintaining excellent quality mobility and transit infrastructure, \$15 to \$17 million will be allocated annually in the CIP for roads, sidewalk and complete street investments. CDBG and other investments will also be necessary to meet these neighborhood infrastructure needs.

Providence DPW is responsible for some 400 miles of sewers, along with 12,000 catch basins, 4,000 inlet grates, and 20,000 manholes. It is estimated that the City sewer system requires a total of \$50 million in infrastructure investment over the next 10 years. Concerns regarding sewer capacity and maintenance were raised at multiple community meetings.

The City's stormwater system and dams are regulated by the Rhode Island Department of Environmental Management (RIDEM) under federal Environmental Protection Agency (EPA) authority. Because of system non-compliance and violations, multi-million-dollar improvements are mandated in the City's Capital Improvement Plan to address long-term issues and abate violations.

#### How were these needs determined?

Road project allocations are determined by the Department of Public Works (DPW) in accordance with its Pavement Management Program (PMP), which prioritizes roadways based on condition, traffic volumes and related factors and the 2018 sidewalk inventory. The PMP has identified 157 miles of unrepaired roads at an estimated cost of \$110 million and 214 miles of roadway in need of maintenance with an estimated cost of \$25 million.

Sidewalk project allocations are determined by the DPW in accordance with the Sidewalk Management Program (SMP). There are 625 miles of existing sidewalks in the City, and another 26 miles where sidewalks are not installed, but could be considered for construction. The estimated cost to construct, maintain, and repair sidewalks to achieve a "trip-free" standard is between \$142-183 million.

Needs for improved public infrastructure were underscored at the many ConPlan neighborhood meetings, and on resident surveys.

#### Describe the jurisdiction's need for Public Services:

The City of Providence has a robust ecosystem of nonprofit community organizations and public services agencies that provide a myriad of services to their respective communities. The City consistently provides funding for a network of neighborhood-based community centers allowing them to provide much needed senior services, childcare, food assistance, afterschool programs, and other services.

The City's ecosystem of community organizations offers a range of public services for all different age groups; however, gaps remain. Agencies shall be encouraged to share information and work collaboratively to provide a continuum of needed services, fund new programs rather than replicate existing programs, and better monitor the performance of their programs to build system accountability.

As resources decline and needs increase, it is important for City investments to be targeted to the organizations with a proven track record of delivering outcomes. By more precisely prescribing the programs and initiatives in which the City will invest and more clearly defining the outcomes the City

intends to receive in return for investments, CDBG funds can be best and most-efficiently targeted to meet the social service needs described herein.

#### Education and Youth Services

One of the ongoing challenges identified by community residents and service providers is the underperformance of City schools and attainment challenges. Recent reports have emphasized the need for supplemental learning programs to improve attainment or minimize learning loss, and to encourage social emotional skills. Mentorship and afterschool programs, no-cost college prep, recreation programs, nonviolence training, and arts and music education were all identified as necessary to supplement a child's education and provide for additional support for those struggling academically and socially.

#### Senior Services

With the aging population in the City, additional recreation and socialization programs for the City's senior population were highlighted in community meetings and through surveys and consultations. Some of the City's seniors have limited opportunity to engage in physical and mental activities. These services and activities often allow the City's senior population to be more independent, encourage community involvement, and empower seniors to age with dignity.

Senior transportation is also a challenge, as many seniors and providers report that the State's current non-emergency medical transport vendor makes access to senior services and meal sites difficult. Many senior centers report needing to provide their own transportation or tailoring their services to work around this challenge.

#### Health & Mental Health Services

Primary health care for Providence residents who are unable to afford healthcare, or who are uninsured remains a need in the community, as is obesity and diabetes prevention, smoking cessation, chronic disease health screening, non-acute walk-in clinics, etc. Additionally, multilingual and multicultural healthcare provision delivered to the increasingly diverse communities in the City is also needed. Comprehensive mental health services for those that suffer from mental illness are needed to facilitate independent living.

#### Legal Services

Legal issues of primary importance to low- and moderate-income residents are related to utility shut offs; protection against wage theft among low-wage tipped workers; foreclosure prevention; eviction prevention, (particularly stemming from retaliation for reporting code violations); "barrier busting" (i.e. expungement of criminal or eviction records creating a barrier to housing); access to Social Security and/or Disability benefits; and immigration issues.

#### **Transportation**

The City must work with RIPTA to boost service near housing and job centers to create the essential housing/transit/jobs linkage, and with developers to appropriately site projects. Additionally, free or reduced bus passes may be a critical component for clients seeking services who lack the requisite transportation to otherwise access.

#### Substance Use Disorder Prevention

Case management services for teens involved with the RI Juvenile Drug Court and adults with drug and alcohol dependency are needed.

#### Services for Victims of Domestic Violence

Comprehensive domestic violence services are needed, including emergency shelters, helpline support, advocacy, support groups, children's programs, and awareness campaigns to reduce domestic violence.

#### **Childcare Services**

The cost of child care can be a source of great financial stress for LMI families. Subsidized child care (before, during, and after school hours) is necessary for LMI families, particularly single parents, to allow them to obtain and maintain employment.

#### Financial Literacy

Relevant financial literacy training is a need. Rhode Island allows for "payday loans" with interest rates of up to 261%, and Providence's population is considerably "under-banked". According to the New York Federal Reserve, 33% of Providence County residents have subprime credit scores, and 14.9% of adults lack any credit file or credit score. Lack of banking history or access to credit keeps families in a cycle of poverty by prohibiting access to conventional methods of wealth-building.

#### Workforce Readiness and Employment Training

Workforce readiness training that targets the City's low-skilled, LMI population to connect them to employment opportunities is needed. Job training must align with the market realities in the State and be focused on connecting workers to entry-level jobs with a pathway for career and wage advancement.

#### Adult Basic Education

Providence is home to many adults who lack sufficient educational attainment to afford them a living wage job. According to the 2011-2015 ACS, over 23% of the City's population aged 16 and older has less than a high school education, and over 46% of the City's population has a high-school degree (or

equivalent) or less. Those who lack a high school or college education are placed at a severe disadvantage in the local and regional job market.

Providence Public Library and Providence Community Library offer several adult learning and literacy classes, including free, English as a Second Language (ESL) classes, ESL GED prep, computer instruction, and family literacy programs. While many services are available, there are gaps in the system and significantly more demand exists than the seats available.

#### Newly Arriving Immigrants

The City is seeing a growing immigrant population who may need specialized, accessible services to acclimate to their new environment.

#### Additional Special Needs Populations

There are two additional population groups that experience disproportionate challenges: the formerly incarcerated and young adults who have aged out of the foster care system. These individuals often lack an education or stable job history to secure employment to live independently and require supportive services.

#### How were these needs determined?

These needs were determined from the community meetings conducted as part of the Consolidated Plan process, previous planning studies, in consultation with community organizations and service providers, and through analysis of public data.

### **Housing Market Analysis**

#### **MA-05 Overview**

#### Housing Market Analysis Overview:

The City's 2020-2024 Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered with HUD entitlement funds. This market analysis describes the environment in which the City will be making community development investments.

This section describes the notable characteristics of the Providence market, including:

- the cost and condition of housing;
- lead-based paint hazards;
- public and assisted housing needs
- facilities, housing and services for persons experiencing homelessness;
- special need facilities and services; and
- barriers to affordable housing.

Throughout this analysis, the following issues have been identified:

- Insufficient affordable, habitable housing units exist to meet the demand of Providence's lowand moderate-income households.
- Much of Providence's rental housing stock is of low-quality and in short supply, particularly for those earning at or below 30% of area median income.
- The City's housing supply is aging, and deferred maintenance is a persistent challenge. As such, there is a high need for more rental and owner-occupied housing rehabilitation.
- There is a high need for more diverse affordable housing options (i.e. location, ADA compliant, equal housing access, and with supportive services).

### MA-10 Number of Housing Units – 91.210(a)&(b)(2)

#### Introduction

The City of Providence has 71,080 housing units, according to the 2011-2015 American Community Survey, 5-Year Estimate. Of the units where tenure-type is reported, 35% are owner-occupied, and 65% renter-occupied. Homeownership units tend to be larger than rental units, with 66% of all owner units having three or more bedrooms compared to 34% of rental units. Virtually all the units without bedrooms are rental units.

While Providence's real estate market suffered greatly during the foreclosure crisis and economic downturn beginning in 2007, the City has seen a recent and robust development boom for new market-rate, affordable and student housing in the past several years.

Approximately 1,850 housing units have been delivered in the past decade, and an additional 1,849 are in the development pipeline (i.e. are seeking zoning and permitting approvals). Of the 1,849, 820 are currently under construction. Demand for centrally-located, highly-amenitized units is a driver behind most new construction projects. Of these units, approximately 226 will be income-controlled (deed-restricted) as affordable (12.2%).

The City's Downtown and East Side are the predominant focus for new construction and adaptive reuse projects in this development pipeline. Much of the deed-restricted housing in process is in Olneyville/Hartford and Elmwood and South Providence.

The Downtown continues to be transformed into a mixed-use neighborhood, with offices, housing, retail, and institutional uses. Development projects proposed encompass the City's infill lots in Downcity and the Jewelry District, and the acres of vacant I-195 relocation surplus land. While the office market is relatively static, with no new space projected to come online, there has been significant growth in housing and institutional uses.

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	16,915	24%
1-unit, attached structure	3,080	4%
2-4 units	35,515	50%
5-19 units	6,545	9%
20 or more units	8,790	12%
Mobile Home, boat, RV, van, etc.	235	0%
Total	71,080	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

#### **Unit Size by Tenure**

	Owners		Renters		
	Number	%	Number	%	
No bedroom	125	1%	2,405	6%	
1 bedroom	895	4%	9,180	23%	
2 bedrooms	6,225	29%	14,975	37%	
3 or more bedrooms	14,190	66%	13,480	34%	
Total	21,435	100%	40,040	100%	
Table 30 – Unit Size by Tenure					

**Data Source:** 2011-2015 ACS

# Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Providence has 10,740 units of deed-restricted housing that meets the State definition of "Lowand Moderate-Income Housing". To qualify, this housing must have been newly-constructed or substantially rehabilitated with public subsidy (state, local, or federal), and must be income-restricted and deed-restricted as affordable for 30 years or more.

Of these 10,740 units, 4,360 are designated for the elderly, 5,377 for families, and 1,003 for those with special needs. These units make up approximately 15% of the City's overall housing stock.

Additional programs exist at both the City and State level to foster affordability (such as downpayment and closing cost assistance programs and home repair programs) but may have shorter (or no) associated affordability periods. These programs are predominately targeted to households earning at or below 80% of AMI to boost access to safe and affordable housing. Annually, these programs assist hundreds of additional households.

# Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Periodically, units are lost from an area's housing stock due to expiring subsidy sources, loss of habitability (due to deferred maintenance or property damage or loss), foreclosure, or refinance for redevelopment. However, the City and its partners (mainly, RIHousing) continue to prioritize preservation with the resources available. RIHousing has been very successful at preserving expiring units in the past and continues to offer a number of programs geared towards preserving existing affordable housing stock and encouraging renewed or extended affordability (tax credits, preservation loans, Capital Magnet Fund, and more).

According to RIHousing's Low- and Moderate-Income Housing Inventory, 1,128 units have affordability expiration dates within the next 5 years (11% of the City's LMIH Inventory). 3,007 units have unknown

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expiration dates (31%), and 1,074 units have expiration dates between 6-10 years away. The greatest share of the inventory has expiration dates greater than 10 years away (47%, 4,675 units). The City and RIHousing maintain ongoing relationships with these property owners and strive to preserve affordability wherever possible.

In 2019, 3 group home beds were removed from the City of Providence's Low/Mod Income Housing inventory, but 40 new units were constructed (a net increase of 5 basis points). The 40 new units were assisted in part by City HOME. The loss of the 3 group home beds was attributed by RI BHDDH to annual fluctuation based on need and capacity in different communities.

#### Does the availability of housing units meet the needs of the population?

When examined numerically, adequate housing supply appears to be available for the City's population, but shortfalls exist in reality due to both property condition and cost. As described in the Needs Assessment, housing cost burden remains a serious and pervasive housing problem in Providence.

As with most communities, there is not enough price-appropriate rental housing for households earning below 30% area median income (AMI) in the City. The City's forthcoming Comprehensive Housing Strategy (2020-2030) found that the Providence market has current unmet demand of 5,103 rental units for those earning at or below 30% AMI, which will grow by another 1,583 units unless production is increased. It is also expected that an additional 528 rental units will be needed by 2030 for households earning 30-50% AMI, and 343 rental units for households 50-80% AMI.

For homeownership, the City's Anti-Displacement and Comprehensive Housing Strategy found that an anticipated shortfall of 355 homeownership units for those earning at or below 80% AMI shall occur if production targets are not met.

#### Describe the need for specific types of housing:

As discussed above, Providence is in need of more affordable housing units to reduce the cost burden on the City's residents, particularly those spending more than 50% of their annual income of housing. The City also needs to ensure that it has enough housing to accommodate those living with physical and cognitive disabilities, those experiencing self-care and independent living challenges, and those that may have additional mobility challenges as the City is expected to see its elderly population grow over the next several decades.

One theme the City heard during the series of ConPlan meetings and focus groups is a need to increase the availability of supportive housing, (affordable housing with necessary support services on site), throughout City neighborhoods, or otherwise provide in a coordinated way.

Additionally, the need to expand programs targeted at lower income households to ensure rehab resources for health and safety needs (and to encourage aging-in-place) was also cited, and supported

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by analysis via this ConPlan and through the City's parallel development of its Comprehensive Housing Strategy.

#### Discussion

The City is identifying specific key targeted neighborhoods that are suitable for additional housing options, specifically focusing on those areas most in need of new affordable housing development and property rehabilitation that are in close proximity to neighborhood hubs and commercial corridors hosting localized and neighborhood-based businesses and near high-service public transportation routes.

The City also continues to explore methods to connect affordable housing developers to the courtappointed receivership program to redevelop vacant and abandoned property into new homeownership and rental units.

### MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

#### Introduction

The following section addresses the current and project cost of housing in the City. The data provided by HUD (see tables below) is supplemented with the findings of the City's recently developed Comprehensive Housing Strategy, which included a thorough socioeconomic, real estate, and financial feasibility analysis of the City to understand recent, current, and projected housing market needs.

Empirical market findings are therefore based on data derived from the U.S. Census, along with HUD, the State of Rhode Island, the City of Providence, and private data vendors (i.e. LoopNet, Apartments.com).

Housing advocates, providers, real estate professionals, and community stakeholders were consulted (see PR-10) through the development of both the ConPlan and Comprehensive Housing Strategy to advise on the local housing market and challenges or gaps that might exist.

The following are key trends pertaining to housing cost that inform the priorities of this ConPlan and the City's overarching housing strategy:

- The current housing market is not producing enough housing at the lowest and highest ends of the market.
- Housing choice is limited in certain areas. Disparities in affordability exist based on neighborhood. Fair Market Rents are still out of reach for households in some neighborhoods.
- Housing types affordable to low- and moderate-income households may not align with market preference. Much of Providence's modestly-priced stock is multi-family, and affordable for purchase only when rental income is factored in. Cost of maintaining rental units may be costprohibitive, leading to exacerbated long-term maintenance challenges and needs.
- While adequate modestly-priced stock appears to exist, the age and condition of this housing means it may not be suitable or safe in the short- or long-term.

#### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	\$248,100	\$177,100	(29%)
Median Contract Rent	\$725	\$748	3%

#### Table 31 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	9,705	24.2%
\$500-999	21,855	54.6%
\$1,000-1,499	6,105	15.2%
\$1,500-1,999	1,685	4.2%
\$2,000 or more	695	1.7%
Total	40,045	100.0%

**Data Source:** 2011-2015 ACS

Table 32 - Rent Paid

#### Housing Affordability

% Units affordable to Households	Renter	Owner	
earning 30% HAMFI	6,455	No Data	
50% HAMIFI	0,433	NO Data	
50% HAMFI	14,650	1,450	
80% HAMFI	28,990	5,495	
100% HAMFI	No Data	8,580	
Total	50,095	15,525	
Table 33 – Housing Affordability			

Data Source: 2011-2015 CHAS

#### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	786	889	1,060	1,328	1,565
High HOME Rent	786	889	1,060	1,328	1,488
Low HOME Rent	717	768	922	1,065	1,188

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

#### Is there sufficient housing for households at all income levels?

When examined numerically and at a static point in time, adequate housing supply appears to be available (where data exists) for the City's population, but shortfalls exist in reality due to both **property condition** and **cost**. As described in the Needs Assessment, housing cost burden remains a serious and pervasive housing problem in Providence (with more than 40% of households reporting cost burden).

Additionally, the majority of the City's housing stock was built before 1979 and much suffers from deferred maintenance. A correlation between price affordability and housing condition was found in the City's Comprehensive Housing Strategy market analysis, meaning that the most deeply-affordable, private housing units have a higher likelihood of having health or safety issues (such as lead-based paint hazards

or code violations). Often, Providence's most vulnerable households must sacrifice habitability and safety for affordability. Anecdotally, the fear of landlord retaliation from reporting unsafe conditions to Code Enforcement is still very real.

As with most communities, there is not enough price-appropriate rental housing for households earning below 30% area median income (AMI). The City's forthcoming Comprehensive Housing Strategy found that the Providence market has current unmet demand of 5,103 rental units for those earning at or below 30% AMI, which will grow by another 1,583 units unless production is increased.

It is also expected that an additional 528 rental units will be needed by 2030 for households earning 30-50% AMI, and 343 rental units for households 50-80% AMI. When forecasted forward, renter households earning below 80% of AMI are projected to increase by almost 2,600 households.

For homeownership, the City's Comprehensive Housing Strategy found that an anticipated shortfall of 355 homeownership units for those earning at or below 80% AMI shall occur if production targets are not met. Much of the City's existing housing stock is also multi-family (two and three unit structures), and is only in reach to those earning at or below 80% AMI when consistent rental income is factored into their purchasing power equation.

Additionally, market analyses have found that there is also insufficient supply at the upper end of the market (above 120% AMI), which is causing downward pressure on the market and reducing housing access and choice for moderate and lower-income households.

# How is affordability of housing likely to change considering changes to home values and/or rents?

In large part, Providence has stabilized since the recession: unemployment has dropped (notwithstanding the current pandemic), and wages have grown modestly (approximately 1%) for many households. Median home values in the City have rebounded to \$215,000 (2019 Housing Factbook).

Providence remains the State's predominate service and employment center and has the highest concentration of modestly-priced housing in the region. Given that other Rhode Island communities' land use policies discourage housing price and unit type diversity, it is anticipated that the demand for housing in Providence will remain robust.

For renter households in Providence with incomes below 30% AMI, the problem of finding available and affordable housing is particularly acute and expected to worsen absent significant and strategic public and private investment. The City's Comprehensive Housing Strategy market analysis found that there are currently more than 5,100 more households earning below 30% of AMI (\$19,650 annually) than there are rental housing units priced appropriately for them not to be cost burdened. This shortfall is expected to grow by an additional 1,583 units as noted above.

# How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

While the 2015 ACS Median Rent reported above is comparable to the HOME rent, it should be noted that these figures are calculated at the Metropolitan Statistical Area-level, not the Block Group level. As such, public comment at neighborhood meetings and from housing providers emphasized that "affordable" rents as defined by HUD are often still out of reach for residents in many neighborhoods. For residents seeking units without income-controls on the private market, the gap is even wider.

Price appreciation and gentrification pressures are highest in neighborhoods with the best amenities (i.e. transportation access, proximity to Downtown, better performing schools) in Providence. This limits housing choice and ownership and rental opportunities for low/moderate income households and makes development of income-controlled housing costlier.

Given the above, the City must consider in its funding of affordable housing projects: 1) whether proposed rents are appropriately targeted and sufficiently affordable to neighborhood residents, and 2) whether the project is in an area of low or high opportunity with access to amenities. The City's Comprehensive Housing Strategy recommends prioritization of developments with deeply-affordable units, and those sited in high-opportunity neighborhoods.

#### Discussion

The primary takeaway from the data above is that the City is in short supply of safe, affordable housing. Home values, rental prices, and maintenance costs continue to rise, without any substantial increase in income levels for the residents of Providence. More resources to address maintenance needs are needed, along with greater production of deeply-affordable units.

### MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

#### Introduction

Providence's housing stock is generally older than the balance of the State, as well as the majority of the country. Over 65% of Providence's rental units and 75% of ownership units were built prior to 1959. Over 80% of all housing units were built prior to 1979 (when lead-based paint was banned for residential purposes).

Both the City's naturally occurring affordable housing stock, as well as its publicly-assisted affordable housing, is aging. In order to keep these units habitable and accessible to the low-income, significant investment is required.

Historically, the City has not had routine periodic code inspection requirements or prevalent professional management of rental properties, exacerbating property maintenance issues in the City's rental housing stock.

Further, the City's housing stock will require adaptation to meet the needs of the City's aging population.

This section describes the specific conditions of Providence's housing stock, and investments required to enable safe, healthy, and affordable housing in the City.

#### Definitions

The U.S. Department of HUD and American Community Survey seek to capture data on substandard housing conditions.

HUD defines "substandard" as those housing units without hot and cold running water, a flush toilet and a bathtub or shower; or kitchen facilities that lack a sink with piped water, an oven or stove, or a refrigerator.

The "definition of substandard suitable for rehabilitation" means any "substandard" dwelling in which the deficiencies are limited in number and magnitude such that the cost to rehabilitate would not exceed 50% of the replacement cost of the dwelling.

As described earlier in this document and below, the American Community Survey (ACS) defines a "selected condition" as owner- or renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room (i.e. overcrowding); and 4) monthly housing costs greater than 30% of household income.

Based on this definition, nearly half of all renter-occupied households in the City (48%) have at least one "selected condition". A smaller but still significant percentage (38%) of owner-occupied households are estimated to have at least one selected condition.

As previously detailed, the primary concern for Providence housing units is cost burden. This is the housing condition of much greater magnitude compared to any other condition. The City's housing stock only has a small number of units that would be considered substandard regarding the conditions related to lack of plumbing or lack of kitchen facilities (724), and overcrowding (1,175), which of course creates serious hardship to that subset of households. However, the rate of those substandard conditions as reported by the ACS does not speak to a systemic or pervasive issue in the community (as housing cost burden does).

#### **Condition of Units**

Condition of Units	Owner-	Occupied	Renter	-Occupied
	Number	%	Number	%
With one selected Condition	8,155	38%	19,195	48%
With two selected Conditions	220	1%	1,245	3%
With three selected Conditions	15	0%	70	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,050	61%	19,540	49%
Total	21,440	100%	40,050	100%

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

#### Year Unit Built

Year Unit Built	Owner-	Occupied	Renter	-Occupied
	Number	%	Number	%
2000 or later	1,280	6%	2,455	6%
1980-1999	1,645	8%	4,650	12%
1950-1979	5,415	25%	9,965	25%
Before 1950	13,090	61%	22,975	57%
Total	21,430	100%	40,045	100%

Data Source: 2011-2015 CHAS

Table 36 – Year Unit Built

#### **Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,505	86%	32,940	82%
Housing Units build before 1980 with children present	1,835	9%	485	1%

Table 37 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

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### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Abandoned Vacant Units	93	6	97
REO or Registered Vacant			
Properties	173	13	186

Table 38 - Vacant Units

**Data Source:** Department of Inspections & Standards, Jan. 2020

#### Need for Owner and Rental Rehabilitation

There is a direct correlation between the age of a home and the need for rehabilitation. Typically, after a home reaches 30 or 40 years old it begins to require significant repairs and/or major rehabilitation to its systems. This becomes even more problematic if the home wasn't well-maintained throughout. Further, homes in the Northeast suffer from additional weather-related problems due to icy weather, heavy snow, and frigid temperatures.

The City's Department of Inspections and Standards (DIS) is responsible for ensuring the general health, safety, and welfare of the citizens of Providence through the enforcement of adopted codes relating to buildings and properties. DIS works to assure adequate housing, towards eliminating blight, and with applicants in the permitting process. The Code Enforcement Division is charged with enforcing the Property Maintenance Code. Inspectors respond to complaints by tenants, emergency responders, neighbors, and elected officials, and perform inspections and issue Code Violations as appropriate.

Violations are sent to offending property owners and code violations are corrected. When property owners fail to comply voluntarily with violation notifications issued by DIS, the matter is referred to the Prosecution Division to process through the City's Housing Court. Violations generally occur because of complaints by the tenants or neighbors. The most common code violations are: rodent infestations; trash, debris, and dumping; stove or oven does not work; broken windows or door doesn't lock; peeling or chipping paint; no water, heat or electricity; leaking pipes or faucets; mold; lead; and cars parking on grass.

In many instances, property owners lack the ability to finance the correction of these violations. In response, both DIS and Housing Court have set up a regular referral system to the City's CDBG-funded Home Repair Program, and Lead Safe Providence Program. The need for rehabilitation is underscored by the enrollment waiting lists for the two aforementioned programs: 91 households for FFY2020 Home Repair funds, and 100 housing units for LSPP funds.

Owner and rental rehabilitation programs were both cited as high priority needs throughout the City's many community and stakeholder meetings. Rehabilitation needs cited included: correction of code

violations and unsafe conditions; modifications to enable seniors to age-in-place; remediation of mold, lead, and other healthy housing concerns; energy efficiency improvements; and historic preservation.

Vacant and abandoned properties also remain both a challenge and redevelopment opportunity in the City. As reported in the table above, the City's Department of Inspections and Standards had identified 283 vacant properties with violations requiring rehabilitation or demolition in early 2020. Of these, 186 have been registered by a responsible party (owner, lender, etc.) thanks to proactive City enforcement and prosecution. 97 remain unregistered with violations unabated. Based on exterior Code Enforcement inspections, the majority were cited as being suitable for rehab. (Those 19 considered not suitable are those properties found to be structurally unsound or fire-damaged upon exterior inspection.)

Suitability for rehabilitation will ultimately be determined by rehab cost and after-rehab property value. Those properties where the cost to rehab or demolish and rebuild ultimately cannot be recouped from resale or rental may require subsidy to enable redevelopment.

# Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Living in neighborhoods of deteriorating and aging housing stock, hundreds of the City of Providence's children suffer needlessly each year from lead poisoning and preventable housing-based illnesses and injury which affect their well-being, education potential, and life prospects. Low income families are at risk for eviction, foreclosure, and homelessness and often lack the resources, income, support systems and connections needed to ensure safe and stable housing.

The age of the City's housing stock places its housing units at a greater risk of potential lead exposure. Lead-based paint was banned for residential use in the United States in 1978 by the U.S. Consumer Product Safety Commission. In the City, approximately 86% of all rental housing units were built before 1980, and 82% of all owner-occupied units.

The City does not have an accurate accounting of the total number of units with lead-based paint; however, based on the total number of units built prior to 1980, we can calculate that there are almost 19,000 owner-occupied units and almost 33,000 rental units that are at risk of lead-based paint hazards. Among these units, we can eliminate those that have secured a certificate of conformance with the State of Rhode Island's Lead Mitigation Act. There is a total of 11,902 addresses in Providence that have received their Lead Mitigation Certificate; however, these homes are not identified as owner occupied or rental. Further, these certificates expire after two years, although it is likely that homes with expired certificates are still lead safe. As such, we can estimate that approximately 40,000 units of housing (rental and owner-occupied) in the City are still at risk of lead-based paint hazards.

More concerning is the number of homes that have lead-based paint and are occupied by children under the age of 6. The toxins in lead paint are significantly more dangerous and may cause detrimental health

problems to young children. It is calculated by the ACS that there are 560 owner-occupied homes with children present at risk of lead-based paint hazard, and another 485 rental units.

In 2017, The RI Department of Health identified 685 children in the City with elevated blood lead levels of 5  $\mu$ g/dl or higher, indicating that childhood lead poisoning remains a critical public health threat and healthy housing issue in Providence.

OMB Control No: 2506-0117 (exp. 06/30/2018)

# MA-25 Public and Assisted Housing – 91.210(b)

# Introduction

The Providence Housing Authority (PHA) is the sole agency in the City tasked with the administration of public housing.

The PHA owns and manages 10 housing complexes:

- Chad Brown/Admiral Terrace/Sunset Village (375 units),
- Hartford Park (508 units)
- Codding Court (120 units)
- Manton Heights (330 units)
- Roger Williams (40 units)
- Dexter Manor (291 units)
- Dominica Manor (204 units)
- Kilmartin Plaza (106 units)
- Carroll Tower (194 units)
- Parenti Villa (194 units).

The PHA also manages 244 "scattered site" units, as well as thousands of Housing Choice Vouchers.

In total, the PHA currently administers 2,249 Housing Choice Vouchers (Section 8), 219 Veterans Affairs Supportive Housing (VASH) vouchers (31 project-based; 188 tenant-based), 50 Mainstream vouchers (with 38 with preference for households experiencing homelessness referred via Coordinated Entry, and preference for 12 vouchers for households seeking to leave nursing homes or other institutional settings), 199 Mod-Rehab vouchers, 50 Project-Based Vouchers, and 48 Homeownership vouchers.

#### **Totals Number of Units**

			Р	rogram Type					
	Certificate	Mod-Rehab	Aod-Rehab Public Vouchers			ers	rs		
			Housing	Housing Total Project - T		Tenant -	Special	Purpose Vou	cher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	95	250	2,606	2,240	0	2,240	512	0	C
# of accessible units	Not reported	Not reported	Not reported	Not reported	Not reported	N/A	N/A	N/A	N/A

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

HUD's Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing. These inspections are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary and in good repair. Point-in-time property scores (as of 2018) from HUD REAC inspections for properties selected in Providence for periodic inspection are located in the table below.

PHA properties are generally well-maintained, but due to the age of the buildings (most PHA complexes are over 70 years old), lead-based paint testing and abatement are annual needs, as is replacement of aging building systems (roofing, windows, hot water tanks, heating systems, brick repointing or replacement). Upgrades for current fire codes and safety are also necessary improvements included within the agency's capital plan. Finally, capital repairs consistently include routine replacement due to normal wear and tear, such as replacement shower surrounds, replacement of doors and hardware, bathroom renovations, replacement smoke and carbon monoxide detectors, and new exhaust fans to keep units in quality condition and good working order.

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### **Public Housing Condition**

Public Housing Development	Average Inspection Score
Chad Brown	34
Manton Heights	97
Parenti Villa	94
Hartford Park	48
Codding Court	46
Dominica Manor	95
Carroll Tower	94
Kilmartin Plaza	70
Dexter Manor	74

#### Table 40 - Public Housing Condition

#### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

All major modernization projects have been identified and will be addressed through PHA's annual and five-year Capital Fund Program budgets. In recent years, capital budgets awarded to the PHA have not been increased commensurately with inflation and rising construction costs, further exacerbating the challenges to address the back log of capital needs among the City's aging public housing stock.

# Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing:

The PHA remains diligent in (1) exploring modern day affordable housing programs and comprehensive, neighborhood revitalization strategies, (2) promoting healthier living and housing initiatives and (3) continuing to create and maintain partnerships that provide access or the provision of the important social needs of our residents to stimulate family self-sufficiency and economic independence and sustainability.

When available, the PHA utilizes its Capital Funds to provide new or improved amenities (such as playgrounds, tot lots, and bike paths) to improve quality of life for its residents. The PHA also routinely pursues other competitive grants (through CDBG or other City funds, RI DEM, and private foundations) to fund projects above and beyond routine facility maintenance or upgrades.

# MA-30 Homeless Facilities and Services – 91.210(c)

## Introduction

This section provides an inventory of facilities, housing, and services that meet the needs of homeless persons. It is important to note that facilities and providers serving homeless persons in Rhode Island almost universally participate in and adhere to Coordinated Entry, meaning placements can occur outside of municipal boundaries, and facilities and beds are accessible state-wide for Providence's chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

# Table 43 - Facilities and Housing Targeted to Homeless Households

Type of Facility	Units for Adult(s)	Beds for Adult(s)	Adult(s)	Child	Total Year-	Seasonal/Overflow	Chronic	Veteran	Youth
	and Child(ren)	and Child(ren)	Only	Only	Round				
Emergency	68	184	473	5	662	149	N/A	0	5
Shelter									
Safe Haven &	133	375	623	5	1,003	149	N/A	68	21
Transitional									
Transitional	65	191	150	0	341	N/A	N/A	68	16
Permanent	314	991	1,277	0	2,268	N/A	N/A	350	38
Permanent	144	513	731	0	1,244	N/A	547	288	37
Supportive*									
Rapid Rehousing	71	144	144	0	366	N/A	N/A	61	0
Other*	99	402	402	0	658	N/A	N/A	1	1
Totals:	447	1,366	1,900	5	3,271	149	547	418	59

Data Source: Homeless Management Information System (HMIS)

# Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons:

HUD and Congress require and encourage federal grantees to coordinate and integrate McKinney-Vento and other HUD-funded homeless programs (CoC, ESG) with other mainstream health, social services, and employment programs for which homeless populations may be eligible.

In Providence, these mainstream services include:

- Medicaid
- Medicare
- Temporary Assistance to Needy Families (TANF)
- Supplemental Nutritional Assistance Program (SNAP)
- Mental Health & Substance Abuse Block Grant-funded services
- Welfare-to-Work Grant Program-funded employment services
- Workforce Investment Act-funded employment services
- Veterans Administration medical benefits
- Supplemental Security Income (SSI)
- Section 8 Housing
- Public Housing

By leveraging the resources above, the City's limited HUD dollars to address homelessness can be better focused on housing and housing supports.

Mainstream resources in the City and State are leveraged as follows:

## Employment:

Many Providence homeless program providers offer adult education, GED preparation, vocational service programs, financial literacy programs, job placement and development services, and specialized job training (ex. Crossroads' Certified Nursing Assistance training) in recognition that sustainable, earned income is a necessity to foster long-term stability.

#### Health Services:

Access to mainstream health services for medical needs is a critical component of addressing chronic homelessness. The State of Rhode Island has an agreement whereby hospital patients are not to be discharged into homelessness, and MOAs have been established to connect area hospitals with community-based agencies, substance use treatment facilities, assisted living or long-term care facilities to enable patient discharge to an appropriate resource. Many area hospitals and assisted-living facilities now employ discharge planners, who are trained to identify mainstream opportunities.

The State has also developed the "Money Follows the Person Program", the "Rhode to Home Program", and the "Nursing Home Transition Program", which provides discharge planning and longer-term "Home and Community-Based Services" to those existing assisted-living facilities who are Medicaid-eligible.

Additionally, nearly all area supportive housing providers adhere to Housing First, and offer individual, family, and group counseling; outpatient substance abuse care; mental health and psychiatric support; treatment adherence; crisis intervention and client support groups.

Finally, the State's SOAR (SSI/SSDI Outreach, Access, and Recovery) Initiative is working to connect eligible adults who are homeless or at risk of homelessness and have a mental illness and/or co-occurring substance use disorder with expedited access to disability income benefit programs administered through the Social Security Administration. In 2021, the City of Providence is initiating the development of a SOAR Strategic Plan for Providence clients.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The service delivery system to homeless persons is as follows:

The U.S. Department of HUD provides most of the funding for local response to homelessness. Funds are distributed to the Rhode Island entitlements (such as Providence) via the Emergency Solutions Grant (ESG) program, and to the State's Continuum of Care (CoC) Program.

The State's Continuum of Care (CoC) Program is designed to enable a state-wide network of non-profit providers, state and local governments, housing authorities, and other stakeholders working in concert under the collaborative goal of ending homelessness. The CoC works to systematically rehouse homeless families and individuals as quickly as possible and ensure access to mainstream and supportive resources.

Rhode Island Housing is the designated "Collaborative Applicant" agency for the State's Continuum of Care, and oversees the CoC's annual funding competition, and provides policy and compliance oversight.

The Rhode Island Coalition for the Homeless (RICH) serves as the "Lead Agency" for managing the State's Homeless Management Information System (HMIS). HMIS is a technology system that collects client-level data for the purposes of providing housing and services to persons experiencing homelessness. RICH ensures that the HMIS service and utilization complies with federal reporting standards.

Additionally, RICH, in partnership with Crossroads RI, implements the CoC's Coordinated Entry System. Coordinated Entry systems are designed to match persons experiencing homelessness with the appropriate, most-effective intervention that will end their homelessness.

Rhode Island's Coordinated Entry System has 3 goals:

1. Helping households move through the homeless system faster;

- 2. Reducing new entries into homelessness; and
- 3. Improvement of data collection and quality.

Crossroads operates a Coordinated Entry Hotline and all diversion/entry to the State's shelter system. RICH manages housing placements for persons already placed in a shelter or who are living on the street.

The services delivered through the RI CoC and Consolidated Homeless Fund include, but are not limited to, rapid rehousing, shelter services, case management services, connection to mainstream services, transitional housing and first-step programs, and homelessness prevention/diversion services.

# MA-35 Special Needs Facilities and Services – 91.210(d)

## Introduction

Certain populations, such as the elderly, frail elderly, the disabled, those with substance use disorders, persons with HIV/AIDs, and public housing residents, require specialized programs and supports to address their needs. Through careful coordination of resources, housing needs can be coupled with the necessary, specialized services to enable household stability.

Type of HOPWA	Number of Units Designated or Available for People with HIV/AIDS and
Assistance	their Families
TBRA	22
PH in Facilities	49
StrMU	0
ST or TH Facilities	0
PH Placement	0

#### **HOPWA Assistance Baseline Table**

 Table 44 - HOPWA Assistance Baseline (2020)

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

## Persons Living with HIV/AIDS

The City of Providence is an entitlement community of HOPWA funding which provides housing assistance and supportive services to persons living with HIV/AIDS and their families. Providence is the sole entitlement recipient of HOPWA funding in Rhode Island and funds organizations in the Providence/Fall River/New Bedford Metropolitan Statistical Area (EMSA). This EMSA covers the State of Rhode Island (excluding Westerly) and Bristol County, MA. Service providers are encouraged to develop partnerships to ensure that a Housing Stability Plan is in place for tenants.

There are 49 permanent housing units available for those living with HIV/AIDS and their families in the EMSA as of 2020. Additionally, 22 units are supported with Tenant-Based Rental Assistance (TBRA) which continues to be successful in maintaining stability for households and linking to community resources and primary medical care. The waitlist of individuals and families seeking TBRA is 305 households. The level of TBRA support that can be provided varied based on annual funding levels.

While Short-Term Rent, Mortgage and Utility assistance (STRMU) is an eligible HOPWA Program to assist low-income people living with HIV/AIDS with obtaining and maintaining stable and affordable housing, providers have recently prioritized longer-term supports (TBRA and permanent-supportive housing) based on waitlist demand. It is expected that this will continue through this ConPlan period.

The bulk of housing services for those inflicted with HIV/AIDS living in Rhode Island are delivered by AIDS Care Ocean State (ACOS). ACOS leases and operates supportive housing coupled with case management and comprehensive supportive services including a food pantry, transportation to medical appointments, eviction prevention, counseling on medication, referrals for health services, and respite care.

AIDS Project Rhode Island, housed within Family Service of Rhode Island's facility in Providence, provides HIV testing services, prophylactics and safe sex education, emergency assistance programs (rent, utilities), transportation services such as bus passes, outpatient mental health and substance use programming, and dental care for the uninsured.

Stanley Street Treatment Center in Fall River, Massachusetts, a healthcare and treatment facility, also provides dedicated services to those living with HIV/AIDS in the EMSA through its Project Aware. Project Aware serves HOPWA clients from southern Massachusetts via integrated medical case management, comprehensive STI treatment and referrals, and benefit coordination.

Justice Resource Institute (JRI) also provides HOPWA services in the EMSA. As an organization, JRI provides tenant-based rental assistance to households in southern Massachusetts through its partnership with the MA Department of Housing and Community Development, local housing authorities, and the City of Providence. JRI provides housing and supportive services to up to 20 households in Bristol County, MA via the City's HOPWA program.

## Persons with Substance Use Disorders

## Persons with Substance Use Disorders

A key principle to reduce substance abuse is to treat alcohol and drug addiction as a medical issue rather than a criminal issue. The state of Rhode Island created an Adult Drug Court within its Superior Court in order to more efficiently divert certain drug cases from the criminal justice system.

In addition to diversion, specific treatment can manifest in a variety of forms depending on the specific acuity of the circumstance. A continuum of services ranging from in-patient hospitalization, residential sobriety treatment in a supportive and structured environment, long-term outpatient treatment, relapse prevention programs, regular toxicology screening, medication management, and other programs could be necessary to increase the likelihood of future abstinence from drugs and alcohol. Often times, there are contributing or concurrent conditions that result in alcohol or drug abuse which need to be addressed in order to assist the individual from dependence on alcohol or drugs.

#### **Elderly/Frail Elderly**

The City has 21.7% or 13,396 persons aged 65 and older (2018 ACS).

Generally, the elderly rely primarily on Social Security and other fixed retirement income, which creates affordability issues as housing prices have escalated much faster than income. There are 4,070 elderly households in the City that experience housing cost burdens of over 30%, and 2,655 elderly households with cost burdens over 50%. Additionally, limited incomes inhibit their ability to keep up with property maintenance.

The elderly and frail elderly has additional challenges that come with age, such as chronic medical conditions, higher rates of disabilities, reduced mobility, and high healthcare costs.

The City is currently able to offer some needed services via its network of senior centers, which provide recreation, wellness services, meals, and case management.

However, seniors are often in need of supportive housing, such as intermediate care facilities, group homes, or other housing that includes a planned service component to care for seniors when independent living becomes a challenge.

As noted previously, the waitlist for accessible senior units at the Providence Housing Authority is extensive, pointing to a need for additional low-cost housing options for seniors with mobility challenges.

#### **Public Housing Residents**

Supportive services to address resident needs are provided by PHA's Department of Resident Services, and through partnerships with community organizations such as the Providence Boys and Girls Club and the Providence After School Alliance. The primary focus of these services and partnerships is to address the education, economic, and healthcare needs of youth, adults, and the elderly/disabled populations in public housing.

In 2020, the PHA intends to utilize CDBG funds to expand its programming space at the Hartford Park Tower to provide additional wellness activities as well as provide discreet office space for its Victim of Crime Act (VOCA) services.

Improvements will also occur at the Chad Brown Clubhouse, a Boys & Girls Club facility embedded within the Chad Brown housing complex. This Clubhouse provides recreational activities (such as youth basketball and soccer) as well as computer skills and leadership training.

#### Persons with Mental, Physical, and/or Developmental Disabilities

Among the City's population, 13,613 residents experience ambulatory difficulties, and 21,201 residents are estimated as having self-care and independent living difficulties.

#### **Consolidated Plan**

Due to the nature of the City's older, multi-family housing stock, housing options for these residents is a concern. Particular accessibility modifications (such as ramps) are often required for those with mobility challenges.

Those living with a disability can find it difficult to retain housing and often their disability prevents them from earning a wage that allows for independent living. Many individuals with mental illness depend solely on Supplemental Security Income as their primary income source. Affordability issues become even more challenging when coupled with low inventory in the private housing market, or a disability that makes navigating a public support system without assistance a challenge.

The Providence Housing Authority is the largest provider of housing for those with disabilities in Providence. However, the properties are 98% occupied, and the waitlist for fully-accessible units is lengthy. To facilitate tenants aging in place or to accommodate disabilities, the PHA provides reasonable accommodation modifications as requested. The PHA also provides resident support services to foster independent living skills.

Refocus, Inc., a Providence-based nonprofit, provides specialized services to the intellectually and physically disabled through its two facilities, and through community-based supported living programs. The agency's Gilbane Community Center, open 5 days a week, provides physical and educational activities, workforce development services, a grocery store, and case management services.

# Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Psychiatric units/mental institution facilities are required by the State to make every effort to avoid discharge to a shelter or the street. Facilities must take steps to identify and offer alternative options to patients and document services or referrals offered. In the cases where patients refuse such options, the facilities much identify post discharge support and clinical services.

As discussed above, the City of Providence provides funding to several agencies and other service providers that work in collaboration for those returning from mental and physical health institutions. Agencies providing services to persons with special needs have indicated that the greatest service needs for those with mental illness include maintaining affordable housing and consistent mental health treatment.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will continue fund service programs that serve the elderly and other special needs groups in the City. These programs will include senior services delivered through the City's network of senior centers, case management and transitional housing services for those exiting incarceration, employment and resident support services for public housing residents, and healthcare services to the uninsured and those at risk of contracting HIV/AIDS. Additionally, the City will provide HOPWA funding to support tenant-based rental assistance, supportive services, and facility-based housing for those living with HIV/AIDS.

One-year service goals can be found under Section AP-20 and AP-35 of this ConPlan.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.

# MA-40 Barriers to Affordable Housing – 91.210(e)

# Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Providence was a partner in the 2020 development of a Statewide Regional Analysis of Impediments to Fair Housing (Regional AI) in consultation with the RI HUD entitlement communities: Providence, Cranston, East Providence, Pawtucket, Warwick, and Woonsocket.

Providence supported this regional approach as many impediments to investment are beyond the authority or financial capability of the City of Providence to address alone, such as economic conditions, limited transportation options, insufficient state or federal resources for the development of affordable housing, cost and availability of property insurance, and more. The most intractable housing policy issues can only be resolved on a regional basis. Addressing these impediments requires the collaboration of the municipalities, state and federal funding agencies, fair housing service providers, lenders, real estate professionals, and other state agencies.

Rhode Island has a legislated "fair share" low- and moderate-income housing goal. Municipalities are required to identify in their local comprehensive plans how they will meet the housing needs of a diverse population across age, income and household type. However, much more needs to be done to increase building permit activity both inside and outside the urban core and reduce the growing affordability gap in the state (particularly to address forecasted growth in households earning at or below 30% of AMI). Regional increases in production of housing (with diversity by price and type) are critical.

To address this, when allocating housing subsidies and Low Income Housing Tax Credits, the State has adopted a "both and" policy of creating more affordable housing in low-poverty areas (typically suburban) where few opportunities currently exist, while also continuing to redevelop those neighborhoods (such as those in Providence) most heavily affected by poverty, the foreclosure crisis, and other ills.

Due to the limited availability of land in Providence for new residential development of any type, it is important for affordable housing providers to maintain their focus on rehabilitation and infill development. The Rhode Island Housing Land Bank Program and Providence Redevelopment Agency both assist in the acquisition and holding of properties on behalf of nonprofit developers, while they obtain the funds to redevelop the properties as affordable homes.

Unhealthy and unsafe housing disproportionately affects low income communities and communities of color. Healthy housing is a fair housing issue as it relates to families with children, as children are most likely to suffer irreversible damage as a result of lead-based paint poisoning. However, the protections found in the Residential Landlord and Tenant Act (Title 34-18-64) which prevents landlords from evicting or raising the rent on tenants that report code violations to local Departments of Inspections and Standards are not well known or understood. Retaliation against renters who report unsafe or unhealthy housing is still common in Providence, and as such, the City has recently launched an eviction defense program for low/moderate income tenants to boost awareness of rights and equal justice in housing.

# MA-45 Non-Housing Community Development Assets – 91.215 (f)

## Introduction

As a City, Providence has significant community assets that lend itself to both quality of life and the quality of space to build a strong community, economy and workforce. The City recognizes its local assets, such as its anchor institutions and vibrant arts and culture and has brought key partners together to develop partnerships that foster public and private investments to support inclusive economic growth and locally-generated innovation.

# **Economic Development Market Analysis**

### **Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	110	6	0	0	0
Arts, Entertainment, Accommodations	7,808	10,918	15	12	-3
Construction	1,561	1,975	3	2	-1
Education and Health Care Services	15,702	38,358	29	42	13
Finance, Insurance, and Real Estate	3,696	8,162	7	9	2
Information	1,032	2,053	2	2	0
Manufacturing	6,564	4,218	12	5	-7
Other Services	2,536	4,237	5	5	0
Professional, Scientific, Management Services	4,257	10,450	8	11	3
Public Administration	0	0	0	0	0
Retail Trade	6,568	7,238	12	8	-4
Transportation and Warehousing	1,360	808	3	1	-2
Wholesale Trade	2,246	3,129	4	3	-1
Total	53,440	91,552			

#### Table 41 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

#### **Consolidated Plan**

# Labor Force

Total Population in the Civilian Labor Force	91,315
Civilian Employed Population 16 years and	
over	79,725
Unemployment Rate	12.69
Unemployment Rate for Ages 16-24	26.00
Unemployment Rate for Ages 25-65	8.19
Table 42	2 - Labor Force

**Data Source:** 2011-2015 ACS

Occupations by Sector	Number of People			
Management, business and financial	16,435			
Farming, fisheries and forestry occupations	3,780			
Service	11,085			
Sales and office	17,540			
Construction, extraction, maintenance and				
repair	4,390			
Production, transportation and material				
moving	4,975			
Table 43 – Occupations by Sector				

Data Source: 2011-2015 ACS

# **Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	55,865	76%
30-59 Minutes	12,325	17%
60 or More Minutes	5,710	8%
Total	73,900	100%

Table 44 - Travel Time

**Data Source:** 2011-2015 ACS

OMB Control No: 2506-0117 (exp. 06/30/2018)

### Education:

# Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	10,320	2,325	7,710
High school graduate (includes			
equivalency)	12,465	2,565	5,490
Some college or Associate's degree	14,555	1,395	4,420
Bachelor's degree or higher	22,170	925	3,550

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

#### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	530	2,230	3,020	5 <i>,</i> 530	4,255
9th to 12th grade, no diploma	3,135	2,840	2,575	4,165	2,420
High school graduate, GED, or					
alternative	7,775	6,505	5,105	8,920	3,485
Some college, no degree	16,765	6,550	3,380	5,600	1,875
Associate's degree	1,440	1,420	1,585	1,895	600
Bachelor's degree	3,720	6,680	3,075	4,730	1,670
Graduate or professional degree	290	4,290	3,155	4,730	2,300

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,162
High school graduate (includes equivalency)	25,315
Some college or Associate's degree	26,725
Bachelor's degree	40,361
Graduate or professional degree	60,425

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

OMB Control No: 2506-0117 (exp. 06/30/2018)

# Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Providence, as the capital city and site of many institutions and employers, is the primary job center in Rhode Island. Most of the state's workforce lives in, commutes into, or commutes from the immediate Providence metro area.

The City of Providence houses several significant anchor institutions in the healthcare and educational sectors, which provide 38% of area jobs. These institutions include prominent universities (Brown University, Roger Williams University, Johnson & Wales, Providence College, Rhode Island College, RI School of Design), as well as regional healthcare systems and hospitals (Care New England, Lifespan) that provide stable and relatively high-paying employment. The City also houses a number of financial services, technological, and insurance employers, such as Citizens Financial Group, InfoSys, Virgin Pulse, and others.

The City's vibrant arts and cultural resources also provides for employment in the Arts, Entertainment, and Accommodations sector (11% of jobs).

However, many common jobs in Providence are low-paying and vulnerable during times of economic downturn (tourism, manufacturing, retail). This was evidenced in the last recession, and high rates of unemployment in certain sectors are again resulting from the ongoing COVID-19 pandemic, evidencing structural weaknesses in the City and State's economy.

## Describe the workforce and infrastructure needs of the business community:

According to Federal Reserve Bank studies, strong employment growth trends in service-oriented occupations are expected to continue (for both those high-skilled, "Knowledge Economy" occupations such as managerial, healthcare, financial, and technological jobs as well as low-skilled service occupations like food service). This is both encouraging (as the provision of services is harder to outsource than the manufacturing jobs of Providence's past), and concerning, as growth in low-skilled occupations may lead to lower-wages and reduced benefits for Providence workers.

Further, the growth in the high-skilled, Knowledge-based economy versus the lower-income service economy is likely to portend widening income inequality and will have long-term implications in projected housing need.

Workforce and skills training for high-skilled occupations remains a need in Providence's community, as reflected by the level of unfilled positions in those sectors. Significant retraining is required to position local workers to access living wage employment.

Recognizing this, the State and the City are making significant investment in workforce development programs and routinely partner with local employers in vibrant sectors to provide skills training to enable a pipeline of workers to living wage employment opportunities.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Over the Consolidated Plan period, the City is expected to experience unprecedented economic opportunity as well as challenge.

Providence is centrally located on the Northeast I-95 corridor, between Boston (45 minutes north) and New York City (3 hours south). The City is serviced by high-speed Amtrak rail, as well as the MBTA commuter rail to Boston.

In 2019, the MBTA Fiscal Management and Control Board approved substantial investment in the Providence-Stoughton line commuter rail system, committing to increase service frequency and speed. In the first of major regional investments, Pawtucket-Central Falls is building a \$50 million Amtrak and commuter rail station which anticipates increasing both the number of riders and trains to the area. The Providence Station is slated to receive \$25 million in renovations, and a dedicated Amtrak stop is also being added at the TF Green Airport, all with the goals of fostering connectivity and reliability.

With the relocation of Interstate 195 through Providence, 27 acres of developable land became available for commercial development and to create open space park land in the heart of downtown Providence. This relocation unlocked approximately 19 acres of prime land for new commercial and residential development that has the potential to physically and economically stitch back together the Jewelry District and downtown.

One of the many goals for the planning for this area is to provide for the full development potential of this land to attract investment, which will drive long-term growth for the entire City of Providence. The plan for the area comprises Downtown Providence, including Downcity and the Jewelry District, and the area of Upper South Providence around Rhode Island Hospital.

The development of the I-195 parcels is guided by the I-195 Commission, which oversees the disposition, regulation and development of the I-195 parcels. Current and planned uses include institutional facilities, mixed-income housing, commercial office space, hotels, restaurants and retail, and public spaces (including the Providence Pedestrian Bridge and Waterfront Park).

Recent economic forecasts site the local housing market as a drag on growth, with new home construction sluggish while prices rise. Both housing starts and new household formation are forecasted to remain mostly flat through this ConPlan period.

## Consolidated Plan

Additionally, it is anticipated that this ConPlan period will be shaped by the unprecedented coronavirus pandemic. The overall duration of the decline during the downturn will be confined to a short period, but its magnitude will be severe and potentially lasting. Industries dependent on large gatherings (bars, restaurants, lodging, and arts/entertainment) are expected to be impacted heavily. A full recovery is not anticipated until late 2023 by some market forecasts.

It is anticipated that worker retraining and workforce development investments will be necessary to enable reemployment in other sectors, and small business lending to be needed to help to stabilize impacted businesses and enable job retention.

In response to the impacts of COVID-19, the Providence Business Loan Fund has announced temporary modifications to the Fund to provide access to capital for eligible small businesses and immediate relief for existing borrowers. In addition to the standard loan program, the PBLF is offering emergency loans of \$10,000-\$100,000 with zero interest. Payments for 2020 are deferred for those businesses impacted by COVID-19.

# How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The data presented above, and as previously discussed in NA-50, the City's population has a below average educational attainment rate compared to the state. Nearly 26% of the City's population aged 25 and older has less than a high school education (approximately 27,000 adults). Another 23% of the City's population aged 25 and older completed high school or has their GED. The City's labor force is becoming increasingly out of sync with the changing labor market that is demanding a higher level of education and technical skills.

A comprehensive statewide economic development study, *Economic Intersections of Rhode Island*, identifies and discusses the challenges in the City's and State's "talent pipeline." Throughout the various working groups and employer partners engaged in the report, "access to talent was one of the most commonly cited barriers to business growth and innovation in Rhode Island" (Economic Intersections of Rhode Island, pg. 22). While the manufacturing sector was highlighted due to its particular urgency based on the age of the existing workforce in that sector, virtually every economic sector studied related concerns regarding the shortage of qualified workers. There was wide agreement regarding the need for a new model of workforce development and job skills preparation. Further, based on survey results from City and State employers, most workers are in need of work readiness skills (i.e., "soft skills" such as work behavior and personal characteristics, and higher level skills such as reading comprehension and problem solving skills). Further, as the City's population has seen significant growth of foreign language immigrants, literacy and English language skill challenges are become more common for employers.

As the economy recovers, the employment situation will improve needing a new set of skills for new or returning entrants to the workforce. The 2022 Occupational Outlook distributed by the Rhode Island

Department of Labor and Training found that almost 20,000 of the 51,000 new jobs projected to be created will require some post-secondary education, with 12,576 needing a Bachelor's degree or higher.

# Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Governor's Workforce Board's is the lead convener and coordinator for all workforce development efforts in the state. The GWB invests in programs that enable Rhode Islanders to find a job, get a better job, and build a career. The GWB's Real Jobs RI Program and Real Pathways investments are often aligned with City CDBG investments to serve populations with barriers to employment or to catalyze growth and venture expansion for the City's low-income entrepreneurs.

Workforce Solutions of Providence/Cranston (WSPC) is the administrative entity for the state's Workforce Investment Board that covers the City of Providence and delivers and guides the services to the residents and employers of the cities of Providence and Cranston. Streamlined services are delivered through the co-location of employment, education and job training partners at the netWORKri office in Providence.

WSPC seeks to provide universal access for all individuals of comprehensive core and intensive services designed around a "work-first" approach; and delivers youth programs tailored to local labor market needs with a focus on education attainment.

Every summer, in collaboration with the Governor's Workforce Board Job Development Fund and the State Department of Human Services, the City offers summer employment to help teenagers and young adults develop jobs skills, learn positive work habits, and stay engaged in the community. These Providence youth work as seasonal employees of the Parks Department or are employed by one of the many employer partners including AS220, the Boys and Girls Clubs of Providence, Goodwill Industries of Rhode Island, the Institute for the Study & Practice of Non-Violence, Rhode Island Hospital/Lifespan, the Rhode Island Parent Information Network, and more.

WSPC also works closely with area businesses to with respect to the identification of demand jobs, needed skills and training programs that most meet their needs.

Additionally, the City of Providence's First Source program is designed to leverage the economic incentives granted to companies and organizations to create more jobs and access to those jobs for Providence residents. First Source requires companies doing business in Providence that receive special tax considerations, grants-in-aid (such as those grants made available under this Consolidated Plan) and/or are engaged in City construction projects, to partner with First Source on recruitment of open positions. First Source acts as an intermediary between employers covered by First Source and unemployed Providence residents and assists Providence residents in connecting to job openings made available by First Source employers.

# Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

# If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City's Urban Innovation Vision, a public-partnership with anchor institutions which aims to prioritize two innovation districts, one in the Jewelry District and another along the Woonasquatucket River Corridor, by leveraging public and private investments to support inclusive economic growth and locally-generated innovation in those areas. It also prioritizes Smart City investments city-wide.

Providence's Urban Innovation Partnership and the associated Urban Innovation Vision focuses on two innovation districts and a city-wide smart cities plan. The innovation district located in the Woonasquatucket Corridor is geographically centered on the Woonasquatucket River and has a particular focus on art, design, maker and food businesses, both existing and new to the city. The Innovation and Design District being developed through state and local investment on the former highway I-195 and surrounding land is focused on life sciences, design, and innovation. Lastly, the vision focuses on positioning Providence as a Smart City and using the Creative Capital's public space as a canvas for emerging and demonstrative projects.

CDBG and other funds available under this Consolidated Plan will provide support for low-income entrepreneurs in the arts, design, maker and food businesses, and provide critical investments in community amenities and housing along the predominately low/moderate income Woonasquatucket Corridor.

# **MA-50 Needs and Market Analysis Discussion**

# Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The predominate housing problem in Providence is housing cost burden. Residents of the City of Providence primarily experience housing cost burden due to the lack of affordable housing throughout the City.

As described and illustrated in *NA-15 Housing Problems*, households earning lower-incomes are experiencing greater rates of cost burden than households earning above 80% of area median income. Nearly 29,000 of the City's households contend with at least 1 of the 4 housing problems; of these households with housing problems, 42% earn less than 30% of area median income, and 87% of households earn less than 80% of area median income.

As such, the bulk of housing problems in Providence are found in predominately low- and moderateincome neighborhoods (see 2018 ACS Rent Cost Burden Map; 2011-2015 ACS Low/Mod Concentration Map; and 2010 Percent Minority Census Tract Map).

Compounding matters, Providence neighborhoods are still heavily shaped and impacted by the legacy of redlining; the City's communities of color are disproportionately low-income, reside in neighborhoods with the lowest homeownership rates, and experience higher rates of cost burden. For example, neighborhoods such as Upper South Providence and Olneyville neighborhoods have the lowest homeownership rates in the City, the highest populations of color, and greatest rates of cost burden (at or over 50%).

Recognizing this, the City must ensure its housing and development policies yield housing that is healthy, safe, affordable and accessible, and that the benefits of development are shared more equally throughout neighborhoods without displacing residents or contributing to further segregation. Greater detail on strategies and recommendations to improve equity can be found in the City's forthcoming Comprehensive Housing Strategy and the Regional Analysis of Impediments to Fair Housing.

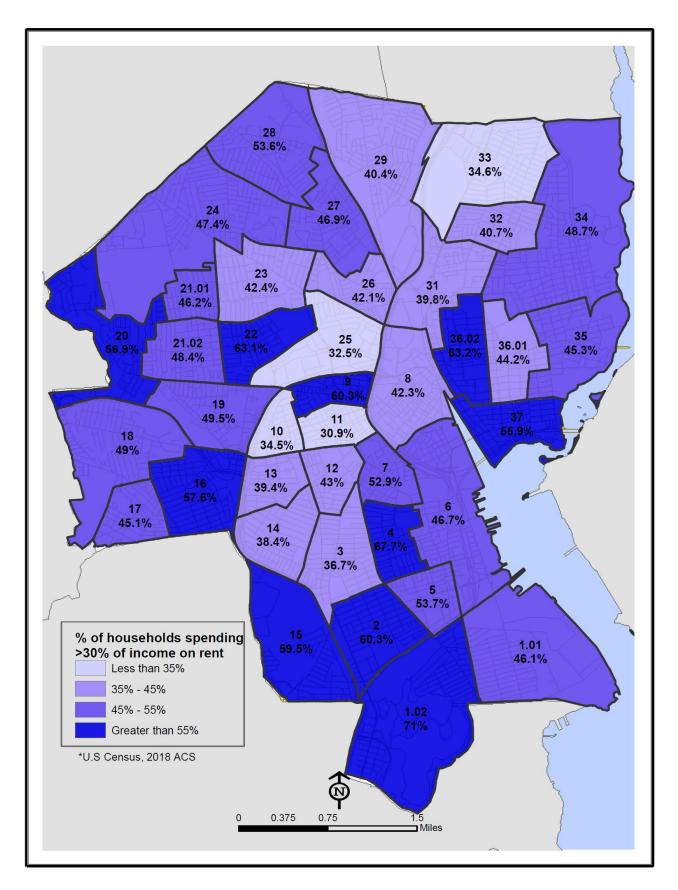
# Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this section, *"areas of concentration of persons of color"* include Census Blocks with non-White, non-Hispanic populations of 85% or greater, identified in the Racial Concentration maps as the darkest shades of blue. The areas of concentration for persons of color are located in the Smith Hill, Upper South Providence, Lower South Providence, West End, Olneyville and Silver Lake/Hartford neighborhoods. The City used this threshold because Providence has a rich diversity in its population. Communities of color in the City of Providence are the majority, with the White, non-Hispanic/Latino population only comprising a third of the population.

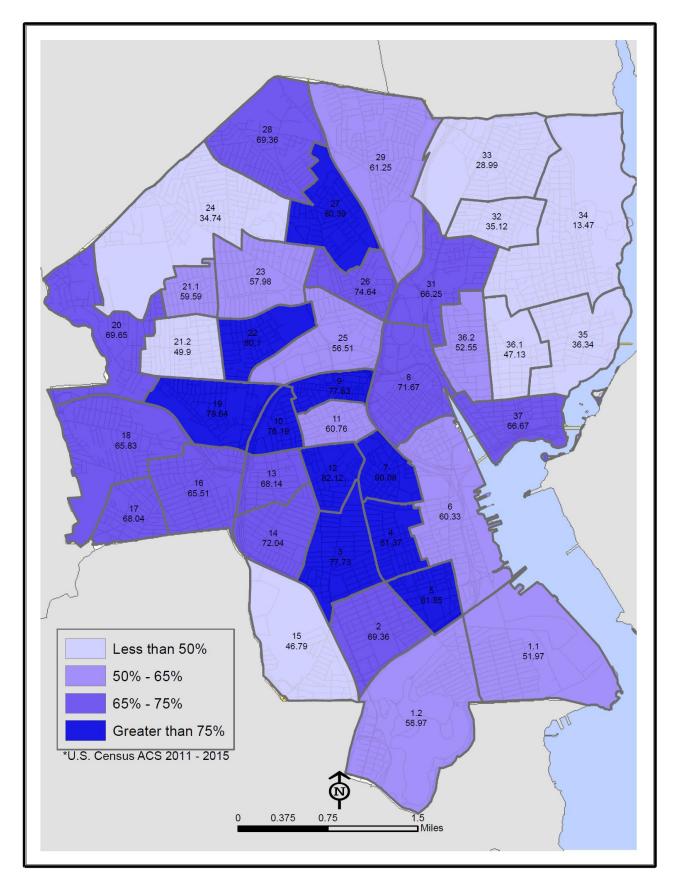
#### Consolidated Plan

The *"areas of low-income concentration"* include areas where 75% to 100% of the population is considered low- to moderate-income, identified in the map below as the darkest shade of blue. The areas of LMI concentration are located in the Upper and Lower South Providence neighborhoods, West End, Elmwood, Olneyville, Federal Hill, and Wanskuck neighborhoods.

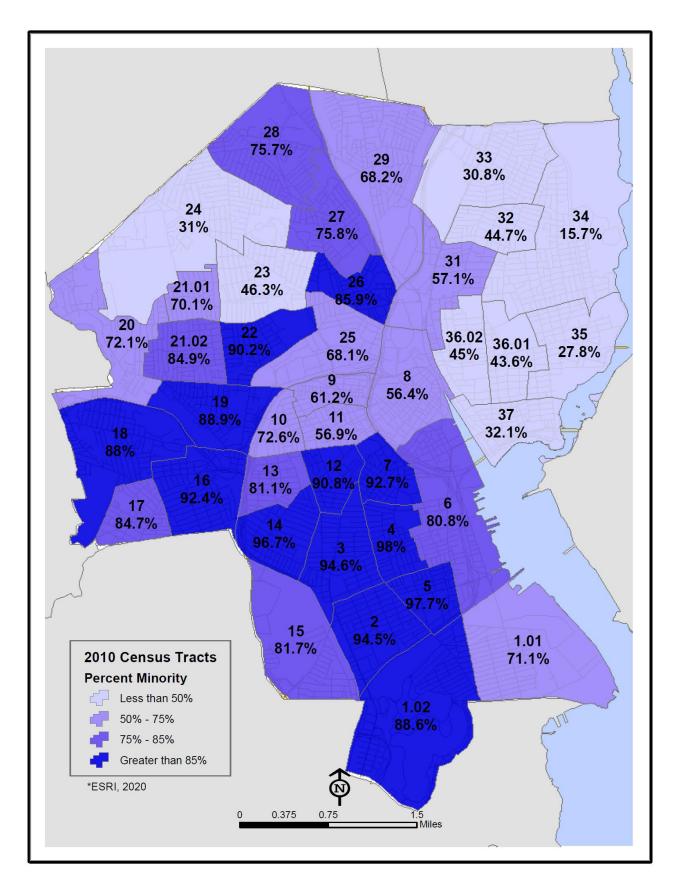
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## **Consolidated Plan**



## **Consolidated Plan**



# **Consolidated Plan**

## What are the characteristics of the market in these areas/neighborhoods?

In general, these neighborhoods are characterized by some of the lowest housing values and median family incomes in the city. These neighborhoods also suffer from higher levels of poverty relative to other areas of the City, and higher percentages of households on public assistance than other areas of the City. Historically, employment in many of these neighborhoods was supported by the manufacturing industry, which has suffered from large declines in employment over the past several decades. Because these large employers have yet to be replaced by other industries, there remains a short supply of employment opportunities for residents in these communities. Moreover, residents in these neighborhoods have greater reliance on public transportation and a lower range of mobility.

# Are there any community assets in these areas/neighborhoods?

Each of these neighborhoods has access to nearby parks, schools and libraries; however, the conditions of these facilities are fair to poor, due to inadequate funding for ongoing maintenance and needed repair work. Several of these neighborhoods are served by recreation and community centers that provide afterschool care for children, as well as educational and exercise classes for adults and children. Additionally, there are many community development corporations and non-profit organizations in these neighborhoods that provide financial support, resources and assistance for homeownership, business entrepreneurship, workforce training, literacy training, substance abuse rehabilitation, employment and apprenticeship programs to residents.

## Are there other strategic opportunities in any of these areas?

Because these areas have lower property values, higher concentrations of vacant and abandoned property, and high commercial vacancy rates in an otherwise built-up City, they also present market opportunities for redevelopment and leveraging existing partnerships between community organizations and the City to improve conditions. Many of the non-profits in these communities are providing support services for which the City lacks adequate funding or labor to operate. Building stronger relationships with these organizations and encouraging and facilitating coordination of services between these organizations, can enhance the existing network and eliminate areas of duplication.

# MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

# Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access (defined as internet service meeting or exceeding speeds of greater than 25Mbps/downloads and 3Mbps/uploads) is increasingly critical for households in terms of education, economic opportunity, and community connectivity. For low/moderate income households, inability to afford quality internet access can create a "digital divide" in opportunity and attainment.

According to the United States Census Bureau, in the City of Providence, 18% of households have no computing devices, and 28% don't have access to high-speed internet connection (United States Census Bureau / American Fact Finder 2018).

A 2019 report entitled "Digital Divide Among High School Students in Providence, RI" prepared by the City's Office of Strategic Partnership and Economic Advancement found that 10% of Providence high school students surveyed reported themselves as having no access to the internet at home and entirely reliant on the good will of neighbors, friends, or access to local public places with Wi-Fi in order to complete their assignments.

Similar findings for adults were shared by Providence Community Library and the City's Office of Economic Opportunity in consultations, with these agencies reporting that many job-seekers are reliant on the Providence One-Stop or public libraries to apply for employment opportunities, obtain digital literacy courses, and apply for critical benefits and public assistance.

# Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The Northeast region is currently well-served by internet service providers due to its population density. The City of Providence is currently served by multiple major providers of cable, fiber, DSL, and satellite internet. Broadband competition is above-average in Providence in comparison to other parts of the state or nation, with 3.81 providers per Census block on average based off 2018 Census data analyzed by the National Digital Inclusion Alliance.

The Federal Communication Commission's data on the number of fixed residential broadband providers per Census Block is available online: <u>https://go.usa.gov/xGZbQ</u>.

However, as noted above, affordability remains a barrier to access. Therefore, increased competition, more affordable product offerings, or public or non-profit provision of internet services ("community Wi-Fi") would serve to increase access for low/moderate income customers.

With this in mind, the State of Rhode Island's Office of Innovation launched its ConnectRI Digital Equity Initiative in partnership with Rhode Island Housing, the Providence Housing Authority, the City of Providence, and many other institutional partners with the goals of fostering connectivity for low-income residents through expanded high-speed, low-cost Internet service, computers, and free digital literacy courses delivered through public/private partnership.

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# MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

# Describe the jurisdiction's increased natural hazard risks associated with climate change.

The impacts of climate change on the City's built and natural environments are well-studied and growing in severity.

According to the State of Rhode Island's Climate Resilience Strategy, Rhode Island can expect to experience warmer air and water temperatures, more extreme weather events such as droughts and severe storms and flooding, sea level rise, shorter winters and longer summers, and less snowfall and ice coverage as local manifestations of climate change.

As such, climate change has the potential to pose significant risks for the City's infrastructure (such as wastewater, utilities, and other critical built systems), and the health, welfare, and economic well-being of its residents.

Additionally, the City's most vulnerable and frontline communities are anticipated to bear the brunt of the impacts of climate change. Recognizing this, the City has launched an ambitious Climate Justice initiative, which centers the City's work around climate and sustainability around these communities and is developing near-term policy and programmatic solutions to seek to mitigate the impacts of climate change.

# Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City's Climate Justice Plan found that Providence's low-income neighborhoods are particularly vulnerable and impacted by climate change. These neighborhoods currently have the highest asthma rates in the state, which will only be exacerbated by climate pollution. Additionally, these neighborhoods have the lowest tree canopy coverage, meaning more heat in the summer.

The Rhode Island Shoreline Change Special Area Management Plan has analyzed all exposed structures in the 21 coastal municipalities in Rhode Island (including Providence) under a variety of coastal flooding scenarios. Under these scenarios, thousands of structures in Providence are at risk of inundation. Coastal "hot spots" in Providence (those where the highest number of structures per square mile are estimated to be exposed to flooding) include the City's downtown, Woonasquatucket River corridor, and the Port of Providence.

The Port of Providence, the City's working waterfront, houses active chemical processing and fuel storage uses, which if inundated could significantly impact the adjacent, residential and low-income neighborhoods of South Providence and Washington Park.

Given the risks and potential vulnerabilities outlined above, mitigation strategies are necessary and urgent.

Mitigation strategies identified to be funded under this Consolidated Plan include:

- Residential energy efficiency improvements through the City's Home Repair Program to reduce energy consumption;
- Energy efficiency and resilience improvements to the City's public facilities;
- Modifications to public facilities to enable usage as heating and cooling centers;
- Siting of assisted projects outside of vulnerable areas;
- Increased tree planting in low/moderate income neighborhoods to absorb carbon dioxide and increase shade.

# Strategic Plan

# **SP-05 Overview**

#### Strategic Plan Overview

The Community Development Block Grant program was established by Congress with three specific statutory objectives to create viable urban communities:

- 1. Provide Decent Housing
- 2. Create a Suitable Living Environment
- 3. Expand Economic Opportunities

There is a great amount of flexibility within each of these objectives for the City to identify eligible activities that are most relevant to the specific conditions and needs that exist in Providence. In addition to the eligibility requirement, all activities must meet one of three national objectives: benefit to low- to moderate-income individuals, elimination of slums or blight, or responding to an urgent need. The primary goal of the CDBG program is to benefit low- to moderate-income households. As such, the City of Providence focuses much of its annual allocations to improving the lives and living conditions of the City's low- and moderate-income residents.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### **Geographic Area**

### Table 48 - Geographic Priority Areas

1	Area Name:	Community Wide - Entire City Geographic Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2		
2	Area Name:	Providence - Fall River - New Bedford EMSA
L	Area Name: Area Type:	
2		Bedford EMSA
2	Area Type:	Bedford EMSA
2	Area Type: Other Target Area Description:	Bedford EMSA
2	Area Type: Other Target Area Description: HUD Approval Date:	Bedford EMSA
2	Area Type: Other Target Area Description: HUD Approval Date: % of Low/ Mod:	Bedford EMSA Local Target area
Z	Area Type:         Other Target Area Description:         HUD Approval Date:         % of Low/ Mod:         Revital Type:	Bedford EMSA Local Target area Other
2	Area Type: Other Target Area Description: HUD Approval Date: % of Low/ Mod: Revital Type: Other Revital Description:	Bedford EMSA Local Target area Other
2	Area Type:         Other Target Area Description:         HUD Approval Date:         % of Low/ Mod:         Revital Type:         Other Revital Description:         Identify the neighborhood boundaries for this target area.	Bedford EMSA Local Target area Other
2	Area Type:         Other Target Area Description:         HUD Approval Date:         % of Low/ Mod:         Revital Type:         Other Revital Description:         Identify the neighborhood boundaries for this target area.         Include specific housing and commercial characteristics of this target area.         How did your consultation and citizen participation process help you to identify	Bedford EMSA Local Target area Other
2	Area Type:         Other Target Area Description:         HUD Approval Date:         % of Low/ Mod:         Revital Type:         Other Revital Description:         Identify the neighborhood boundaries for this target area.         Include specific housing and commercial characteristics of this target area.         How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Bedford EMSA Local Target area Other

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA):

The City of Providence does not formally designate specific geographic areas. Virtually every neighborhood in the City has areas designated as low- and moderate-income Census Blocks, with the exception of the Blackstone, Wayland, and Hope neighborhoods. Rather, the City's focus through these entitlement grants is on the improvement of the quality of life for the City's low- and moderate- income residents.

The City of Providence is the HOPWA formula grant recipient for the Providence-Fall River-New Bedford Eligible Metropolitan Statistical Area (EMSA). As such, Providence is charged with ensuring HOPWA investments are appropriately targeted to HOPWA populations (persons living with AIDS) throughout the EMSA geography. As such, HOPWA providers servicing Bristol County, MA are eligible to apply for City HOPWA, and awards are made based on need and program efficacy.

## SP-25 Priority Needs - 91.215(a)(2)

### **Priority Needs**

Priority Need Name	Affordable Housing
Priority Level	High
Population	Extremely Low
	Low
	Moderate
	Large Families
	Families with Children
	Elderly
	Public Housing Residents
	Chronic Homelessness
	Individuals
	Families with Children
	Mentally III
	Chronic Substance Abuse
	veterans
	Persons with HIV/AIDS
	Victims of Domestic Violence
	Unaccompanied Youth
	Elderly
	Frail Elderly
	Persons with Mental Disabilities
	Persons with Physical Disabilities
	Persons with Developmental Disabilities
	Persons with Alcohol or Other Addictions
	Persons with HIV/AIDS and their Families
	Victims of Domestic Violence
Geographic	Community Wide - Entire City Geographic Area
Areas	
Affected	
Associated	Increase Availability of Affordable Housing
Goals	

Table 49 – Priority Needs Summary

	Description	There are many residents of the City who have stable low-to moderate incomes; however, these incomes are not sufficient to afford market-rate housing costs in the City. Increasing the availability of affordable housing (both homeownership and rental units) would alleviate the housing burden of City residents and households. The City will work in partnership with affordable housing developers to provide resources in the form of grants and loans for purchase, new construction, rehabilitation, and/or conversion of market-rate units to expand the availability of affordable homeownership and rental housing units. This includes setting aside at least 15% of each annual allocation of HOME funds to support projects by qualified local Community Housing Development Organizations.
	Basis for Relative Priority	The Needs Assessment and Market Analysis both demonstrate that cost burden is of primary concern in the City. Additionally, focus groups with CDCs and community engagement all demonstrate that additional affordable housing is a priority. There is an abundance of unoccupied units, vacant and abandoned property, and vacant lots in the City that can be used to expand access to affordable housing. Further, more accessible units for the elderly and those living with disabilities would allow for more opportunities for independent living.
2	Priority Need Name	Improved Housing Quality & Habitability
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Community Wide - Entire City Geographic Area

	Associated Goals	Improve Quality of Occupied Housing Units
	Description	Resources are needed in the form of grants or loans to low- and moderate- income owner occupants or property owners renting to low- and moderate- income tenants to conduct physical improvements to existing structures, including but not limited to exterior paint; structural improvements to porches, stairs and railings; environmental hazard remediation including lead, asbestos, mold, etc.; weatherization and energy efficiency improvements; remediation of code violations; etc.
	Basis for Relative Priority	Throughout much of the City, occupied housing units are in need of substantial rehabilitation. Residents have consistently expressed interest in an expanded home improvement program and stricter enforcement of the City's building codes to improve the quality of the housing stock. Additionally, the Department of Inspections and Standards has a consistent caseload of properties that have received notices of violation.
3	Priority Need Name	Return Abandoned Property to Productive Use
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Community Wide - Entire City Geographic Area
	Associated Goals	Return Abandoned Property to Productive Reuse
	Description	The City still contains several hundred vacant and abandoned homes from the last recession. As part of a broad initiative to rehabilitate these houses and put that back into productive use, several homes will be beyond repair. The City wiill need to provide resources for the demolition of structurally hazardous buildings and blighted property not suitable for rehabilitation.

	Basis for Relative Priority	Protects the health and safety of the residents of Providence, creates opportunities for new infill development, and eliminates neighborhood blight.
4	Priority Need Name	Reduce Homelessness
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Community Wide - Entire City Geographic Area
	Associated Goals	Reduce Homelessness
	Description	The State's Continuum of Care, the Consolidated Homeless Fund, and the City are continuing to expand efforts to end chronic homelessness by connecting the chronically homeless living on the street to emergency shelters, rapid rehousing, and permanent supportive housing with the appropriate supports to maintain their housing. The City uses its ESG funds in coordination with other funds to reduce the number of persons and families experiencing homelessness, to assist those that fall into homelessness, and to reduce the duration of homelessness compassionately and efficiently.
	Basis for Relative Priority	The City of Providence is fully supportive of the goals of the statewide plan to end chronic and veteran homelessness. Point-in-time data also inform relative priority.
5	Priority Need Name	Housing & Support Services for PLWHA

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Persons with Physical Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	Persons with HIV/AIDS and their Families Providence - Fall River - New Bedford EMSA
	Associated Goals	Increase Housing Stability among PLWHA
6	Description	The pressing need for people living with HIV/AIDS is for safe, affordable and secure permanent housing with supportive services. Due to the stigma associated with HIV infection, persons living with the disease may be at risk of housing discrimination. Housing instability is a greater challenge for HIV/AIDS patients as stable housing is important for the regular delivery of consistent medical treatment to manage the disease.
	Basis for Relative Priority	Consultation with AIDS Care Ocean State, Family Service of Rhode Island, Justice Resource Institute, and Stanley Street Treatment and Resources as well as data from the Rhode Island Department of Health was used to determine the priority level.
	Priority Need Name	Public Facilities Improvements
	Priority Level	High

LowModerateLarge FamiliesFamilies with ChildrenElderlyPublic Housing ResidentsChronic HomelessnessIndividualsFamilies with ChildrenMentally IIIChronic Substance AbuseveteransPersons with HIV/AIDSVictims of Domestic ViolenceUnaccompanied YouthElderlyFrail ElderlyPersons with Mental DisabilitiesPersons with Mental DisabilitiesPersons with Alcohol or Other AddictionsPersons with Alcohol or Other AddictionsPersons with HIV/AIDS and their FamiliesVictims of Domestic ViolenceNon-housing Community DevelopmentGeographicAreasAffectedImprove Condition of Public FacilitiesGeolsDescriptionThe physical condition of many of the structures which community organizations and social service agencies use are in significant disre multiple code violations, or have repair needs so extreme that port building cannot be used. Additionally, publicly-owned buildings suc and recreation centers are in disrepair and are not in compliance w Americans with Disabilities are providing services to low- and mo income community residents so that organizations can provide service a moria so that organizations can provide service and no concenters are in disrepair and are not in compliance w Americans with Disabilities are providing services to low- and mo income community residents so that organizations can provide service and no concenters are in disrepair and are not in compliance w Americans with Disabilities are providing services to low- and mo in	
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Americans with Disabilities Act. Conduct physical improvements to which public service agencies are providing services to low- and mo	h as schools
which public service agencies are providing services to low- and mo	vith the
income community residents so that organizations can provide serv	
	vices in clean,
safe, and welcoming environments. Provide resources to make pub ADA compliant and sustainable.	blic buildings

	Basis for Relative Priority	In consultation and site visits to CDBG-funded organizations, the adverse physical condition and high cost of rehabilitation is abundantly clear. Needs Assessments completed for publicly-owned facilities and schools illustrate the cost and urgency of capital improvement needs. Additionally, to be fully compliant with the Americans with Disabilities Act and to provide better accessibility and dignity to those with physical disabilities, publicly-owned buildings and organizations providing public services need to remove mobility and accessibility barriers.
7	Priority Need Name	Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Community Wide - Entire City Geographic Area

	Associated Goals	Improve Streetscapes & Public Infrastructure
	Description	Improvements to the City's streets and sidewalks will allow for better transportation and mobility throughout the City while expanded infrastructure improvements for walking, running, and cycling will provide for a wider array of transportation options which will benefit those without cars and improve the City's air quality by reducing the reliance on automobiles.
	Basis for Relative Priority	The City's Great Streets Master Plan, Climate Justice Plan, the Bicycle and Pedestrian Advisory Commission, and community members throughout the City have all expressed a strong desire for infrastructure improvements that would provide for additional transportation options, make the City safer and more accessible to everyone, and allow for cycling and walking to be safe and attractive transportation options.
8	Priority Need Name	Improved Parks & Recreational Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Community Wide - Entire City Geographic Area
	Associated Goals	Improve Parks and Recreational Areas

	Description Basis for Relative Priority	Improvements at the City's parks and recreation fields will create more opportunities for neighborhoods to be engaged in physical outdoor activities and lead to improved individual and social health and wellness. Construction or improvements to neighborhood community gardens will provide opportunity for healthy eating and economic opportunity for those wishing to engage in urban agriculture. Parks, sports, and recreation activities were of primary importance at community meetings. Many of the City's parks require significant repairs or investment, or lack the appropriate amenities to be of value to the neighborhood residents. Some facilities lack required ADA access. City residents have expressed strong desire to use even the parks that need major improvements, and do use them in many cases.
9	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	Community Wide - Entire City Geographic Area
	Associated Goals	Provide for Basic Needs of LMI Persons
	Description	The City aims to provide comprehensive community services to meet the basic subsistence, health and wellness, recreational, artistic, cultural, and developmental needs of individuals and families to improve and enrich their lives, move them out of economically vulnerable situations, and promote self-sufficiency. The goals will depend on the public service provided but could include: providing enrichment activities to low- and moderate-income areas; improving literacy of low-skilled adults; reducing discrimination and promoting diversity; providing recreational activities for low/mod people; providing day care services to low/moderate-income households; providing wellness activities and social services to seniors; minimizing foreclosures, evictions, and tenant displacement; reducing incidence of crime; etc. Resources for public services will be broadly distributed to meet the needs of the community including but not limited to youth and afterschool programs; services for adults and seniors; job training and work readiness programs; childcare; transportation; food assistance; arts and cultural programs; adult education, literacy, and GED programs; financial empowerment; homebuyer and homeowner education; health, mental health, and nutrition services; crime prevention; and legal services. The nature, extent, and location of the public services to be provided will be based on need for services.
	Basis for Relative Priority	Comments from community meetings and focus groups with social service agencies are the basis for relative priority and for the selection of specific public services.
10	Priority Need Name	Facilitate Small Business Development & Growth
	Priority Level	High

	Donulation	Extremely Levy
	Population	Extremely Low Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Non-housing Community Development
	<b>a</b> 1:	
	Geographic	Community Wide - Entire City Geographic Area
	Areas	
	Affected	
	Associated	Facilitate Small Business Development and Growth
	Goals	
	Description	With low- and moderate-income residents bearing a disproportionate burden of
		unemployment, underemployment, and low-wage jobs, there is a critical need
		to provide economic and employment opportunities to low- and moderate-
		income individuals that will provide a living wage and path to self-
		sufficiency. Programming to facilitate the creation and growth of small
		businesses and microenterprises through technical assistance and business
		consultation as well as small business financing in order for the City's businesses
		to grow and expand are needed.
	Basis for	Public data on unemployment and wages, labor market trends, interviews with
	Relative	employers, unemployed job seekers, and individuals in the public workforce
	Priority	system provided the basis for this priority area.
11	Priority Need	Commercial Revitalization
	Name	
	Priority Level	Low
	Population	Extremely Low
	· opulation	Low
		Moderate
		Non-housing Community Development
	Goographic	
	Geographic Areas	Community Wide - Entire City Geographic Area
	Affected	
	Associated	Revitalize Commercial Districts in LMI Areas
	Goals	

	Description	With the City of Providence still struggling from the effects of the Great Recession and now the COVID-19 pandemic, and with low- and moderate- income residents bearing a disproportionate burden of unemployment, underemployment, and low-wage jobs, there is a critical need to provide supports to small businesses and enable revitalization of storefronts, particularly in low-income neighborhoods.
	Basis for Relative Priority	Public feedback from community meetings and stakeholder engagements provided the basis for this priority area.
12	Priority Need Name	Effective Planning & Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Other
	Geographic Areas Affected	Community Wide - Entire City Geographic Area
	Associated Goals	Effectively Administer Programs
	Description	In order to increase efficiency and impact for programs and projects to benefit low- and moderate-income persons, the City will conduct research studies and provide accurate and detailed information, research findings, and reports with which to properly allocate CDBG, HOME, ESG, and HOPWA funds.
	Basis for Relative Priority	In an environment of reduced Federal and State funding, identifying the most appropriate, efficient, and impactful ways to allocate resources in critical.

During the development of this 2020-2024 Consolidated Plan, the City of Providence held focus groups and community meetings, conducted one-on-one interviews, and solicited input from the community, stakeholder organizations, and community groups to identify priority needs. This input serves as the foundation for the development of the Consolidated Plan and guides the Strategic Plan.

The City of Providence defines "high priority need" to include activities, projects, and programs that will be funded with federal funds, either alone or in combination with other public or private investments, to address the described needs during the Strategic Plan program years. Regarding "low priority needs," these are activities, projects, or programs that may be funded with federal funds, either alone or in combination with other public or private investments, if additional federal funding becomes available during the strategic plan program years.

## SP-30 Influence of Market Conditions – 91.215 (b)

#### Influence of Market Conditions

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Tenant Based	High market-rate rents in many neighborhoods throughout the City combined
Rental Assistance	with Fair Market Rents that are lower than actual rents will limit the ability of
(TBRA)	Housing Choice Voucher holders, HOPWA TBRA programs, and holders of other
	forms of TBRA or rapid rehousing to successfully obtain rental
	housing. Property condition is also a factor, as many units in the private market
	do not meet Housing Quality Standards due to age and deferred maintenance.
TBRA for Non-	High market-rate rents in many neighborhoods throughout the City combined
Homeless Special	with Fair Market Rents that are lower than actual rents will limit the ability of
Needs	Housing Choice Voucher holders, HOPWA TBRA programs, and holders of other
	forms of TBRA or rapid rehousing to successfully obtain rental
	housing. Property condition is also a factor, as many units in the private market
	do not meet Housing Quality Standards due to age and deferred maintenance.
New Unit	As the private housing market continues to recover, additional housing units
Production	(both rental and homeownership) will be created throughout the City, creating
	additional competition in the private market for housing. New market-rate unit
	production will influence the availability and prices of market rate units, likely
	creating some (albeit minimal) downward pressure on the price of existing
	market-rate units. The high cost burden of market rate units will create demand
	for new affordable housing units; some will be met with new unit production.
	The current occupants of affordable rental units held by Community
	Development Corporations in the City creates its own market demand for
	homeownership units that could be met with new unit production based on the
	current availability. The aging of the population, changing household
	characteristics, and mobility challenges of those wishing to live independently
	also influence the demand for new unit production if the availability of existing
	units does not meet their needs. Voters in Rhode Island have supported
	affordable housing development by approving two affordable housing bond
	initiatives that have provided for the development of affordable housing rental
	and homeownership units. Availability of additional resources at the state level
	via a bond issue or dedicated line item would facilitate the development of new
	affordable housing units through new unit production, rehabilitation, and
	acquisition.

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Table 50 – Influence of Market Conditions

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

#### Introduction

The City of Providence is an entitlement jurisdiction that receives federal funds from U.S. Housing Urban Development to invest in its neighborhoods. The funds are provided under CDBG, HOME, ESG, HOPWA entitlement programs. All funds must primarily assist low- to moderate-income individuals, families, and households. The primary objectives of the projects listed below are to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities; reduce homelessness and support the housing and related supportive service needs for low-income persons living with HIV/AIDS. While funds are awarded on an entitlement basis, it is a challenge to forecast anticipated grant levels due to fluctuations in annual Congressional appropriations.

Based on previous annual allocations and assumptions on future allocations, the City of Providence has estimated its five-year Anticipated Resources projections as follows:

<u>CDBG</u>: The City will receive \$4,840,913 in new 2020-2021 Community Development Block Grant (CDBG) entitlement funds. This grant amount was reduced by \$445,020.09 under a Voluntary Grant Reduction agreement with HUD. The City also reprogrammed and reallocated \$379,000.00 in "prior year CDBG resources", a \$960,000 Revolving Loan fund balance, as well as \$700,000 in anticipated "program income" generated from repayment of Providence Business Loan fund (PBLF) CDBG-capitalized loans for a total of \$6,879,913.91 in anticipated CDBG funds for programming in PY20. Forecasting forward at an anticipated 1.5% decrease year-over-year in the entitlement allocation, and assuming \$800,000 in Revolving Loan program income per year, the City can anticipate deploying a total of \$30,442,564 over the ConPlan period.

<u>HOME</u>: The City will receive a final allocation of \$1,652,865 in HOME Investment Partnerships Program funds to support the creation of affordable housing, and program \$230,617 in program income. Forecasting forward at an anticipated 2% reduction year-over-year (and accounting for an anticipated Voluntary Grant Reduction of approximately \$600,000 during the ConPlan period), the City can anticipate approximately \$7,570,915 in HOME resources over the ConPlan period.

<u>HOPWA</u>: The City will receive \$1,219,459 in Housing Opportunities for People with AIDS funds. Over the ConPlan period, the City can anticipate receiving \$5,858,232 in resources (-2% decrease per year).

*ESG:* The City will receive \$441,101 in Emergency Solutions Grant funds for programs and services for the homeless in PY20. An additional \$55,823 in prior year resources is available for reprogramming. Over the ConPlan period, the City anticipates receiving approximately \$2,196,148.

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<u>Lead Grant</u>: The City will complete its \$3.4 million, three-year grant from the Office of Lead Hazard Control and Healthy Homes, making over 200 units by lead-safe by spring 2021. The City has also submitted a new application for a \$5.7 million, 42-month grant under the 2020 Office of Lead Hazard Control and Healthy Homes Lead Hazard Reduction Demonstration Grant funding opportunity. The City anticipates renewal of its Lead Safe Providence Program under this funding opportunity, enabling hundreds of additional units to be made lead-safe during the ConPlan period.

### **Anticipated Resources**

Source of	Uses of Funds	Expe	cted Amour	nt Available Ye	ear 1	Expected Amount Available Remainder of ConPlan S	Narrative Description
Funds	Funds	Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,840,913	700,000	1,339,000	6,879,913	23,562,651	The City will undertake activities and projects using CDBG funds including housing development and rehabilitation, facilities improvements, public infrastructure improvements, economic development, public services, planning and administration.
public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership				1,883,482	5,687,432	The City will undertake activities and projects using HOME funds including new housing development, rehabilitation of existing and vacant units, and homebuyer assistance programs.
	Funds public - federal public -	Fundspublic -federalAcquisitionfederalAdmin andPlanningEconomicDevelopmentHousingPublicImprovementsPublic Servicespublic -federalHomebuyerassistanceHomeowner rehabMultifamily rentalnew constructionMultifamily rentalrehabNew construction	FundsAnnual Allocation: \$public -AcquisitionfederalAdmin andPlanningFeconomicEconomicPublicDevelopmentHousingPublicImprovementsPublic Services4,840,913public -AcquisitionfederalHomebuyerassistanceHomeowner rehabMultifamily rentalnew constructionMultifamily rentalrehabNew constructionKey construction	FundsAnnual Annual Allocation: \$Program Income: \$public - federalAcquisitionfederalAdmin andPlanningEconomicDevelopmentHousingPublicImprovements700,000public -AcquisitionfederalHomebuyerassistanceHomeowner rehabMultifamily rental new constructionMultifamily rental rehabNew constructionNew construction	FundsAnnual Allocation: \$Program Income: Resources: \$public - federalAcquisition Admin and Planning EconomicEconomic DevelopmentHousing PublicImprovements Public Services4,840,913700,0001,339,000public - federalAcquisition Homeowner rehab Multifamily rental new constructionNew construction New constructionNew construction-	FundsAnnual Annual Allocation: \$Program Income: \$Prior Year Resources: \$Total: \$public - federalAcquisition Admin and Planning Economic Development Housing Public ImprovementsAstronomic Public ImprovementsAstronomic Public ImprovementsAstronomic Public AcquisitionAstronomic Public Public ImprovementsAstronomic Public Public ImprovementsAstronomic Public Public ImprovementsAstronomic Public Public Public ImprovementsAstronomic Public Public Public Public Public Public Public Public Public Public Public Public Public Public Public Public 	FundsAnnual Allocation: \$Program Income: \$Prior Year Resources: \$Total: \$Available Remainder of ConPlan \$public - federalAcquisition Admin and Planning Economic Development Housing PublicAcquisition FederalFederal FederalAcquisition FederalFederal <br< td=""></br<>

Program	Source of Funds	Uses of Funds	Expe	cted Amour	nt Available Ye	ear 1	Expected Amount Available Remainder of ConPlan \$	Narrative Description
		Funds	Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public -	Permanent housing						The City will undertake activities and
	federal	in facilities						projects using HOPWA funds
		Permanent housing						including acquisition, rehabilitation,
		placement						or new construction of housing
		Short term or						units; costs for facility operations;
		transitional housing						rental assistance; short-term
		facilities						payments to prevent homelessness;
		STRMU						and case management services for
		Supportive services						those living with HIV/AIDS.
		TBRA	1,219,459	0	0	1,219,459	4,638,773	
ESG	public -	Conversion and						The City will undertake activities and
	federal	rehab for						projects using ESG funds including
		transitional housing						shelter operations, transitional
		Financial Assistance						housing, rapid rehousing assistance,
		Overnight shelter						and supportive services for the
		Rapid re-housing						homeless.
		(rental assistance)						
		Rental Assistance						
		Services						
		Transitional						
		housing	441,101	0	55,823	496,924	1,699,223	

Table 51 - Anticipated Resources

# Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied:

The City's HOME program requires recipient organizations to contribute at least 25 percent of the value of the HOME award as a contribution match as a condition of the award in order to satisfy HUD regulations without financial impact to the City. In previous years, the State had additional affordable housing funds through the Building Homes Rhode Island program. In 2016, RI voters approved a \$50M bond for affordable housing and blight elimination; in 2020, Providence developers will continue to leverage these "Building Homes RI", or "BHRI", funds with City HOME and CDBG dollars. An additional \$65M bond for affordable housing and community revitalization was proposed in Governor Raimondo's FY21 budget, subject to General Assembly and voter approval.

The City is a partner in the Consolidated Homeless Funds CHF Partnership which oversees a variety of homeless service funding grants including:

- City of Pawtucket ESG
- City of Providence ESG
- City of Woonsocket ESG
- State of Rhode Island ESG
- State of Rhode Island Housing Resource Commission Homeless Funds
- Social Service Block Grant Funds (from the Federal Department of Health and Human Services, passed through the Rhode Island Department of Human Services)

Due to this unique collaboration, the CHF Partnership is able to provide 100% matching funds without transferring the match responsibility to ESG subrecipients. The CHF Partnership uses the rules, regulations, and policies in the ESG regulations as the basis of the program design for all CHF programs (even those that are not directly funded under ESG).

All activities that are funded under the ESG match allocations will be in accordance with the Interim Rule's new requirements and regulations (and will be monitored by the CHF Partnership as such). Only activities eligible under and in compliance with the ESG Interim Rule will receive the match resources listed above.

# If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has developed a program called "EveryHome" which seeks to transition vacant and abandoned property back to productive reuse (including for community needs such as affordable housing or public space). A myriad of strategies has been developed to facilitate program goals based on the circumstances of the property or lot and the available stakeholder partners. The use of CDBG funds for eligible rehabilitation, demolition, or reconstruction subsidy when appropriate will continue to be one of the tools used for this program.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF PROVIDENCE	Government	Non-homeless special	Jurisdiction
		needs	
		Planning	
		neighborhood	
		improvements	
		public facilities	
PROVIDENCE	Redevelopment	Non-homeless special	Jurisdiction
REDEVELOPMENT	authority	needs	
AGENCY		Ownership	
		Rental	
		public facilities	
AIDS Care Ocean State	Subrecipient	Non-homeless special	Region
		needs	
		Rental	
		public facilities	
Amos House	Subrecipient	Homelessness	Jurisdiction
		Non-homeless special	
		needs	
		Rental	
		public services	
Boys & Girls Club -	Subrecipient	Non-homeless special	Jurisdiction
Providence		needs	
		public facilities	
		public services	
Building Futures		Non-homeless special	Jurisdiction
		needs	
		public services	
Capital City Community	Subrecipient	Non-homeless special	Jurisdiction
Center		needs	
		public facilities	
		public services	
Center for Southeast	Subrecipient	Non-homeless special	Jurisdiction
Asians		needs	
		public facilities	
		public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Children's Friend and	Subrecipient	Non-homeless special	Jurisdiction
Service		needs	
		public facilities	
		public services	
CLINICA ESPERANZA	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public services	
Community Action	Subrecipient	Non-homeless special	Jurisdiction
Partnership of		needs	
Providence		public services	
College Visions	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public services	
CROSSROADS RI	Subrecipient	Homelessness	Jurisdiction
		Non-homeless special	
		needs	
		public facilities	
DaVinci Center for	Subrecipient	Non-homeless special	Jurisdiction
Community Progress		needs	
		public services	
Educational Center for	Subrecipient	Non-homeless special	Jurisdiction
the Arts and Science		needs	
		public services	
RI Continuum of Care	Continuum of care	Homelessness	State
Family Services of RI	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public facilities	
		public services	
Federal Hill House	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public facilities	
		public services	
GENESIS CENTER	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public services	
Institute for the Study	Subrecipient	Non-homeless special	Jurisdiction
& Practice of		needs	
Nonviolence		public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MT. HOPE LEARNING	Subrecipient	Non-homeless special	Jurisdiction
CENTER		needs	
		public services	
MT. HOPE	Subrecipient	Non-homeless special	Jurisdiction
NEIGHBORHOOD		needs	
ASSOCIATION		public facilities	
		public services	
NEW URBAN ARTS	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public services	
Open Doors	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public services	
Project Weber/RENEW	Subrecipient	Non-homeless special	Jurisdiction
•		needs	
		public services	
PROVIDENCE HOUSING	РНА	Non-homeless special	Jurisdiction
AUTHORITY		needs	
		Public Housing	
		public facilities	
		public services	
PROVIDENCE CITYARTS	Subrecipient	Non-homeless special	Jurisdiction
FOR YOUTH		needs	
		public services	
Providence Community	Subrecipient	Non-homeless special	Jurisdiction
Library		needs	
		public facilities	
		public services	
Providence Intown	Subrecipient	Homelessness	Jurisdiction
Churches Association		Non-homeless special	
		needs	
		public services	
Rhode Island Free Clinic	Subrecipient	Non-homeless special	Jurisdiction
	r	needs	
		public services	
Roger Williams Day	Subrecipient	Non-homeless special	Jurisdiction
Care Center		needs	
		public facilities	
		public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Rhode Island Urban	Subrecipient	Non-homeless special	Jurisdiction
Debate League		needs	
		public services	
Rhode Island Center for		Non-homeless special	Jurisdiction
Justice		needs	
		public services	
Direct Action for Rights	Subrecipient	Non-homeless special	Jurisdiction
and Equality		needs	
		public services	
Silver Lake Community	Subrecipient	Non-homeless special	Jurisdiction
Center		needs	
		public services	
Washington Park	Subrecipient	Non-homeless special	Jurisdiction
Citizens Association		needs	
		public services	
West End Community	Subrecipient	Non-homeless special	Jurisdiction
Center		needs	
		public facilities	
		public services	
Young Voices	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public services	
YWCA RI	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public facilities	
		public services	
JOSLIN COMMUNITY	Subrecipient	Non-homeless special	Jurisdiction
CENTER		needs	
		public facilities	
Re-Focus	Subrecipient	Non-homeless special	Jurisdiction
		needs	
		public facilities	
House of Hope	Subrecipient	Homelessness	Jurisdiction
Community			
Development			
Corporation			

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Center for Women and	Subrecipient	Economic	Jurisdiction
Enterprise		Development	
		Non-homeless special	
		needs	
DesignxRI	Subrecipient	Economic	Jurisdiction
		Development	
		Non-homeless special	
		needs	
Rhode Island Black	Subrecipient	Economic	Jurisdiction
Business Association		Development	
		Non-homeless special	
		needs	
Rhode Island Housing	Continuum of care	Homelessness	State
and Mortgage Finance		Ownership	
Corporation		Planning	
		Public Housing	
		Rental	
Local Initiatives	Non-profit	Non-homeless special	State
Support Corporation	organizations	needs	
		Ownership	
		Rental	
		public facilities	
OLNEYVILLE HOUSING	CHDO	Non-homeless special	Jurisdiction
CORPORATION		needs	
		Ownership	
		Rental	
PROVIDENCE	Developer	Non-homeless special	Jurisdiction
REVOLVING FUND		needs	
		Ownership	
		Rental	
SMITH HILL	CHDO	Non-homeless special	Jurisdiction
COMMUNITY		needs	
DEVELOPMENT CORP		Ownership	
		Rental	
SWAP	CHDO	Non-homeless special	Jurisdiction
		needs	
		Ownership	
		Rental	

Responsible Entity	Responsible Entity	Role	Geographic Area
	Туре		Served
WEST ELMWOOD	CHDO	Non-homeless special	Jurisdiction
HOUSING		needs	
DEVELOPMENT CORP		Ownership	
		Rental	
Omni Development	Developer	Non-homeless special	Jurisdiction
		needs	
		Ownership	
		Rental	
JUSTICE RESOURCE	Subrecipient	Homelessness	Region
INSTITUTE		Non-homeless special	
		needs	
STANLEY STREET	Subrecipient	Homelessness	Region
TREATMENT AND		Non-homeless special	
RESOURCE CENTER		needs	

Table 52 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Providence has a very robust network of public service providers (including a network of neighborhood-based community centers), not-for-profit community development corporations, government agencies, and other community partners that serve to create a continuum of services for City residents. The City, through its partnerships with the non-exhaustive list of community-based organizations above, will be able to carry out the priority projects detailed in this Strategic Plan. The primary barrier is lack of Federal, State, or local resources to properly address the magnitude of challenges facing the City. Successful projects, especially housing development, require layered financing and strong funding partnerships (such as those the City maintains with Rhode Island Housing and LISC).

Many of the organizations listed above also provided valuable insight regarding the needs in the community during the development of the Consolidated Plan and through regular engagement with the City.

The City solicits partnerships annually through issuance of a Request for Proposals for its various funds. Partners are selected based on depth and quality of service to be provided and capacity to deliver. In limited instances (typically in response to an acute need), the City may also solicit for a vendor or contractor to deliver a specialized service to the community through its Board of Contract and Supply.

Availability of services targeted to homeless persons and persons with HIV and mainstream services:

Homelessness Prevention	Available in the	Targeted to	Targeted to People
Services	Community Homelessness Preventi	Homeless	with HIV
	X	X	X
Counseling/Advocacy			
Legal Assistance	X	Х	X
Mortgage Assistance	Х		Х
Rental Assistance	Х	Х	Х
Utilities Assistance	Х	Х	Х
	Street Outreach Se	ervices	
Law Enforcement	Х	Х	
Mobile Clinics	Х	Х	
Other Street Outreach Services	Х	Х	Х
	Supportive Serv	vices	
Alcohol & Drug Abuse	Х	Х	Х
Child Care	Х	Х	Х
Education	Х	Х	Х
Employment and Employment			
Training	Х	Х	
Healthcare	Х	Х	Х
HIV/AIDS	Х	Х	Х
Life Skills	Х	Х	
Mental Health Counseling	Х	Х	Х
Transportation	Х	Х	Х
	Other		•

Table 53 - Homeless Prevention Services Summary

## Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The level of services in the State and the City to address the needs of the homeless population is fairly strong; however, the needs of the homeless population are varied and often acute. While the City's network of homeless service providers is generally cohesive, there are instances of duplication of services and lack of coordination. The various types of services that are offered to the homeless population include 24-hour drop-in shelters for men, women, families, couples; facilities for the homeless to meet their basic needs including showers, laundry, meals, clothing, transportation, toiletries, and other daily essentials; workforce development and vocational job training; health care and mental health treatment and counseling; substance abuse recovery; relocation and placement services (including housing navigation); and case management and planning services for ending a household's homeless status.

The City recognizes the need for more Permanent Supportive Housing in order to better realize the goals of ending chronic homelessness. In recent years, the Continuum has more fully embraced the Housing First model to address homelessness, providing permanent housing as quickly as possible along with the appropriate wraparound services for them to maintain their housing. As the homeless prevention system moves further into permanent supportive housing, additional resources for rental assistance will likely be required.

The expansion of Medicaid under the Affordable Care Act (ACA) has had a profoundly positive impact on the health and well-being of homeless individuals.

The Continuum of Care will continue to educate its member service providers on eligibility for Medicaid reimbursement for services, and advocate for greater reimbursement rates for home stabilization services delivered.

Providence has a robust, though strained, foundation of health- and mental-health providers. For primary care, residents can turn to Providence Community Health Center (PCHC) and its 10 facilities throughout the City. The effectiveness of PCHC is further bolstered though strategic co-locations, including a clinic at the state's primary homeless service provider, Crossroads Rhode Island, and two dual colocation arrangements with the state's largest community mental health center, The Providence Center.

In addition to PCHC, Providence is home to the RI Free Clinic and Clinica Esperanza, which provide healthcare to those who remain uninsured or under-insured. Project Weber/RENEW provides drop-in and street outreach services for harm reduction and basic needs for high risk clients. House of Hope's Shower to Empower mobile unit provides showers, haircuts, case management, and medical exams to those experiencing homelessness.

There are more than 40 individual agencies in the state that provide shelter and housing of various types to the homeless population. With the transient nature of the homeless, individuals and families frequently

use services at or are transferred between multiple agencies. Among all the agencies in the state, the following operate in the City of Providence: Amos House, Crossroads Rhode Island, Emmanuel House, House of Hope, McAuley House and McAuley Village, Mental Health Association of Rhode Island (Access-RI), Nickerson Community Center, OpenDoors, Operation Stand Down, House of Hope, The Providence Center, Providence Housing Authority (VASH Program), Providence In-Town Churches Association (Better Lives RI), Riverwood Mental Health Services, and YWCA of Greater RI. The majority of the shelter, transitional housing, and permanent housing beds are for families and their children.

## Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the service delivery system are detailed above. The gaps in service are primarily related to the lack of resources to scale programs to meet the level of need of the homeless populations. In particular, day programming that engages homeless clients in workforce development and job preparation, GED and literacy training, substance abuse recovery programs, and mental health services, while available, can often become strained. As the homeless prevention system moves further into permanent supportive housing, additional resources for rental assistance will likely be required. Better coordination on street outreach is necessary to avoid duplication.

# Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs:

Better tracking of the number of clients served, the level, sequencing, and blending of service provided, and measurement of outcomes will allow the City, the State, and providers themselves better manage programs and prioritize services based on data-rich analysis. Constantly reviewing outcomes will improve compliance and monitoring, build capacity at providers, and facilitate the collaboration and coordination of services. Additionally, upon review of applications and before funding levels are assigned, the members of the Consolidated Homeless Fund and the Continuum of Care Evaluation Committee are ensuring that organizational roles are clearly understood and that duplication of services, particularly for street outreach or diversion, is avoided.

# SP-45 Goals Summary – 91.215(a)(4)

### **Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Availability of	2020	2024	Affordable Housing	Community Wide -	Affordable Housing	HOME:	Rental units constructed:
	Affordable Housing				Entire City Geographic Area		\$6,813,823	20 Household Housing Unit
								Rental units rehabilitated:
								16 Household Housing Unit
								Homeowner Housing Added:
								15 Household Housing Unit
								Direct Financial Assistance to
								Homebuyers:
								100 Households Assisted
2	Improve Quality of	2020	2024	Affordable Housing	Community Wide -	Improved Housing	CDBG:	Public Facility or Infrastructure
	Occupied Housing				Entire City	Quality & Habitability	\$3,018,000	Activities for Low/Moderate Income
	Units				Geographic Area			Housing Benefit:
								1950 Households Assisted
								Rental units rehabilitated:
								10 Household Housing Unit
								Homeowner Housing Rehabilitated:
								100 Household Housing Unit
3	Return Abandoned	2020	2024	Affordable Housing	Community Wide -	Return Abandoned	CDBG:	Homeowner Housing Rehabilitated:
	Property to Productive				Entire City	Property to Productive	\$1,500,000	10 Household Housing Unit
	Reuse				Geographic Area	Use		
								Buildings Demolished:
								5 Buildings

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
4	Reduce Homelessness	2020	2024	Homeless	Community Wide -	Reduce Homelessness	ESG:	Public service activities other than
					Entire City		\$2,036,668	Low/Moderate Income Housing
					Geographic Area			Benefit:
								3100 Persons Assisted
								Tenant-based rental assistance /
								Rapid Rehousing:
								170 Households Assisted
								Homelessness Prevention:
								250 Persons Assisted
5	Increase Housing	2020	2024	Non-Homeless	Providence - Fall	Housing & Support	HOPWA:	Tenant-based rental assistance /
	Stability among			Special Needs	River - New Bedford	Services for PLWHA	\$5,653,194	Rapid Rehousing:
	PLWHA				EMSA			110 Households Assisted
								HIV/AIDS Housing Operations:
								245 Household Housing Unit
								Other:
								900 Other
6	Improve Condition of	2020	2024	Non-Housing	Community Wide -	Public Facilities	CDBG:	Public Facility or Infrastructure
	Public Facilities			Community	Entire City	Improvements	\$4,592,446	Activities other than Low/Moderate
				Development	Geographic Area			Income Housing Benefit:
								178000 Persons Assisted
7	Improve Streetscapes	2020	2024	Non-Housing	Community Wide -	Infrastructure	CDBG:	Public Facility or Infrastructure
	& Public Infrastructure			Community	Entire City	Improvements	\$1,157,000	Activities other than Low/Moderate
				Development	Geographic Area			Income Housing Benefit:
								129955 Persons Assisted
8	Improve Parks and	2020	2024	Non-Housing	Community Wide -	Improved Parks &	CDBG:	Public Facility or Infrastructure
	Recreational Areas			Community	Entire City	Recreational	\$3,381,791	Activities other than Low/Moderate
				Development	Geographic Area	Opportunities		Income Housing Benefit:
								120980 Persons Assisted

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
9	Provide for Basic	2020	2024	Non-Housing	Community Wide -	Public Services	CDBG:	Public service activities other than
	Needs of LMI Persons			Community	Entire City		\$4,769,000	Low/Moderate Income Housing
				Development	Geographic Area			Benefit:
								122464 Persons Assisted
								Public service activities for
								Low/Moderate Income Housing
								Benefit:
								150 Households Assisted
10	Facilitate Small	2020	2024	Non-Housing	Community Wide -	Facilitate Small	CDBG:	Jobs created/retained:
	<b>Business Development</b>			Community	Entire City	<b>Business Development</b>	\$6,833,615	190 Jobs
	and Growth			Development	Geographic Area	& Growth		
								Businesses assisted:
								930 Businesses Assisted
11	Revitalize Commercial	2020	2024	Non-Housing	Community Wide -	Commercial	CDBG:	Facade treatment/business building
	Districts in LMI Areas			Community	Entire City	Revitalization	\$150,000	rehabilitation:
				Development	Geographic Area			10 Business
12	Effectively Administer	2020	2024	Program	Community Wide -	Effective Planning &	CDBG:	Other:
	Programs			Administration	Entire City	Administration	\$5,039,951	5 Other
					Geographic Area		HOPWA:	
					Providence - Fall		\$205,038	
					River - New Bedford		HOME:	
					EMSA		\$756,827	
							ESG: \$159,479	

Table 54 – Goals Summary

### **Goal Descriptions**

1	Goal Name	Increase Availability of Affordable Housing							
	Goal Description	Through new construction, conversion, and/or rehabilitation of existing units, the City will use HOME and CDBG funds to increase the supply of affordable homeownership and rental housing units for City residents and households earning up to 80% of the area median income, including units with supportive services for extremely low-income and/or special needs populations. Facilitate access to homeownership through down-payment and closing cost assistance or land trust programs.							
2	Goal Name	Improve Quality of Occupied Housing Units							
	Goal Description	High costs of maintenance of the City's aging housing stock means many housing units in need of repair and rehabilitation. The City will use Federal funds to offer grants and/or loans to qualifying homeowners and tenants to rehabilitate property. Taking a blended "whole house" approach, these funds will be aligned with the City's lead grant and other programs available in the City to holistically address lead, health and safety, code violations, energy efficiency, historic preservation, and quality of life issues in the property.							
3	Goal Name	Return Abandoned Property to Productive Reuse							
	Goal Description	The City still lives with the legacy of the foreclosure crisis and there are several hundred houses throughout the City that remain vacant and abandoned. Using Federal funds, the City will engage housing developers to conduct rehabilitation of vacant and abandoned homes for affordable homeownership or rental units or demolish properties for redevelopment as housing or use as community gardens or green space.							
4	Goal Name	Reduce Homelessness							
	Goal Description	In collaboration with the Consolidated Homeless Fund and the Continuum of Care, the City will use Federal funds to support the elimination of homelessness through street outreach, case management, funding for emergency shelters, homelessness prevention, and rapid re-housing assistance.							

5	Goal Name	Increase Housing Stability among PLWHA							
	Goal Description	The City will use Federal HOPWA funds to ensure that low-income persons living with HIV/AIDS (PLWHA) obtain and maintain stable housing through support for acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; short-term payments to prevent homelessness; and the delivery of support services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.							
6	Goal Name	e Improve Condition of Public Facilities							
	Goal Description	Many of the City's public-school buildings require substantial and costly repairs. The City will leverage City funds with CDBG funds in order to conduct critical repairs to public school buildings to create safer learning environments for Providence children.							
		Additionally, the physical condition of many of the structures which community organizations and social service agencies use are in significant disrepair, have multiple code violations, or have repair needs so extreme that portions of the building cannot be used. The City will use CDBG funds to improve these facilities so that the City's low- and moderate- income populations can continue to receive needed services. Energy-efficiency improvements that bolster long-term sustainability will also be prioritized.							
		The City will also use CDBG funds to make public and nonprofit service providers' buildings more accessible for those with disabilities and compliant with the Americans with Disabilities Act.							
7	Goal Name	Improve Streetscapes & Public Infrastructure							
	Goal Description	The infrastructure of the City in many neighborhoods is in significant disrepair, decayed, and unsafe for drivers, pedestrians, and cyclists. Sidewalks are often trip hazards and road conditions damage vehicles. CDBG funds will be used to improve the physical condition and functionality of the City's streets, roads, and sidewalks, and create more options for non-automobile transportation for convenient access to community destinations and public places, whether walking, bicycling, or taking public transportation. Public infrastructure improvements will include accessibility enhancements to ensure that those with physical disabilities are able to navigate the City safely. Additionally, the City may conduct eligible public infrastructure projects including sewer and service line upgrade projects as needed.							

8	Goal Name	Improve Parks and Recreational Areas					
	Goal Description	Neighborhood parks and green spaces can promote healthy lifestyles, community engagement and revitalization, economic development, environmental and social health. The City will support the creation of new and improvement of existing parks, open space, and sports fields.					
		The City will also support the creation of new and expansion of existing community gardens and urban farms to provide opportunities for healthy eating and income generation for those wishing to grow and sell food.					
9	Goal Name	Provide for Basic Needs of LMI Persons					
	Goal Description	Federal funds will be used to provide for the basic, essential needs of low-income residents including food assistance, clothing, healthcare for the uninsured or underinsured, mental health and case management services, low- or no-cost childcare, and more. These essential services will be delivered to residents in need predominately through community-based organizations. Services rendered shall be equitable, accessible, and culturally-sensitive to Providence populations.					
		Priority social service programs and target populations shall include:					
		Provision of child care and day care assistance to low- and moderate-income families and single parents in order to prepare young children for kindergarten, teach literacy skills, provide a safe early learning environment, and facilitate parents' employment.					
		Job skills and literacy training for the City's low-skilled, low-literacy, unemployed, and underemployed populations to build literacy and higher-level job skills, including adult basic education, GED preparation, workforce readiness training, and job skill development so that LMI residents will be better prepared for employment opportunities.					
		Educational activities and arts and cultural programs for youth that will foster their educational attainment, enhance their interest in civic life, promote pro-social behavior, and build their skills and abilities to be better prepared to make a positive impact in the world.					
		Provision of health and wellness activities, exercise and social activities, medication set up, blood pressure screenings, transportation assistance, and assistance with Medicare and SNAP benefits for seniors, the disabled, the uninsured and underinsured.					
		Provision of support and housing services for victims of domestic violence.					

10	Goal Name	Facilitate Small Business Development and Growth
	Goal Description	As economic development and the creation of new living-wage jobs is one of the most efficient and effective ways to reduce poverty, CDBG funds will be used to promote the creation of new business enterprises in the City. Further, small businesses, particularly businesses owned by people of color and women, often lack the same access to financial services from traditional lending institutions. As such, CDBG funds will be used to provide lower-barrier technical assistance programs and access to capital for businesses in the City (either through direct loans or grants).
11	Goal Name	Revitalize Commercial Districts in LMI Areas
	Goal Description	CDBG funds will be used to enhance neighborhood-based commercial corridors, business districts, and storefront façades in low- to moderate-income areas of the City.
12	Goal Name	Effectively Administer Programs
	Goal Description	CDBG, HOME, HOPWA, and ESG funds will be used to administer these respective programs; to rapidly award projects and commit funds for programs; to monitor all projects, activities, and organizations annually, conduct proper evaluations of all programs; to meet all timeliness standards; and to plan for effective projects and initiatives.

# Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City anticipates serving an estimated 135 extremely low-income, low-income, and moderate-income families through direct investment of HOME funds. This will be accomplished through investment in downpayment and closing cost assistance for families at or below 80% of AMI, new construction of homeownership units for households at or below 80% of AMI, and development, rehabilitation, or preservation of rental units for families at or below 60% of AMI. Through strategic layering of financing tools (such as with LIHTC or HUD 811 financing) it is anticipated that rental units may be able to be targeted to 50% AMI or below (deep affordability).

## SP-50 Public Housing Accessibility and Involvement – 91.215(c)

# Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Providence Housing Authority has achieved compliance with its Section 504 Voluntary Compliance Agreement through the rehabilitation of 25 units. All improvements were completed by 2019 (ahead of schedule).

The Housing Authority continues to make reasonable accommodations and modifications to its various complexes and scattered sites as requests come in from residents and includes necessary maintenance and capital repairs within its Capital Fund Plan to ensure ongoing compliance with 504.

## Activities to Increase Resident Involvements

The Providence Housing Authority continues to cultivate Resident Advisory Board and Resident Association relations and communication to maintain transparency, and to provide a forum for valuable resident participation in planning activities guided by PHA goals and objectives. The PHA has a Resident Association (RA) and Resident Planning Committee (RPC) at every development. The president of each Resident Association, as well as a representative from each Planning Committee, serves as a delegate to a larger "Resident Advisory Board", which meets monthly to provide feedback and guide PHA policies and policy-making.

Aside from the provision of safe and affordable housing, the PHA's core mission also includes provision of services to address economic and social service needs of PHA residents.

The PHA's Resident Services Department (RSD) furthers the agency's mission to address the selfsufficiency needs of residents by providing a comprehensive continuum of programs including:

- Resident Service Coordinator (RSC) Program (coordination of general social services; case management including limited counseling and crisis intervention)
- Adult Education Program (ESL; ABE/GED; Digital Literacy)
- Family Self Sufficiency (FSS) Program (supports for financial independence through employment/increased earned income; an escrow savings plan is available as an incentive)
- Financial Opportunity Center (FOC) Program (financial coaching; income (benefits) supports; work readiness training; job search/placement; employment supports)
- Jobs Plus Providence (JPP) Program (workforce development through job training and employment supports; an Earned Income Disregard (EID) is available as an incentive)
- Volunteer Income Tax Assistance (VITA) Program (free tax preparation for eligible individuals/families); and
- After-School Youth Program (on-site activities for youth age 6-12 provided through a formal partnership with the Providence Boys and Girls Club) that supports working parents.

## **Consolidated Plan**

The Providence Housing Authority is also a HUD-certified Housing Counseling Center, and provides qualified guidance to clients exploring homeownership, as well as pre- and post-purchase counseling.

## Is the public housing agency designated as troubled under 24 CFR part 902?

No.

## Plan to remove the 'troubled' designation

Not applicable. Providence Housing Authority is not designated as troubled under 24 CFR Part 902.

OMB Control No: 2506-0117 (exp. 06/30/2018)

## SP-55 Barriers to affordable housing - 91.215(h)

## **Barriers to Affordable Housing**

The City of Providence was a partner in the 2020 development of a Statewide Regional Analysis of Impediments to Fair Housing (Regional AI) in consultation with the RI HUD entitlement communities: Providence, Cranston, East Providence, Pawtucket, Warwick, and Woonsocket.

Providence supported this regional approach as many impediments to investment are beyond the authority or financial capability of the City of Providence to address alone, such as economic conditions, limited transportation options, insufficient state or federal resources for the development of affordable housing, cost and availability of property insurance, and more. The most intractable housing policy issues can only be resolved on a regional basis. Addressing these impediments requires the collaboration of the municipalities, state and federal funding agencies, fair housing service providers, lenders, real estate professionals, and other state agencies.

Rhode Island has a legislated "fair share" low- and moderate-income housing goal. Municipalities are required to identify in their local comprehensive plans how they will meet the housing needs of a diverse population across age, income and household type. However, much more needs to be done to increase building permit activity both inside and outside the urban core and reduce the growing affordability gap in the state (particularly to address forecasted growth in households earning at or below 30% of AMI). Regional increases in production of housing (with diversity by price and type) are critical.

To address this, when allocating housing subsidies and Low Income Housing Tax Credits, the State has adopted a "both and" policy of creating more affordable housing in low-poverty areas (typically suburban) where few opportunities currently exist, while also continuing to redevelop those neighborhoods (such as those in Providence) most heavily affected by poverty, the foreclosure crisis, and other ills.

Due to the limited availability of land in Providence for new residential development of any type, it is important for affordable housing providers to maintain their focus on rehabilitation and infill development. The Rhode Island Housing Land Bank Program and Providence Redevelopment Agency both assist in the acquisition and holding of properties on behalf of nonprofit developers, while they obtain the funds to redevelop the properties as affordable homes.

Unhealthy and unsafe housing disproportionately affects low income communities and communities of color. Healthy housing is a fair housing issue as it relates to families with children, as children are most likely to suffer irreversible damage as a result of lead-based paint poisoning. However, the protections found in the Residential Landlord and Tenant Act (Title 34-18-64) which prevents landlords from evicting or raising the rent on tenants that report code violations to local Departments of Inspections and Standards are not well known or understood. Retaliation against renters who report unsafe or unhealthy housing is still common in Providence, and as such, the City has recently launched an eviction defense program for low/moderate income tenants to boost awareness of rights and equal justice in housing.

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## Strategy to Remove or Ameliorate the Barriers to Affordable Housing

1) The City partners with the Housing Network of Rhode Island to provide a bilingual down-payment and closing cost assistance program to alleviate the significant upfront cost burden creating a barrier for low-income homebuyers when purchasing a new home. This loan product has expanded the opportunity of LMI households to access homeownership.

2) The City continues to seek partners that can provide housing counseling in expanded languages (beyond English and Spanish). The City has expanded and on-call translation services for City and subrecipient services in 2020 and beyond.

3) Further, the City has engaged with law clinics, the RI Center for Justice, and RI Legal Services to assist with support for low-income renters that have been unfairly treated in the access or retention of housing in the City. The City has pending local legislation to expand protected classes in the City (to prevent discrimination on the basis of source of income), and has made recent federal and local funding investments to expand legal representation (eviction defense) for low-income tenants in the City's Housing Court system. This legal aid will work in parallel to the City's enhanced code enforcement efforts aimed at ensuring the safety and welfare of City residents (particularly those with limited housing choice).

4) The City will continue its Home Repair Program in the ConPlan period. This CDBG program will provide deferred payment, 0% interest loans to owner-occupants who are unable to finance critical repairs to their homes. Rising construction costs continue to exacerbate deferral of maintenance and substandard housing for households with fixed or stagnant incomes. This loan product will enable households to afford critical repairs who would otherwise be unable to do so (due to inability to obtain conventional home equity lending due to their limited or fixed incomes).

4) The City is developing a bilingual handbook to notify tenants of their rights and will seek assistance from community organizations regarding the dissemination of this information.

5) The City has provided, and will continue, incentives to developers to create affordable housing at the City level through policy and zoning changes. These incentives include:

- Enabling legislation to permit the Providence Redevelopment Agency to acquire properties certified to be vacant, abandoned, and tax delinquent. This allows the City to convey clear title to potential developers at lower cost (than if developers purchased at auction), and bring hundreds of vacant and abandoned properties back into productive reuse as market and affordable housing. The RFP process by which the PRA disposes of these properties includes criteria that favor affordable housing proposals, as well as proposals that will utilize MBE & WBE contractors.
- The Providence Redevelopment Agency permits land-banking by developers and does not charge a standard holding fee.

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- The City Zoning Ordinance was updated to establish "T.O.D. Districts", or transit-oriented development districts that allow for housing construction in proximity to public transit, and to allow for increases in residential density.
- Commercial historic districts were expanded to properties, increasing the number of properties potentially eligible for historic tax incentives for preservation and redevelopment as housing.
- Height bonuses were also included to allow waivers on height limits for developments offering affordable housing.

Additional strategies have been proposed through the City's Comprehensive Housing Strategy, to be finalized late fall 2020.

OMB Control No: 2506-0117 (exp. 06/30/2018)

## SP-60 Homelessness Strategy – 91.215(d)

## Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The State of Rhode Island, through the Continuum of Care, has a strong outreach system to engage persons experiencing homelessness (sheltered and unsheltered).

Both Consolidated Homeless Fund and Continuum of Care funding provides resources for projects to engage those in shelter and those on the street, assess their needs, and appropriately refer them to needed services, shelter, and housing.

The RICoC utilizes a Coordinated Entry System, which is an integrated effort to enable clients to more easily access services (regardless of point of entry to the system) and be appropriately prioritized for services based on acuity. Crossroads Rhode Island operates the Coordinated Entry Hotline and oversees entry into the shelter system. Crossroads also provides diversion services.

Outreach services are critical to establish trusting relationships with persons experiencing homelessness, as many clients are hesitant to present at shelters or seek out services. By meeting clients "where they are", outreach workers are able to encourage participation in case management and make referrals to rapid rehousing or shelter. Crossroads' outreach van, the United Way 2-1-1 van, and House of Hope's Shower to Empower mobile unit all provide mobile outreach services, meeting homeless clients at encampments, meal sites, or low-barrier public spaces. These outreach services include case management, mobile assessments, and supplies to help clients meet their basic needs.

## Addressing the emergency and transitional housing needs of homeless persons

On any given night in Rhode Island, more than 1,000 persons are estimated to be experiencing homelessness. Annually, more than 4,000 access the State's various shelters.

Moving homeless persons out of shelter and into stable housing is a core goal of the RI Continuum of Care. Under a Housing First policy, CoC- and CHF- supported providers deliver emergency and transitional housing services that are designed to be low-barrier and housing focused.

Assessment specialists meet with individuals and families to better understand their specific circumstances and housing or service needs. Once the team addresses the immediate safety needs of clients, they are assessed using the Service Prioritization Decision Assessment Tool (SPDAT) to determine the appropriate level of services. Trained specialists assist clients with obtaining documents needed to apply for housing, identifying available housing resources, and referring clients to services. These assessment specialists are also trained in diversion, which is a strategy that prevents homelessness for people seeking shelter by helping them identify immediate alternate housing arrangements and, if necessary, connecting them with services and financial assistance to help them return to permanent housing. RICoC providers use the aforementioned evidence-informed assessment tool (the SPDAT) to

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prioritize clients based on acuity, which is established via a screening process for factors such as history of homelessness, history with domestic violence, and physical or mental illness.

RICoC and CHF resources are deployed to address the following emergency and transitional needs in the Rhode Island's homeless system:

- Essential services (meals, case management, assessment and housing navigation) for individuals and families in emergency shelter or living in places not meant for human habitation.
- Shelter operations costs to maintain shelters, such as security, utilities, food, staffing, and supplies to operate safely and compassionately.
- Rapid rehousing short- and medium-term rental assistance to help homeless families or individuals move into permanent, stable housing. Relocation and stabilization services are also supported.
- HMIS and systems costs- costs to support data entry into HMIS to ensure accurate, timely access to client data.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

There are approximately 1,700 permanent housing beds available in Rhode Island. Through intense case management and comprehensive housing placement strategies, the system of homeless providers focuses on transitioning families and individuals into stable housing as quickly as possible.

To bolster state efforts to end homelessness, the City places a priority on rapid re-housing services that quickly move individuals and families who are currently homeless or at-risk of homelessness into permanent supportive housing. By identifying housing, providing resources for rent and move-in assistance, and contextualized case management and housing maintenance services, the City helps individuals and families quickly exit homelessness and return to permanent housing.

In addition to supporting the outreach and case management services listed above with ESG funds, the City facilitates the placement of individuals and families into subsidized rental units through partnerships with homeless agencies. By providing ESG-funded rapid rehousing assistance, previously homeless individuals and families begin transitioning to permanent housing. Further, the city promotes the new construction or rehabilitation of rental units for extremely low-income persons through the provision of HOME funds.

However, creating more affordable housing with operating assistance is critical, as insufficient permanent supportive units exist in Providence or the State.

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Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Through the case management services funded by the City's allocation of ESG funds (along with other CHF and CoC resources), many of these prevention services are supported. However, the State of Rhode Island's Department of Children, Youth, and Families (DCYF) system does not always provide the necessary services to youth who are about to exit the foster care system to live independently, despite a Memorandum of Agreement with RI OHCD committing not to discharge clients into homelessness. Often times, these individuals fall into homelessness or are in precarious situations and are at imminent risk of homelessness. Similarly, for those exiting the criminal justice system, many are at-risk of homelessness.

To address and prevent the potential homelessness of foster youth, DCYF has developed the YESS (Young Adults Establishing Self Sufficiency) Aftercare Services Program which provides a stipend for housing and other wrap-around supports until the youth is 21.

Adoption Rhode Island, in partnership with Family Service of RI, Lucy's Hearth, and House of Hope Community Development Corporation developed the Bridges to Hope Project, a collaboration to help disconnected youth who are at risk of aging out of the foster care system without permanency or who have aged out. This collaboration provides comprehensive and outcomes-oriented services for youth who are or have been involved in the child welfare system who are facing barriers to stability as young adults. This collaboration works to streamline services in order to prepare youth in foster care for adulthood by providing opportunities for educational achievement and job readiness and to provide comprehensive housing stabilization services coupled with permanent supportive housing for young adults who have exited the child welfare system and require assistance in order to maintain housing, self-sufficiency, and improved quality of life.

OpenDoors operates a specialized program called 9 Yards, a prisoner reentry program that works with clients recently released from prison to ultimately place them into permanent employment and housing. In the first phase of the program, clients participate in classes while in prison. These classes include college education, cognitive self-change, and vocational training. If they pass an initial screening test, they are moved into a second phase of the program after their release. Phase 2 includes subsidized transitional housing, addiction treatment, employment placement, and case management services. This model helps successfully transition clients who would otherwise be homeless or living in highly unstable housing after release into stable, sustainable housing.

## SP-65 Lead based paint Hazards – 91.215(i)

## Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Providence, through its Division of Housing and Community Development has developed a comprehensive and cohesive Lead Safe Providence Program (LSPP) to coordinate lead hazard reduction with existing housing programs to integrate HUD-funded lead poisoning prevention and "Healthy Homes" interventions. The DCD has experience in successfully operating its current HUD Lead Hazard Reduction Demonstration grant, as well as 9 total prior HUD Lead Hazard Control Grants (since 1998: RILHD0310-17, RILHD0263-14, RILHB0490-10, RILHD0190-08, RILHB0402-08, RILHD0033-04, RILHB0227–02, RILHR0123-98, RILHH0071-99).

During this Consolidated Plan period, the City will continue to operate its LSPP, and will apply for renewal in order to make an additional 275 lead safe, healthy, and energy efficient units in the LSPP's citywide target area where homes are made lead safe and home-based environmental health hazards and energy costs are reduced.

Using the experience gained from successfully managing its previous and existing HUD Lead Grant Programs, the Lead Safe Providence Program utilizes a dynamic program to:

- Perform lead hazard reduction (interim controls) interventions in hundreds of homes;
- Provide free lead inspections/risk assessments for owners to identify lead hazards;
- Complete Healthy Homes interventions in Program units;
- Complete leverage funded Weatherization interventions in Program units;
- Conduct over 100 outreach and education events that support the goal of reaching 5,000+ residents, health care providers, community organizations, FBOs, property owners, realtors and contractors;
- Provide job training and increased contractor capacity by providing Free Lead Worker trainings and certifications as well as Green & Healthy Homes jobs training to participants;
- Operate a LSPP HEPA-Vacuum Loan Program;
- Support an existing Lead Safe Housing Registry of available healthy/lead certified rental properties to distribute regularly to community residents who are seeking safer housing;
- Utilize the HUD Healthy Homes Rating System (HHRS) and tablet computer for efficient field assessments and Scope of Work development for Healthy Homes interventions;
- Expand the integrated Green & Healthy Housing Initiative Providence model to produce comprehensive interventions and create more sustainable units.

## How are the actions listed above related to the extent of lead poisoning and hazards?

Living in neighborhoods of deteriorating and aging housing stock, hundreds of Providence's children suffer needlessly each year from lead poisoning and preventable housing-based illnesses and injury which affect their well-being, education potential, and life prospects. Low income families are at risk for eviction,

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foreclosure, and homelessness and often lack the resources, income, support systems and connections needed to ensure safe and stable housing. Low-income communities of color also remain chronically unemployed or underemployed without the job skills or accreditations required to compete in the local economy. With HUD Lead and Healthy Homes Supplemental funding and other leveraged funding, the Lead Safe Providence Program will reduce lead and other home-based environmental hazards (asthma triggers, slip and fall hazards, mold and moisture, poor indoor air quality, pests, and fire, carbon monoxide, and other safety hazards) to reduce lead poisoning, asthma episodes, household injury, and address other hazards identified by lead risk and HUD Healthy Homes Rating System assessments. By reducing home-based health hazards and reducing energy consumption and energy costs, the LSPP will increase housing affordability by reducing financial burdens on families, increasing wealth retention, spurring economic development through increased property values, and stabilizing neighborhoods. Through free Lead Worker training and workforce development for community residents and contractors, the Program will provide increased economic opportunities and earning capacity for Section 3 residents and increased lead contractor capacity for the City of Providence.

## How are the actions listed above integrated into housing policies and procedures?

The Lead Safe Providence Program will implement a comprehensive and sustainable Lead and Healthy Homes assessment, intervention and education services that will leverage investments in weatherization and rehabilitation in low-income housing located within the City of Providence. For applicant families residing in Providence, the LSPP will align, braid and coordinate HUD's Lead and Healthy Homes resources with weatherization and rehabilitation interventions managed by the local Community Action Agency to implement an efficient streamlined Green & Healthy Homes housing intervention approach that will produce integrated, cost effective housing service delivery for families.

The Lead Safe Providence Program will bring together a diverse partnership of lead hazard reduction, Healthy Homes, and weatherization organizations to support a single portal intake process for applicants, a comprehensive assessment model, and the creation of an integrated housing intervention strategy. Partners in the program include: RI Department of Health (DOH), RI Office of Housing & Community Development (RI-OHCD)/ RI Housing Resources Commission (HRC), City of Providence Lead Housing Court, City of Providence Department of Inspections and Standards, RI Weatherization Assistance Program/Low Income Heating Assistance Program (WAP/ LIHEAP), National Grid, Community Action Partnership of Providence (CAPP), Saint Joseph Hospital Health Center, Childhood Lead Action Project (CLAP), and the Environmental Training Institute.

As noted above, the lack of maintenance of the City's housing stock means many housing units are in need of repair and rehabilitation. The City will use its federal funds (LHRD, CDBG, & HOME) to offer grants and/or loans to qualifying homeowners and tenants to rehabilitate property. Taking a blended "whole house" approach, these funds will be aligned with the City's Lead & Healthy Homes grants and other programs available in the City to holistically address hazards, health and safety, code, energy efficiency, historic preservation, and quality of life issues in the property.

Additionally, the City's Program Policies and Procedures governing its investments of HUD funds require adherence to the federal Lead Safe Housing Rule across all programs. As such, any developer, homeowner, or homebuyer utilizing funds must adhere to the applicable Lead Safe Housing Rule requirement (dictated by level of investment and type of property use). Units rehabilitated with CDBG or HOME funds must be made either lead-safe or lead-free, and appropriately-licensed contractors must be used in any instance where lead paint could possibly be disturbed.

At the completion of rehabilitation, developers and contractors must provide appropriate documentation that any lead hazards have been controlled and the unit is safe for occupancy.

## SP-70 Anti-Poverty Strategy – 91.215(j)

## Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Any anti-poverty strategy must be rooted in the market dynamics of the City, State, and regional economy. Leveraging market opportunities and being intentional in connecting low- and moderate-income residents to these opportunities, will be the only way to successfully improve the economic conditions of low/moderate-income individuals and families, the unemployed, or those living in poverty. The following are a select set of strategies to lift people out of poverty. The City can and will be responsive to any economic changes and will use new tools, policies, and programs whenever appropriate. The following should not be viewed as an all-inclusive or static list of strategies.

- Adult Basic Education, Literacy, and GED Training: Working with community partners such as the Providence Community Library and Providence Housing, the City will engage low-literacy adults and immigrants in English-language programs to ensure they have the language skills to be full participants in the local economy. Low-barrier bilingual evening GED training programs will be offered to enable adults in poverty to obtain necessary education credentials to seek living wage employment.
- Job Training and Skill Development: Through workforce training partners, and in coordination with the public workforce system, the City will bolster workforce development efforts to build the specific job skills, such as in the trades via Building Futures, that will be required for high-wage, family-sustaining employment.
- **First Source Providence:** The City requires those that receive special tax considerations, grantsin-aid and/or are engaged in City construction projects to enter into an agreement with the City to hire Providence residents. First Source acts as an intermediary between employers and unemployed Providence residents and assists Providence residents in connecting to job openings made available by First Source employers.
- Increase Access to Work Supports: The City will help promote Providence residents signing up for work support programs, such as child care subsidies, SNAP benefits, the Earned Income Tax Credit, and RI Works through partnerships with community centers and public service organizations. Increased work supports help low-wage families meet their basic needs and move toward financial security.
- Support for New and Existing Businesses: The City will support programming for small businesses and to foster entrepreneurship. Partnerships with the Rhode Island Black Business Association, Center for Women and Enterprise, Design x RI, and other partner organizations will serve to enhance the capacity of local businesses, prepare them for growth, facilitate the employment of City residents in newly created employment opportunities, and enable unemployed or underemployed residents to launch their own microenterprises.
- Expand Procurement Opportunities for Businesses Owned by Persons of Color and Women: In order to support to the fullest extent possible participation of firms owned and controlled by minorities or women, the City has a mandate that all requests for procurement shall be inclusive of MBE/WBEs, and that the City shall strive to achieve at least 10% procurement from MBEs and

10% procurement from WBEs. By increasing the availability of contracts to these businesses, greater revenues will flow to local businesses, facilitating greater economic growth and more local employment.

• Financial Literacy and Economic Empowerment: The City supported the establishment and growth of career and personal financial service centers that focus on skills training and career coaching and assistance accessing public benefits. These Centers operate on the premise that clients who receive mutually supportive services simultaneously are more likely to achieve economic stability, because services build on each other.

## How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

All goals described in this ConPlan directly or indirectly serve to reduce the number of poverty-level families in Providence.

By increasing the supply of affordable, safe housing for low- and moderate-income families, families will experience reduced cost burden and greater household stability.

Through enhanced access to homeownership enabled by HOME-funded downpayment and closing cost assistance, lower-income families can access the wealth-building opportunities afforded by homeownership. Home Repair funding enables families to make critical home repairs necessary to stay safely-housed and avoid sacrificing other household needs to cover unforeseen repairs.

The Providence Housing Authority administers a successful family self-sufficiency (FSS) programs that help families transition from public assistance in rental housing to independent homeownership. The City provides additional supports through its CDBG funds to the PHA's Thomas J. Anton Center for financial literacy services, ESL courses, GED classes, and continuing education to enable public housing residents a pathway out of poverty through greater earned income and financial literacy.

Homeless service providers funded through ESG funds (via the Consolidated Homeless Fund) or through the RI CoC provide services geared towards increasing earned income from employment, providing employment and training opportunities through their agencies, i.e. programs such as A Hand Up day labor program, carpentry training and culinary programs at Amos House or the Certified Nursing Assistant training at Crossroads, in concert with case management, shelter, and housing.

## SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Providence continually seeks to increase the impact to low- and moderate-income individuals of all activities that are funded with CDBG, HOME, HOPWA, and ESG funds. In addition to the specific activities detailed below, the Division of Housing and Community Development will be proactive in responding to any programmatic challenges experienced by subrecipients as they may arise in order to ensure that any problems are addressed as soon as possible. The Division makes routine updates to its Policies and Procedures manual(s), in consultation with HUD, to clarify program requirements for all funding sources.

DCD has historically used a solicitation of applications approach for its Entitlement Community programs. By asking local community organization to apply for CDBG, HOME, HOPWA, and ESG funding, the City receives over 100 applications per year. This approach allows for new ideas to be submitted which respond to community needs, and ensures the City is selecting the most advantageous proposals that maximize the funds available.

DCD follows a four step subrecipient management process, detailed as follows:

- The City reviews proposals, assesses the quality and eligibility of activities, and the capacity of organizations to carry out activities.
- The City enters into subrecipient agreements that details the scope of work to be performed, the project timeline and milestones, and the required documentation of performance. Subrecipient agreements include all required federal provisions (e.g. equal opportunity, efforts to utilize MBE/WBE contractors, Section 3, etc.).
- Any necessary training, templates, and technical assistance is provided to the subrecipient in order to ensure they fully understand the compliance documentation required for Federal grants.
- City staff next tracks program progress to ensure that subrecipients are meeting performance and compliance goals. Senior Compliance staff utilizes both "desk monitoring" and "on-site" monitoring to assess the quality of program performance over the duration of the agreement.

Monitoring focuses on the programmatic, financial, and regulatory performance of the subrecipients. In conducting a monitoring review, staff primarily relies on information obtained from the subrecipient's performance reports, audits or financial reports, and records of eligibility and number of beneficiaries served. DCD staff may also consider relevant information pertaining to a recipient's performance gained from other sources including litigation, citizen comments, news reports, and other information provided by or concerning the subrecipient.

Monitoring must also be conducted routinely to ensure the ongoing habitability and compliance of housing investments. The City has developed and maintains a database to track all federally-assisted housing units during their affordability periods. This database includes information on the property address, level of HOME or other federal investment, assisted units, funding contract date, and affordability period information (such as book and page of recorded Affordability Restriction and required duration). This database assists the City in tracking the need for annual inspections and recertification of tenant income to ensure units remain habitable and affordable.

The City conducts periodic inspections on a number of HOME-assisted rental units throughout their applicable affordability periods and is making progress towards addressing a backlog of inspections. Owners of units that fail health and safety inspections are issued a notice to correct any deficiencies in a timely manner. The appropriate level of enforcement then commences to ensure code and safety compliance and ongoing maintenance of federally-assisted units.

## **Expected Resources**

## AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Providence is an entitlement jurisdiction that receives federal funds from U.S. Housing Urban Development to invest in its neighborhoods. The funds are provided under CDBG, HOME, ESG, HOPWA entitlement programs. All funds must primarily assist low- to moderate-income individuals, families, and households. The primary objectives of the projects listed below are to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities; reduce homelessness and support the housing and related supportive service needs for low-income persons living with HIV/AIDS. While funds are awarded on an entitlement basis, it is a challenge to forecast anticipated grant levels due to fluctuations in annual Congressional appropriations.

Based on previous annual allocations and assumptions on future allocations, the City of Providence has estimated its five year Anticipated Resources projections as follows:

<u>CDBG</u>: The City will receive \$4,840,152 in new 2020-2021 Community Development Block Grant (CDBG) entitlement funds. This grant amount was reduced by \$445,020.09 under a Voluntary Grant Reduction agreement with HUD. The City also reprogrammed and reallocated \$379,000.00 in "prior year CDBG resources", a \$822,588 Revolving Loan fund balance, as well as \$700,000 in anticipated "program income" generated from repayment of Providence Business Loan fund (PBLF) CDBG-capitalized loans for a total of \$6,741,740 in anticipated CDBG funds for programming in PY20. Forecasting forward at an anticipated 1.5% decrease year-over-year in the entitlement allocation, and assuming \$800,000 in Revolving Loan program income per year, the City can anticipate deploying a total of \$30,442,564 over the ConPlan period.

<u>HOME</u>: The City will receive a final allocation of \$1,652,601 in HOME Investment Partnerships Program funds to support the creation of affordable housing, and program \$230,617 in program income. Forecasting forward at an anticipated 2% reduction year-over-year (and accounting for an anticipated Voluntary Grant Reduction of approximately \$600,000 during the ConPlan period), the City can anticipate approximately \$7,570,915 in HOME resources over the ConPlan period.

HOPWA: The City will receive \$1,219,459 in Housing Opportunities for Persons with AIDS funds. Over the ConPlan period, the City can anticipate

receiving \$5,858,232 in resources (-2% decrease per year).

*ESG*: The City will receive \$441,101 in Emergency Solutions Grant funds for programs and services for the homeless in PY20. An additional \$55,823 in prior year resources is available for reprogramming. Over the ConPlan period, the City anticipates receiving approximately \$2,196,148.

<u>Lead Grant</u>: The City will complete its \$3.4 million, three-year grant from the Office of Lead Hazard Control and Healthy Homes, making over 200 units by lead-safe by spring 2021. The City has also submitted a new application for a \$5.7 million, 42-month grant under the 2020 Office of Lead Hazard Control and Healthy Homes Lead Hazard Reduction Demonstration Grant funding opportunity. The City anticipates renewal of its Lead Safe Providence Program under this funding opportunity, enabling hundreds of additional units to be made lead-safe during the ConPlan period.

#### Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amoun	t Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,840,152	700,000	1,201,588	6,741,740	23,562,651	The City will undertake activities and projects using CDBG funds including housing development and rehabilitation, facilities improvements, public infrastructure improvements, economic development, public services, planning and administration.

Source	Uses of Funds	Expe	cted Amour	nt Available Ye	ear 1	Expected	Narrative Description
of Funds		Annual Allocation:	Program Income:	Prior Year Resources:	Total: \$	Amount Available	
		Ş	Ş	Ş		of ConPlan	
public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	4 652 604	200 (47				The City will undertake activities and projects using HOME funds including new housing development, rehabilitation of existing and vacant units, and homebuyer assistance programs.
public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services						The City will undertake activities and projects using HOPWA funds including acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; short-term payments to prevent homelessness; and case management services for those living with HIV/AIDS.
	of Funds public - federal public -	of Fundspublic - federalAcquisitionfederalHomebuyerassistanceHomeownerrehabMultifamily rentalnew constructionMultifamily rentalrehabNew constructionfor ownershipTBRApublic -Permanentfederalhousing infacilitiesPermanenthousing infacilitiesfederalShort term ortransitionalhousing facilitiesSTRMUSupportive	of FundsAnnual Allocation: \$public - federalAcquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA1,652,601public - federalPermanent housing in facilities Permanent housing placement Short term or transitional housing facilities1,652,601public - federalPermanent housing placement Stort term or transitional housing facilities1,652,601	of FundsAcquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction for ownership TBRAAnnual Allocation: \$Program Income: \$public - federalAcquisition Homebuyer assistance Homeowner rehab Nultifamily rental new construction for ownership TBRApublic - federalPermanent housing in facilities Permanent housing placement Short term or transitional 	of FundsAnnual Allocation: \$Program Income: \$Prior Year Resources: \$public - federalAcquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehabImage: Second Se	of FundsAnnual Allocation: \$Program Income: \$Prior Year Resources: \$Total: \$public - federalAcquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehabImage: Second Se	of FundsAnnual Allocation: \$Program Income: \$Prior Year Resources: \$Total: \$Amount Available Remainder of ConPlan \$public - federalAcquisition

Program	Source	Uses of Funds	Expe	cted Amour	it Available Ye	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	441 101	0	55 833	406.024		The City will undertake activities and projects using ESG funds including shelter operations, transitional housing, rapid rehousing assistance, and supportive services for the homeless.
		housing	441,101	0	55,823	496,924	1,699,223	

Table 55 - Expected Resources – Priority Table

## Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City's HOME program requires recipient organizations to contribute at least 25 percent of the value of the HOME award as a contribution match as a condition of the award in order to satisfy HUD regulations without financial impact to the City. In previous years, the State had additional affordable housing funds through the Building Homes Rhode Island program. In 2016, RI voters approved a \$50M bond for affordable housing and blight elimination; in 2020, Providence developers will continue to leverage these "Building Homes RI", or "BHRI", funds with City HOME and CDBG dollars. An additional \$65M bond for affordable housing and community revitalization was proposed in Governor Raimondo's FY21 budget, subject to General Assembly and voter approval.

The City is a partner in the Consolidated Homeless Funds CHF Partnership which oversees a variety of homeless service funding grants including:

- City of Pawtucket ESG
- City of Providence ESG
- City of Woonsocket ESG
- State of Rhode Island ESG
- State of Rhode Island Housing Resource Commission Homeless Funds
- Social Service Block Grant Funds (from the Federal Department of Health and Human Services, passed through the Rhode Island Department of Human Services)

Due to this unique collaboration, the CHF Partnership is able to provide 100% matching funds without transferring the match responsibility to ESG subrecipients. The CHF Partnership uses the rules, regulations, and policies in the ESG regulations as the basis of the program design for all CHF programs (even those that are not directly funded under ESG).

All activities that are funded under the ESG match allocations will be in accordance with the Interim Rule's new requirements and regulations (and will be monitored by the CHF Partnership as such). Only activities eligible under and in compliance with the ESG Interim Rule will receive the match resources listed above.

## If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has developed a program called "EveryHome" which seeks to transition vacant and abandoned property back to productive reuse (including for community needs such as affordable housing or public space). A myriad of strategies have been developed to facilitate program goals based on the particular circumstances of the property or lot and the available stakeholder partners. The use of CDBG funds for eligible rehabilitation, demolition, or reconstruction subsidy when appropriate will continue to be one of the tools used for this program.

OMB Control No: 2506-0117 (exp. 06/30/2018)

## Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

## **Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Effectively Administer	2020	2024	Program	Community Wide -	Effective Planning &	CDBG:	Other: 1 Other
-	Programs	2020	2024	Administration	Entire City	Administration	\$968,183	
	1 lograms			Administration	Geographic Area	Administration	HOPWA:	
					ecographic / a ca		\$36,583	
							HOME:	
							\$165,286	
							ESG: \$32,038	
2	Increase Availability of	2020	2024	Affordable Housing	Community Wide -	Affordable Housing	HOME:	Rental units rehabilitated: 6 Household
	Affordable Housing				Entire City		\$1,718,196	Housing Unit
					Geographic Area			Homeowner Housing Added: 4
								Household Housing Unit
								Direct Financial Assistance to
								Homebuyers: 25 Households Assisted
3	Return Abandoned	2020	2024	Affordable Housing	Community Wide -	Return Abandoned	CDBG:	Homeowner Housing Rehabilitated: 2
	Property to Productive				Entire City	Property to Productive	\$300,000	Household Housing Unit
	Reuse				Geographic Area	Use		Buildings Demolished: 1 Buildings
4	Improve Quality of	2020	2024	Affordable Housing	Community Wide -	Improved Housing	CDBG:	Public Facility or Infrastructure Activities
	Occupied Housing				Entire City	Quality & Habitability	\$623,000	for Low/Moderate Income Housing
	Units				Geographic Area			Benefit: 752 Households Assisted
								Homeowner Housing Rehabilitated: 20
								Household Housing Unit
5	Reduce Homelessness	2020	2024	Homeless	Community Wide -	Reduce Homelessness	ESG: \$464,886	Public service activities other than
					Entire City			Low/Moderate Income Housing Benefit:
					Geographic Area			620 Persons Assisted
								Tenant-based rental assistance / Rapid
								Rehousing: 34 Households Assisted

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Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
6	Increase Housing	2020	2024	Non-Homeless	Providence - Fall	Housing & Support	HOPWA:	Tenant-based rental assistance / Rapid
	Stability among			Special Needs	River - New	Services for PLWHA	\$1,182,875	Rehousing: 22 Households Assisted
	PLWHA				Bedford EMSA			HIV/AIDS Housing Operations: 49
								Household Housing Unit
								Other: 180 Other
7	Improve Condition of	2020	2024	Non-Housing	Community Wide -	Public Facilities	CDBG:	Public Facility or Infrastructure Activities
	Public Facilities			Community	Entire City	Improvements	\$1,247,325	other than Low/Moderate Income
				Development	Geographic Area			Housing Benefit: 50176 Persons Assisted
8	Improve Streetscapes	2020	2024	Non-Housing	Community Wide -	Infrastructure	CDBG:	Public Facility or Infrastructure Activities
	& Public Infrastructure			Community	Entire City	Improvements	\$157,000	other than Low/Moderate Income
				Development	Geographic Area			Housing Benefit: 29955 Persons Assisted
9	Improve Parks and	2020	2024	Non-Housing	Community Wide -	Improved Parks &	CDBG:	Public Facility or Infrastructure Activities
	Recreational Areas			Community	Entire City	Recreational	\$581,791	other than Low/Moderate Income
				Development	Geographic Area	Opportunities		Housing Benefit: 20980 Persons Assisted
10	Provide for Basic	2020	2024	Non-Housing	Community Wide -	Public Services	CDBG:	Public service activities other than
	Needs of LMI Persons			Community	Entire City		\$969 <i>,</i> 000	Low/Moderate Income Housing Benefit:
				Development	Geographic Area			22433 Persons Assisted
								Public service activities for
								Low/Moderate Income Housing Benefit:
								31 Households Assisted
11	Facilitate Small	2020	2024	Non-Housing	Community Wide -	Facilitate Small	CDBG:	Jobs created/retained: 38 Jobs
	Business Development			Community	Entire City	Business Development	\$2,033,615	Businesses assisted: 186 Businesses
	and Growth			Development	Geographic Area	& Growth		Assisted

Table 56 – Goals Summary

## **Goal Descriptions**

1	Goal Name	Effectively Administer Programs
	Goal Description	An allowable portion of CDBG, HOME, HOPWA, and ESG funds will be used to finance the costs of administration of these respective programs; i.e. to rapidly award projects and commit funds for programs; to monitor all projects, activities, and organizations annually, and conduct proper evaluations of all programs; and to meet all timeliness standards and cost associated with delivery cost.
2	Goal Name	Increase Availability of Affordable Housing
	Goal Description	Through new construction, conversion, and/or rehabilitation of existing units, the City will used HOME funds to increase the supply of affordable homeownership and rental housing units for City residents and households earning up to 80% of area median income, including units with supportive services for extremely low-income and/or special needs populations.
3	Goal Name	Return Abandoned Property to Productive Reuse
	Goal Description	The City of Providence still lives with the legacy of the foreclosure crisis and there are several hundred houses throughout the City that are vacant, abandoned, and uninhabitable. Using federal funds, the City will engage developers to conduct rehabilitation of vacant and abandoned homes for affordable homeownership or rental units, selective demolition if required to address imminent safety hazards posed by nuisance properties, or for public or green space.
4	Goal Name	Improve Quality of Occupied Housing Units
	Goal Description	The lack of maintenance of the City's housing stock means many housing units are in need of repair and rehabilitation. The City will use federal funds to offer grants and/or loans to qualifying homeowners to rehabilitate property. Taking a blended "whole house" approach, these funds will be aligned with the City's Lead & Healthy Homes grants and other programs available in the City to holistically address hazards, health and safety, code, energy efficiency, historic preservation, and quality of life issues in the property. Also includes associated delivery costs. Improvements to public housing authority properties will also be conducted with CDBG funds, as well as rehabilitation of non-profit owned units to preserve or create affordability.

5	Goal Name	Reduce Homelessness							
	Goal Description	In collaboration with the Consolidated Homeless Fund and the RI Continuum of Care, the City will use federal funds to support the elimination of homelessness through street outreach, homelessness prevention, and rapid re-housing assistance.							
6	Goal Name	Increase Housing Stability among PLWHA							
	Goal Description	The City will use HOPWA funds to ensure that low-income persons living with HIV/AIDS (PLWHA) obtain and maintain stable housing through support for acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; short-term payments to prevent homelessness; and the delivery of support services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.							
7	Goal Name	Improve Condition of Public Facilities							
	Goal Description	The physical condition of many of the structures which community organizations, social service agencies, and the City itself uses are in significant disrepair, have code violations, or have repair needs so extreme that portions of the buildings cannot be used. The City will use CDBG funds to improve these facilities so that the City's low- and moderate-income populations continue to receive services.							
8	Goal Name	Improve Streetscapes & Public Infrastructure							
	Goal Description	The infrastructure of the City in many neighborhoods is in significant disrepair, decayed, and unsafe for drivers, pedestrians, and cyclists. Sidewalks are often trip hazards and road conditions damage vehicles. CDBG funds will be used to improve the physical condition of the City's streets, roads, and sidewalks, and create more options for non-automobile transportation options for convenient access to community destinations and public places, whether walking, bicycling, skateboarding, or taking public transportation. Public infrastructure improvements will include accessibility enhancements to ensure that those with physical disabilities are able to navigate the City safely. Additionally, the City may conduct eligible public infrastructure projects including sewer and water upgrades as needed.							

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9	Goal Name	Improve Parks and Recreational Areas
	Goal Description	Neighborhood parks can promote healthy lifestyles, community engagement and revitalization, economic development, and environmental and social health. The City will support the creation and improvement of parks, play spaces, open space, and sports fields. CDBG funds will also be used to increase the number of urban trees throughout the City and increase the proportion of the City that has canopy shading in order to reduce air pollution, conserve water and reduce soil erosion, provide shaded areas for cooling, and reduce noise pollution.
10	Goal Name	Provide for Basic Needs of LMI Persons
	Goal Description	Through ongoing support of the City's network of community-based organizations, federal funds will be used to provide for the basic, unmet needs of low-income residents including food assistance, job training, case management services, and more.
11	Goal Name	Facilitate Small Business Development and Growth
	Goal Description	To promote economic growth and local resources for low to moderate income individuals, especially minorities and women. The funding will also support the establishment of new businesses, retention and growth of existing businesses, and increase the number of low-income adults who obtain the skills necessary to meet industry's needs for qualified workers; and advance policies, practices, and partnerships that lead to sustainable economic growth with shared businesses.

## Projects

## AP-35 Projects – 91.220(d)

## Introduction

The City of Providence is an entitlement jurisdiction that receives federal funds from U.S. Housing Urban Development to invest in local communities. The funds are provided under CDBG, HOME, ESG, and HOPWA entitlement programs. All funds must primarily assist low- to moderate-income individuals, families, and households. The primary objectives of the projects listed below are to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities; reduce homelessness and support the housing and related supportive service needs for low-income persons living with HIV/AIDS.

#### Projects

#	Project Name
1	CDBG Administration
2	ESG20 Providence
3	HOME Administration
4	Public Services
5	Providence Business Loan Fund
6	Economic Development Programs
7	CDBG Occupied Housing
8	Public Facility Improvements
9	Parks, Open Space, Sports and Recreation Improvements
10	Streets, Sidewalks, and Infrastructure Improvements
11	HOME Affordable Housing
12	City of Providence (Administration) - RIH20001
13	AIDS Care Ocean State - RIH20001
14	Family Service of Rhode Island - RIH20001
15	Justice Resource Institute - RIH20001
16	Stanley Street Treatment and Resources - RIH20001
17	CDBG Housing - EveryHome

Table 57 – Project Information

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## Describe the reasons for allocation priorities and any obstacles to addressing underserved needs:

Allocation priorities were based on level of funding, information gleaned from community engagement and the citizen participation process, level of need for public services, research and analysis of public data sources, strength of organizations and institutional delivery system, and opportunities to leverage additional non-Federal funds for programmatic goals.

The primary obstacle to addressing needs is funding availability. The City releases a RFP for its federal funds annually, and the level of request from community-based organizations providing critical services is staggering (exceeding the amount available to distribute by millions of dollars). The regulatory cap on public service funding makes competition for public service funding particularly challenging, resulting in unmet or underserved needs.

Additionally, as a Hardest Hit community, the City is still recovering from the effects of the Great Recession, which resulted in property abandonment, eventual blight, and costly rehabilitation. While the City has addressed the majority of vacant and abandoned properties in the City, hundreds remain to be addressed during this ConPlan period. Federal funds are a critical source of subsidy to enable redevelopment.

Further, the level of need in the City for private housing rehabilitation is much larger than the resources available. The City will work rapidly through its allocation of a home rehabilitation account.

The limited number of parcels for new construction will present a challenge for new affordable rental or homeownership housing construction. Further, the limited availability of parcels suitable for infill development are generally located in low-income neighborhoods throughout the City, exacerbating the challenge of promoting fair housing choice.

## **AP-38 Project Summary**

**Project Summary Information** 

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1	Project Name	CDBG Administration
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Effectively Administer Programs
	Needs Addressed	Effective Planning & Administration
	Funding	CDBG: \$967,421
	Description	Funds will be used for operating costs associated with the implementation and management of the City of Providence CDBG Program. Costs include planning studies and efforts, rent, salaries, fringe benefits, training costs, and other office costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903
	Planned Activities	Funds will be used for operating costs associated with the implementation and management of the City of Providence CDBG Program. Costs include planning studies and efforts, rent, salaries, fringe benefits, training costs, and other office costs.
2	Project Name	ESG20 Providence
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Reduce Homelessness
	Needs Addressed	Reduce Homelessness
	Funding	ESG: \$496,924
	Description	The City of Providence will use HESG and ESG-CV funds to provide direct grants to homeless service providers and for allowable administrative costs.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Homeless or imminently homeless persons will receive case management; homeless households will receive rapid rehousing rental assistance, and a number of homeless persons will be benefitted by street outreach.
	Location Description	Rapid rehousing, street outreach, and essential services will be delivered throughout the jurisdiction of Providence.
	Planned Activities	Funds will be used to support rapid rehousing rental assistance, mobile street outreach, homelessness prevention and diversion programming, as well as other essential services for persons experiencing homelessness in Providence. Goals also include 250 additional households to be served with homelessness prevention services in response to the COVID-19 pandemic.

## **Consolidated Plan**

3	Project Name	HOME Administration
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Effectively Administer Programs
	Needs Addressed	Effective Planning & Administration
	Funding	HOME: \$165,022
	Description	10% of HOME funds shall be used for operating costs associated with implementing and managing the City's HOME Investment Partnerships Program (HOME). Operating costs include rent, salaries, fringe, and office costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903
	Planned Activities	Not applicable.
4	Project Name	Public Services
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide for Basic Needs of LMI Persons
	Needs Addressed	Public Services
	Funding	CDBG: \$969,000
	Description	CDBG funds will support the operations of, and service delivery by, Providence's community-based organizations who provide for the basic needs of low/moderate income individuals and families.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 22,464 low/moderate income beneficiaries are anticipated to be served by the public service activities described below.

Location Description	Capital City Community Center, 25 Danforth Street, Providence, RI 02808
	Community Action Partnership of Providence, 807 Broad Street, Providence, RI 02907
	DaVinci Center for Community Progress, 470 Charles Street, Providence, RI 02904
	Federal Hill House, 9 Courtland Street, 02907 and 35 Swiss Street, 02908
	Mt. Hope Neighborhood Center, 199 Camp Street, Providence, RI 02906
	Providence Housing Authority, Thomas J. Anton, 50 Laurel Hill Avenue, Providence, RI 02909
	Silver Lake Community Center, 529 Plainfield Street, Providence, RI 02909
	Washington Park Citizens Association, 42 Jillson Street, Providence, RI 02905
	West End Community Center, 109 Bucklin Street, Providence, RI 02907
	YWCA Rhode Island, 133 Delaine Street, Providence, RI 02909
	Amos House, 460 Pine Street, Providence, RI 02907
	Boys & Girls Club, 550 Branch Avenue, Providence, RI 02904
	Building Futures, 1 Acorn Street, Providence, RI 02903
	Children's Friend, 153 Summer Street, Providence, RI 02903
	Clinica Esperanza/Hope Clinic, 60 Valley Street, #104, Providence, RI 02909
	College Visions, 131 Washington Street, Providence, RI 02903
	Educational Center for the Arts and Science, 57 Parkis Avenue, Providence, RI 02907
	Family Service of Rhode Island, 55 Hope Street, Providence, RI 02906
	Family Service of Rhode Island, On-Call Case Management, 444 Westminster Street, Providence, RI 02903
	Genesis Center, 6 Potters Avenue, Providence, RI 02907
	Institute for the Study and Practice of Nonviolence, 265 Oxford Street, Providence, RI 02905
	Mt. Hope Learning Center, 35 Camp Street, Providence, RI 02906
	New Urban Arts, 705 Westminster Street, Providence, RI 02903
	Open Doors, 785 Plainfield Street, Providence, RI 02909
	Project Weber/RENEW, 640 Broad Street, Providence, RI 02907
	Providence CityArts for Youth, 891 Broad Street, Providence, RI 02907
	Providence Community Library, 441 Prairie Avenue, Providence, RI 02905
	Better Lives RI (fka Providence In-Town Churches Association), 15 Hayes Street, Providence, RI 02908

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	Rhode Island Free Clinic, 655 Broad Street, Providence, RI 02907
	Roger Williams Day Care, 64 Applegate Lane, Providence, RI 02905
	Sojourner House, 386 Smith Street, Providence, RI 02908
	Sojourner House, 386 Smith Street, Providence, RI 02908
	Southside Community Land Trust, 109 Somerset Street, Providence, RI 02907
	The Manton Avenue Project, 40 Sonoma Ct, Providence, RI 02909
	Rhode Island Center for Justice, 1 Empire Plaza #410, Providence, RI 02903
	RI Urban Debate League, 672 Broad Street, Providence, RI 02907
	Young Voices, 184 Broad Street, Providence, RI 02903

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	1
Planned Activities	Capital City Community Center, early childhood and senior services - \$65,000
	Community Action Partnership of Providence, food pantry operations - \$41,000
	DaVinci Center for Community Progress – consolidated social services - \$55,000
	Federal Hill House – early childhood services and food pantry operations - \$60,000
	Mt. Hope Neighborhood Center – employment and social services - \$10,000
	Providence Housing Authority, Thomas J. Anton – resident services - \$40,000
	Silver Lake Community Center – childcare program - \$63,000
	Washington Park Citizens Association – childcare program - \$60,000
	West End Community Center - early learning and emergency social services- \$45,000
	YWCA Rhode Island- childcare program - \$25,000
	Amos House – A Hand Up Program: job training and case management program for homeless individuals-\$35,000
	Boys & Girls Club- Swim Saturdays: recreation program for youth - \$20,000
	Building Futures – vocational training program in building trades -\$15,000
	Children's Friend – vocational training for teaching assistants - \$10,000
	Clinica Esperanza/Hope Clinic – healthcare services for the uninsured and underinsured - \$35,000
	College Visions – college prep and academic support services for youth - \$30,000
	Educational Center for the Arts and Science – bilingual arts education for youth - \$10,000
	Family Service of Rhode Island – Police Go Team: mobile counseling for LMI victims of crime, accidents, or trauma - \$25,000
	Family Service of Rhode Island – On Call Case Management: on-call case management services for families displaced due to housing condemnation - \$25,000
	Genesis Center-CHOP Program: culinary and hospitality vocational training - \$10,000
	Institute for the Study and Practice of Nonviolence – mental health counseling for at-risk youth - \$29,000
	Mt. Hope Learning Center – early childhood education services - \$25,000
	New Urban Arts – afterschool arts program for LM youth - \$15,000
	Open Doors – resource center operations for individuals with criminal records to achieve employment, housing, recovery, and other basic needs - \$10,000
	Project Weber/RENEW - overdose and HIV preventative care, recovery support, and basic needs services to high risk persons -\$30,000

## Consolidated Plan

		Providence CityArts for Youth – afterschool arts programming for youth - \$15,000
		Providence Community Library – bilingual GED and adult education - \$20,000
		Better Lives RI (fka Providence In-Town Churches Association) – food pantry operations - \$15,000
		Rhode Island Free Clinic – healthcare for the uninsured - \$20,000
		Roger Williams Day Care – childcare services - \$10,000
		Sojourner House – drop-in case management services for victims of domestic violence - \$18,000
		Sojourner House –emergency short-term housing assistance for victims of domestic violence - \$20,000
		Southside Community Land Trust – youth vocational training - \$10,000
		The Manton Avenue Project – youth arts programming - \$10,000
		Rhode Island Center for Justice/DARE – legal aid for foreclosure/eviction prevention - \$20,000
		RI Urban Debate League – youth programming - \$10,000
		Young Voices – youth programming - \$13,000
5	Project Name	Providence Business Loan Fund
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Facilitate Small Business Development and Growth
	Needs Addressed	Facilitate Small Business Development & Growth
	Funding	CDBG: \$1,660,000
	Description	Funds will support low-interest lending to businesses that will create or retain jobs for low-income hires.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Loans issued by the PBLF are anticipated to create or retain at least 38 jobs for the low- and moderate-income.
	Location Description	Businesses assisted must be located within the City of Providence.
	Planned Activities	The Providence Business Loan Fund (PBLF) will provide financing for Providence businesses for working capital, expansion, or retention of jobs for the low-income.
6	Project Name	Economic Development Programs
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Facilitate Small Business Development and Growth

Needs Addressed	Facilitate Small Business Development & Growth
Funding	CDBG: \$373,615
Description	Economic development programs geared towards supporting and fostering sma businesses and entrepreneurship.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	An estimated 186 low/mod income microenterprises and entrepreneurs will be served.
Location Description	Center for Women & Enterprise, PVD Self-Employment Program: Providence netWORKri Center, One Reservoir Ave, 02907 Center for Women & Enterprise, Spanish Language Classrooms Initiative: CAPP, 518 Hartford Ave., Providence, RI 02909 Design x RI: 19 Bassett St. Unit 235, Providence, RI 02903 Rhode Island Black Business Association, 3 Regency Plaza, Suite 3E, Providence, RI 02903
Planned Activities	Center for Women & Enterprise, PVD Self-Employment Program: technical assistance and business planning courses for LMI microenterprises and entrepreneurs - \$79,615
	Center for Women & Enterprise, Spanish Language Classrooms Initiative: Spanish-language technical assistance and business planning courses for LMI microenterprises and entrepreneurs - \$69,000
	Design x RI, Design Catalyst Program: direct grant program and accelerator for fledgling design businesses - \$185,000
	Rhode Island Black Business Association, Microbusiness Technical Assistance Program: one-on-one business counseling and technical assistance services for minority microenterprises - \$40,000.
Project Name	CDBG Occupied Housing
Target Area	Community Wide - Entire City Geographic Area
Goals Supported	Improve Quality of Occupied Housing Units
Needs Addressed	Improved Housing Quality & Habitability
Funding	CDBG: \$623,000
Description	Funds will be used to assist with property rehabilitation in both privately-owned and public housing for low-income families and individuals.
Target Date	6/30/2021

-		
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 families are expected to benefit from loans issued through the City's Home Repair Program. An estimated 750 very low-income families will also benefit from improvements at Providence Housing Authority complexes. Additionally, 2 private rental units owned by Federal Hill House will be rehabilitated and preserved as long-term affordable housing.
	Location Description	Home Repair: 444 Westminster Street Suite 3A, Providence, RI 02903
		Federal Hill House rehab project, 12 Courtland Street, Providence, RI 02909
		PHA projects: Kilmartin Plaza, 160 Benedict Street, 02909; Dexter Manor 100 Broad St. Providence 02903; Parenti Villa, 25 Tobey Street, Providence RI 02909
	Planned Activities	PHA Improvements: Grants to Providence Housing Authority (\$108,000) for improvements at Kilmartin Plaza, Dexter Manor, and Parenti Villa. Improvements include new security systems and upgraded doors.
		Home Repair Program: \$300,000 will support the provision of 20 (est.) 0%, deferred payment loans to eligible homeowners throughout the City of Providence.
		Housing Delivery: \$65,000 will support costs associated with intake, loan servicing, inspections, and recording costs for City's CDBG housing programs.
		Federal Hill House: \$150,000 in CDBG will be utilized to rehabilitate and preserve 2 rental housing units owned by the community center.
8	Project Name	Public Facility Improvements
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Condition of Public Facilities
	Needs Addressed	Public Facilities Improvements
	Funding	CDBG: \$1,247,325
	Description	Funds will be used for improvements to public facilities (such as improvements to community centers, neighborhood recreation centers, and other service agencies).
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 50,176 Providence families will potentially benefit from the proposed improvements to the facilities listed below. These facilities serve and are open to the general public in predominately low-income neighborhoods, or provide direct specialized services for persons with disabilities, persons experiencing homelessness, youths and families.

	Dury idea on Housing Authority, Mollagon Facility, Houtford David, 205 Houtford
Location Description	Providence Housing Authority, Wellness Facility, Hartford Park, 335 Hartford Ave, Providence, RI 02909
	Academy Players, 202B King Phillip Street, Providence RI 02909
	AIDS Care Ocean State Broad Med, 18 Parkis Ave , Prov. RI 02903
	Boys & Girls Club Fox Point, 90 Ives Street, Providence, RI 02906
	Capital City Community Center, 1085 Chalkstone Avenue, Providence, RI 02908 Center for Southeast Asians, 270 Elmwood Ave, Providence, RI 02907
	Children's Friend and Service, 99 Berkshire Street Providence RI 02908
	Harry Kizirian School, 60 Camden Avenue, Providence, RI 02908
	Crossroads RI, 754 Broad Street, Providence, RI 02903
	Federal Hill House, 35 Swiss Street, Providence RI 02909
	Joslin Community Center, 231 Amherst Street Providence RI 02909
	Mt. Hope Neighborhood Center/Camp Street Ministries, 199 Camp Street, Providence RI 02906
	Mt. Pleasant Library, 315 Academy Avenue, Providence, RI 02908
	Providence Community Library, South Providence, 441 Prairie Avenue,
	Providence, RI 02905
	Refocus, 45 Greeley Street, Providence RI 02904
	Roger Williams Day Care, 64 Applegate Lane, Providence RI 02905
	West End Community Center, 109 Bucklin Street, Providence RI 02907
	Vartan Gregorian School, 455 Wickenden Street Providence RI 02903
	Hope High School, 324 Hope St, Providence, RI 02906
	Boys & Girls Club, 550 Branch Avenue, Providence, RI 02904
	Silver Lake Community Center, 529 Plainfield Street Providence RI 02909
	Neutaconkanut Recreation Center, 675 Plainfield Street, Providence, RI 02909
	Joslin Recreation Center, 17 Hyat Street, Providence RI 02909
	YWCA Nickerson Center, 133 Delaine Street, Providence, RI 02909

Planned Activities	Providence Housing Authority-Wellness & Safety Facility: \$27,000 to modify and
	improve community space at Hartford Park.
	Academy Players-ADA Improvements: ADA modifications at a public theater
	utilized for youth arts programming - \$30,000.
	AIDS Care Ocean State-Broad Med Building: roof and HVAC replacements at this
	non-profit medical and community service facility - \$87,250.
	Boys & Girls Club-Fox Point Clubhouse Improvements: reconstruction of
	entrances at the Fox Point Clubhouse to enable safer entry and ADA
	access. Additional rehabilitation of facility to occur as funds permit. \$135,000.
	Capital City Community Center: rehabilitation of senior center to restore
	property to code and enable safe usage. \$40,000.
	Center for Southeast Asians: construction of a new, ADA-accessible rear entry to
	enable access from building's parking lot - \$169,000.
	Children's Friend-Berkshire Facility Improvements: security system to improve
	safety of this childcare facility. \$33,800.
	City of Providence-Harry Kizirian Outdoor Classroom: construction of a new
	outdoor classroom at Harry Kizirian Elementary. \$50,000.
	Crossroads RI-Homeless Family Center Improvements: reconstruction of a
	bathroom at this homeless shelter and service facility. \$32,860.
	Federal Hill House-Swiss Street Facility improvements: replacement and
	upgrade of a failing HVAC system at this food pantry. \$65,000.
	Joslin Community Center- Exterior Improvements: roof replacement/repair at
	neighborhood community center. \$20,000.
	McAuley Corporation-McAuley Village Windows: replacement of windows at a
	transitional housing facility. \$64,715.
	Mt. Hope Neighborhood Assoc./Camp Street Ministries: replacement of boilers
	at neighborhood community center and food pantry. \$28,000.
	Providence Community Library-Mt. Pleasant: replacement of commercial
	carpeting and other rehabilitation at neighborhood library. \$87,800.
	Providence Community Library-South Providence: interior painting at
	neighborhood library. \$28,500.
	Refocus: elevator replacement at facility serving disabled adults. \$50,000.
	Roger Williams Daycare: roof replacement at this childcare facility. \$50,000.
	West End Community Center: replacement of doors to comply with DCYF
	requirements. \$18,400.
	Vartan Gregorian Improvements: capital improvements to Vartan Gregorian
	School. \$10,000.
	Hope High School Improvements: capital improvements to Hope High School.
	\$50,000.
	Boys & Girls Club Improvements: improvements to the basketball courts at Chad
	Brown clubhouse. \$20,000.
	Silver Lake Community Center Improvements: capital repairs to neighborhood
	community center: \$10,000.
	Neutaconkanut Recreation Center: capital repairs to neighborhood recreation
	center: \$10,000.

space at neighborhood community center. \$50,00 YWCA/Nickerson Center-Capital Improvements: r	
community space for arts programming. \$80,000.	
Project Name Parks, Open Space, Sports and Recreation Improv	ements
Target Area         Community Wide - Entire City Geographic Area	
Goals Supported Improve Parks and Recreational Areas	
Needs Addressed         Improved Parks & Recreational Opportunities	
Funding         CDBG: \$581,791	
Description         Funds will be used for improvements to parks, pla           recreation fields utilized by Providence neighborh	
Target Date         9/30/2021	
Estimate the number and type of families that will benefit from the proposed activitiesAn estimated 20,980 low/moderate income reside 	
Location Description       Asa Messer School, 1655 Westminster Street, Pro         Wanskuck House, 229 Woodward Road, Providen       MLK Elementary, 35 Camp Street, Providence RI 0         Ascham Street Park, 323 Hawkins Street, Providence       Bucklin Plaza, 49 Moorefield Street, Providence, RI 02         Jennifer Rivera Park, 404 Dexter Street, Providence       Davey Lopes Recreation Center, 227 Dudley Street	ce, RI 02904 02906 nce, RI 02904 e, RI 02909 1907 re, RI 02907
Hassett Park, 30 Candace Street, Providence, RI 02         Planned Activities       Asa Messer School: site remediation and constru- playground for kindergarten age. \$256,791.13.         Wanskuck House: preservation of historic structur MLK Elementary: Phase II improvements to playgr Ascham Street Park: capital improvements at Asch Scalabrini Plaza: reconstruction of public plaza, \$3 Bucklin Park: capital improvements at Bucklin Par Jennifer Rivera Park: capital improvements at Jenn Davey Lopes: exterior lighting improvements at D \$50,000.         Hassett Park: capital improvements at Hassett Park	ction of a new age-appropriate re at Wanskuck Park. \$40,000. round. \$50,000. ham Street Park. \$30,000. 30,000. k, \$50,000. nifer Rivera Park, \$25,000. avey Lopes recreational facility.
10         Project Name         Streets, Sidewalks, and Infrastructure Improveme	nts
Target Area         Community Wide - Entire City Geographic Area	
Goals Supported Improve Streetscapes & Public Infrastructure	

	Funding	CDBG: \$157,000
	Description	Funds will be used for improvements to streets, sidewalks, and other public infrastructure to eliminate accessibility barriers and improve walkability and safety in low/moderate-income Providence neighborhoods.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 29,955 neighborhood residents will benefit from accessibility and safety improvements to City sidewalks and streetscapes.
	Location Description	Various areas in Ward 1 02906 Ives Street, Providence RI 02906 Various areas in Ward 9- TBD Various areas in Ward 10- TBD Various areas in Ward 14-TBD
	Planned Activities	Ward 1 Streetscape Improvements - \$25,000 Ward 1 Ives Street Trash Receptacles - \$7,000 Ward 9 Sidewalk Improvements - \$25,000 Ward 10 Sidewalk Improvements- \$50,000 Ward 14 Sidewalks - \$50,000
11	Project Name	HOME Affordable Housing
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Increase Availability of Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,718,196
	Description	Funds will be utilized for new construction of homeownership and rental housing as well as rehabilitation of housing to create new, deed-restricted affordable housing opportunities for the low/moderate income.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	A total of 25 low/moderate income homebuyers are anticipated to benefit from downpayment and closing cost assistance. 6 renter households are anticipated to benefit from rehabilitation of housing for rental to LMI households. Finally, 4 families earning at or below 80% AMI will be able to purchase new, deed- restricted homeownership units.

	Location Description	Housing Network of Rhode Island, 1070 Main Street, Pawtucket, RI 02860 (administrative office); funds to be deployed throughout jurisdiction of City of Providence.	
		60 Whittier Avenue, Providence, RI 02909	
		418 Friendship Street, Providence, RI 02907	
		113 Bowdoin Street, Providence, RI 02909	
		26 Croyland Road, Providence, RI 02905	
		18 Van Buren Street, Providence, RI 02905	
		232 Alabama Avenue, Providence, RI 02905	
	Planned Activities	HOME funds will support the following:	
		<ul> <li>Acquisition and rehabilitation of 60 Whittier Avenue for affordable rental property to rent to 3 households earning &lt;60% AMI (3 units).</li> </ul>	
		• Conversion of 418 Friendship Street into affordable rental units to rent to 3 households exiting homelessness (3 units).	
		<ul> <li>Redevelopment of a blighted property in the Olneyville neighborhood into a new small home for &lt;80% AMI homebuyer (1 unit).</li> </ul>	
		<ul> <li>Redevelopment of vacant lots in the South Providence neighborhood as affordable homeownership housing for &lt;80% AMI homebuyers (3 units).</li> </ul>	
		<ul> <li>Provision of downpayment and closing cost assistance to 25 homebuyers earning at or below 80% AMI (25 households assisted).</li> </ul>	
12	Project Name	City of Providence (Administration) - RIH20001	
	Target Area	Providence - Fall River - New Bedford EMSA	
	Goals Supported	Effectively Administer Programs	
	Needs Addressed	Effective Planning & Administration	
	Funding	HOPWA: \$36,583	
	Description	Funds will be used to fund grantee HOPWA program administration.	
	Target Date	6/30/2021	
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.	
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903	
	Planned Activities	Not applicable.	

10		
13	Project Name	AIDS Care Ocean State - RIH20001
	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Increase Housing Stability among PLWHA
	Needs Addressed	Housing & Support Services for PLWHA
	Funding	HOPWA: \$830,000
	Description	Funds will be used for facility-based housing assistance, operating costs for supportive housing units, and supportive services.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Target populations are low-income individuals who are living with HIV/AIDS and their families, individuals who are homeless and are at risk of homelessness, and those who have special needs. These families, youth and individuals, and those with mental health related issues are the populations most in need of HIV housing assistance and supportive services. Leased units: 49
	Location Description	Scattered sites in EMSA.
	Planned Activities	Facility Based Rental Assistance and including Operating costs associated with housing support, supportive services for people with HIV/AIDS.
14	Project Name	Family Service of Rhode Island - RIH20001
	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Increase Housing Stability among PLWHA
	Needs Addressed	Housing & Support Services for PLWHA
	Funding	HOPWA: \$34,000
	Description	HOPWA funds will be used to provide supportive services to clients living with HIV/AIDS.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 clients living with HIV/AIDS and their families will benefit from an array of supportive services provided by Family Service of Rhode Island.
	Location Description	9 Pleasant Street, Providence, RI 02906
	Planned Activities	Funds will be used for supportive services.
15	Project Name	Justice Resource Institute - RIH20001
	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Increase Housing Stability among PLWHA
	Needs Addressed	Housing & Support Services for PLWHA

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	Funding	HOPWA: \$210,876	
	Description	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services.	
Target Date6/30/2023		6/30/2023	
	Estimate the number and type of families that will benefit from the proposed activities	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services. Tenant Based Rental Assistance -22 Supportive Services-30	
	Location Description	EMSA area.	
	Planned Activities	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services.	
16	Project Name	Stanley Street Treatment and Resources - RIH20001	
	Target Area	Providence - Fall River - New Bedford EMSA	
	Goals Supported	Increase Housing Stability among PLWHA	
	Needs Addressed	Housing & Support Services for PLWHA	
	Funding	HOPWA: \$108,000	
	Description	Funds will be used for Project Aware supportive services.	
	Target Date	6/30/2023	
	Estimate the number and type of families that will benefit from the proposed activities	Target populations are low-income individuals who are living with HIV/AIDS and their families, individuals who are homeless and are at risk of homelessness, and those who have special needs. These families, youth and individuals, and those with mental health related issues are the populations most in need of HIV housing assistance and supportive services. Supportive Services: 110 households to be served.	
	Location Description	EMSA area.	
	Planned Activities	Supportive services for people living with HIV/AIDS.	
17	Project Name	CDBG Housing - EveryHome	
	Target Area	Community Wide - Entire City Geographic Area	
	Goals Supported	Return Abandoned Property to Productive Reuse	
	Needs Addressed	Return Abandoned Property to Productive Use	
	Funding	CDBG: \$300,000	
	Description	Redevelopment of vacant and abandoned properties. Activities will include subsidy to rehabilitate blighted properties, as well as funding for selective demolition to create space for new housing or public space.	

Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	City of Providence Every Home Vacant & Abandoned Property Initiative (\$300,000). Estimated 2 properties rehabilitated for sale to <80% AMI homebuyers. Selective demolition as funds allow (1 anticipated).
Location Description	Vacant and abandoned properties throughout Providence's neighborhoods.
Planned Activities	City of Providence Every Home Vacant & Abandoned Property Initiative (\$300,000). Estimated 2 properties rehabilitated for sale to <80% AMI homebuyers. Selective demolition as funds allow (1 anticipated).

OMB Control No: 2506-0117 (exp. 06/30/2018)

### AP-50 Geographic Distribution – 91.220(f)

# Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic priority is city-wide. CDBG, HOME, and ESG projects and activities reach into every lowand moderate-income area of the City. HOPWA funding supports operations throughout the Providence - Fall River - New Bedford EMSA.

With limited exception, most neighborhoods throughout the City of Providence have areas with low- to moderate-income populations. As such, the geographic allocation of resources will be fairly dispersed throughout the City, albeit targeting the most economically distressed areas of the City's neighborhoods. Fundamentally, the City has focused its strategies to assist low- to moderate-income residents regardless of where they live.

The areas of concentration for minorities in Providence are located in the Upper South Providence, Lower South Providence, West End and Olneyville neighborhoods. Providence has a rich diversity in its population. Communities of color in the City of Providence are the majority, with the White, non-Hispanic/Latino population only comprising 36.7% of the population. As such, assistance is targeted throughout the City's low-income neighborhoods, which are often also areas with high diversity.

### **Geographic Distribution**

Target Area	Percentage of Funds
Community Wide - Entire City Geographic Area	86
Providence - Fall River - New Bedford EMSA	14

Table 58 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

With limited exception, most neighborhoods throughout the City of Providence have areas with low- to moderate-income populations. The City of Providence does not currently have a designated or HUD-approved geographic target area. Over 62% of the population of Providence is low- to moderate-income. These individuals and households are spread throughout the City.

### Discussion

As discussed above, the geographic allocation of resources will be fairly dispersed throughout the City, albeit targeting the most economically distressed areas of the City's neighborhoods and the most economically marginalized persons living in those neighborhoods. Fundamentally, the City has focused its strategies to assist low- to moderate-income residents regardless of where they live.

### **Affordable Housing**

### AP-55 Affordable Housing – 91.220(g)

### Introduction

Documented in this Action Plan, the City is expecting to allocate funds to support affordable housing projects for the homeless, non-homeless, and special needs households in the 2020 Program Year.

CDBG funds in the amount of \$923,000 will support the following:

- Eliminate neighborhood blight by rehabilitating 2 blighted, abandoned, and uninhabitable properties for resale to low/mod income buyers (\$300,000 for redevelopment subsidy of two vacant homes & 1 anticipated demolition)
- Improve the quality of occupied housing and support independent living for the elderly and disabled by supporting the rehabilitation of 20 private homes (\$300,000 in deferred payment Home Repair loans & \$65,000 in delivery costs);
- Rehabilitation of 2 rental housing units owned by a local community center for lease as affordable housing units (\$150,000 for 12 Courtland).
- Improve the quality of occupied public housing through capital improvements at Dexter Manor, Parenti Villa, Kilmartin Plaza, and Hartford Park (\$108,000 in facility upgrades to serve public housing units).

HOME funds in the amount of \$1,718,196 will tentatively support the development of the following 35 affordable housing units:

- Redevelopment of 418 Friendship Street as an affordable three-family rental property for rent to <60% AMI renters who have experienced homelessness (3 units).
- Rehabilitation of a vacant and abandoned property into three affordable rental units for rent to <60% AMI renters who are living with HIV/AIDs (3 units).
- Construction of 3 homeownership units on vacant lots in the South Providence to <80% AMI buyers (3 units).
- Construction of 1 homeownership unit on a blighted parcel in Olneyville for resale to <80% AMI buyer (1 unit).
- Downpayment and closing cost assistance for an estimated 25 low/moderate income homebuyers, administered through Housing Network of Rhode Island.

Note: all tentative, project-specific HOME commitments proposed above are subject to further underwriting and HUD approval under Part 92 of the federal regulations prior to final City approval and

### contracting.

HOPWA funds in the amount of \$1,182,875 will support the following:

- Tenant Based Rental Assistance = 22 households
- Facility Based Rental Assistance= 49 households
- Total: 71 Special Needs Households Provided Housing Assistance

ESG funds in the amount of \$441,101.00 will support the following:

• Essential services, rapid rehousing, rental assistance, administration and street outreach services for those experiencing homelessness within the jurisdiction of Providence.

One Year Goals for the Number of Households to be Supported	
Homeless	3
Non-Homeless	56
Special-Needs	71
Total	130

 Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	71
The Production of New Units	4
Rehab of Existing Units	30
Acquisition of Existing Units	25
Total	130

Table 60 - One Year Goals for Affordable Housing by Support Type

### Discussion

It should be noted that not all goals identified above are likely to be met entirely within the 2020 program year, as certain affordable housing development projects have a longer timeline.

"Number of Households to be Supported" figures include HOPWA households receiving tenant- or facilitybased housing assistance (71).

### AP-60 Public Housing – 91.220(h)

### Introduction

The City of Providence supports the ongoing operation of the Thomas J. Anton Community Center at Hartford Park. Through the City's annual support of public service activities, the Department of Resident Services is able to provide adult education classes, family self-sufficiency program, financial opportunity center and financial coaching programs, income support, and employment counseling.

There are many restoration and revitalization needs in the portfolio of public housing throughout the City. While the PHA will expend \$6.4M through its FFY20 Capital Fund, needs far outweigh available resources, and capital funds are largely dedicated to repairs or replacements. As such, the PHA often seeks out CDBG resources for projects that will boost safety and amenities for its residents.

### Actions planned during the next year to address the needs to public housing

The City will address some of the extensive needs discussed above by extending its commitment to fund service operations at the Thomas J. Anton Community Center at Hartford Park, as well as providing \$127,000 in CDBG to address needed facility and safety upgrades for Hartford Park, Parenti Villa, Dexter Manor, and Kilmartin Plaza. Improvements include egress and doorway reconstruction and replacement, as well as build-out of a community center space.

# Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Providence Housing Authority continues to cultivate Resident Advisory Board and Resident Association relations and communication to maintain transparency, and to provide a forum for valuable resident participation in planning activities guided by PHA goals and objectives. The PHA has a Resident Association (RA) and Resident Planning Committee (RPC) at every development. The president of each Resident Association, as well as a representative from each Planning Committee, serves as a delegate to a larger "Resident Advisory Board", which meets monthly to provide feedback and guide PHA policies and policy-making.

Aside from the provision of safe and affordable housing, the PHA's core mission also includes provision of services to address economic and social service needs of PHA residents.

The PHA's Resident Services Department (RSD) furthers the agency's mission to address the selfsufficiency needs of residents by providing a comprehensive continuum of programs including:

- Resident Service Coordinator (RSC) Program (coordination of general social services; case management including limited counseling and crisis intervention)
- Adult Education Program (ESL; ABE/GED; Digital Literacy)
- Family Self Sufficiency (FSS) Program (supports for financial independence through

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employment/increased earned income; an escrow savings plan is available as an incentive)

- Financial Opportunity Center (FOC) Program (financial coaching; income (benefits) supports; work readiness training; job search/placement; employment supports)
- Jobs Plus Providence (JPP) Program (workforce development through job training and employment supports; an Earned Income Disregard (EID) is available as an incentive)
- Volunteer Income Tax Assistance (VITA) Program (free tax preparation for eligible individuals/families); and
- After-School Youth Program (on-site activities for youth age 6-12 provided through a formal partnership with the Providence Boys and Girls Club) that supports working parents.

The Providence Housing Authority is also a HUD-certified Housing Counseling Center, and provides qualified guidance to clients exploring homeownership, as well as pre- and post-purchase counseling.

# If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable, Providence Housing Authority is not designated as a troubled PHA.

### Discussion

The PHA has completed its five-year plan and its capital improvement plan. The City continues to engage the PHA to discuss funding priorities and the urgent rehabilitation needs in relation to other competing needs throughout the City.

# AP-65 Homeless and Other Special Needs Activities – 91.220(i)

### Introduction

The City's partnership and funding alignment with both the Consolidated Homeless Fund and the Rhode Island Continuum of Care offers a unique opportunity for better coordination among several different programs and funding streams to address homelessness in a strategic, targeted, and systematic way. The network of providers of services and housing for the homeless in the City and State is strong and robust; however, it has not been as coordinated and integrated as it could be. Collaboratively, major strides have been taken to improve collaboration, including development and adoption of a universal coordinated entry policy, as well as system standards for funding evaluation, performance, VI-SPDAT and HMIS, and standards for case management.

The State's strategic plan to end chronic homelessness, Opening Doors, is a road map the State's providers can use to move much more diligently into a Housing First model of quickly engaging the homeless, providing them with stable housing, and delivering the appropriate and relevant wraparound services. Crossroads Rhode Island, the State's largest provider of shelter services, as well as many other providers, have fully embraced Housing First and are refocusing efforts to better provide permanent housing while still maintaining the necessary shelter capacity for those that lack housing. Providers are also moving away from transitional or first-step housing towards a permanent, supportive-housing model of operation.

It is important to note that the City blends funding strategically with other sources of funds and consolidates its funds into a small number of projects rather than fund a large number of projects with smaller ESG grants. The City's ESG funds are aggregated with ESG funds from Pawtucket, Woonsocket, and the State, as well as Title XX Shelter/Homeless Service Funds and the Housing Resource Commission Shelter/Homeless Service Funds. As such, the City looks at the Consolidated Homeless Fund's entire allocation and assigns funding to minimize the level of resources required to monitor compliance and reduce administrative burden to funders and agencies alike.

# Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs:

There are several agencies that conduct outreach efforts in the City of Providence. In collaboration with the Rhode Island Continuum of Care and the Consolidated Homeless Fund, the City uses its Federal Emergency Shelter Grants to support outreach efforts and case management services to connect the unsheltered homeless population with emergency shelters, transitional housing, permanent housing, and the supportive services necessary to maintain their housing. To better coordinate outreach efforts, the City has insisted that any agency that engages in outreach efforts coordinate those efforts with other agencies to avoid duplication and inefficiency.

As part of the broader efforts to eliminate chronic homelessness, the City supports agencies that engage

hard-to-reach homeless persons living on the street, individuals existing the criminal justice system or aging out of the foster care system, homeless veterans, and individuals with substance abuse or mental health issues. Through the Downtown Safety Outreach Collaboration, chronic homeless individuals are identified in order to provide this information to agencies so that services can be brought to bear to address their individual needs.

For the 2020 Program Year, the City will be funding essential services, including street outreach, through which providers will seek out and engage homeless persons living on the streets or in encampments. This street outreach and case management will include assessments of the needs of homeless individuals. Street outreach and essential services will also include staff costs associated with case management, intake, HMIS reporting, as well as services pertaining to employment, mental health care, education, and substance abuse counseling. Services will be accessible on a drop-in basis, as well as for those individuals seeking more intensive services through a mobile outreach unit.

### Addressing the emergency shelter and transitional housing needs of homeless persons

The Crossroads Family Shelter is the only emergency shelter for homeless families in the City of Providence. The goal is to keep shelter stays at 30 days but no longer than 45 days. The Family Center was purposely designed to accommodate the multiple needs of families. First, the main floor of the center is handicapped accessible, ensuring that all persons, regardless of physical limitations, have equal access to decent safe shelter. With fifteen bedrooms, up to fifteen families can be housed at one time in the Center. The bedrooms vary in size and were uniquely designed as 'suite style" so that we can accommodate larger families without having to separate them. Case management, shelter activities and interactions with families are focused on housing solutions and solving the problems that contributed to their homelessness or present barriers to stable housing. Families with the most complex needs are assigned to housing first case managers who focus on placement in permanent supportive housing. Families with mid-range acuity are assigned to a rapid-rehousing case manager for supportive services including financial assistance to place in a market rate or subsidized apartment.

Recognizing an intense demand for services for the chronically homeless in the downtown area in recent years, the City and House of Hope CDC deployed a mobile outreach trailer, which meets homeless individuals "where they are" and offers case management, medical services, showers, laundry, and sundries. The sanitation and healthcare services deployed by this mobile unit will be ever more critical as

COVID-19 remains a public health crisis.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again:

Rental assistance will be provided to homeless households throughout the City, as well as essential services to homeless individuals and families, particularly those who are newly and chronically homeless, persons in recovery and/or suffering from addictions, the formerly incarcerated, and/or persons with physical and mental illnesses. Locating and maintaining stable housing will continue to be an emphasis.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs:

All HUD-funded programs include financial eligibility criteria and are targeted to low-income households. Local providers such as Crossroads Rhode Island and Providence In-Town Churches offer essential services to prevent homelessness and work closely with other service providers like Open Doors to assist formerly incarcerated young adult males who are at risk of homelessness and to connect them with other programs as in subsidized transitional housing, addiction treatment programs, mental health facilities who will otherwise be homeless or living in highly unstable housing after release into stable, sustainable housing.

Homeless prevention initiatives are centered on short- and long-term initiatives. The long-term strategy, on the other hand, is to facilitate employment and increase support networks as a means to preventing homelessness or return to homelessness. By preventing homelessness and supporting homeless services and outreach efforts, they City aims to identify and target those individuals and families who would otherwise become homeless without timely assistance. Supportive services and housing assistance for the special needs population are particularly important because of their vulnerability to homelessness.

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### AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or	
family	0
Tenant-based rental assistance	22
Units provided in permanent housing facilities developed, leased, or operated with HOPWA	
funds	49
Units provided in transitional short-term housing facilities developed, leased, or operated with	
HOPWA funds	0
Total	71

OMB Control No: 2506-0117 (exp. 06/30/2018)

### AP-75 Barriers to affordable housing – 91.220(j)

### Introduction:

The City of Providence was a partner in the recent development of a Statewide Regional Analysis of Impediments to Fair Housing (Regional AI) in consultation with the RI HUD entitlement communities: Providence, Cranston, East Providence, Pawtucket, Warwick, and Woonsocket. Rhode Island conducted a comprehensive Regional AI at the statewide level for a number of reasons, including:

- The most intractable fair housing issues can only be resolved on a regional basis. Given Rhode Island's compact size, the region and State are synonymous. The State has a single labor market that comprises all of its 39 cities and towns.
- Rhode Island already has a long history of fair housing policy. It has a comprehensive statewide planning program and a legislated "fair share" low- and moderate-income housing goal. Municipalities are required to identify in their local comprehensive plans how they will meet the housing needs of a diverse population across age, income and household type. Rhode Island has long provided for the siting of group homes for residents with disabilities in any residential district. In allocating housing subsidies and low income housing tax credits, the State has followed a "both and" policy of creating more affordable housing in low-poverty areas (typically suburban) where few opportunities currently exist, while also continuing to redevelop those neighborhoods (typically urban) most heavily affected by poverty, the foreclosure crisis, and other ills.
- The State Office of Housing and Community Development (OHCD), the entity managing the fair housing planning, is also the entity that administers the federally funded housing and community development programs for the state and staffs the State's Housing Resources Commission. As such, it already has an obligation to affirmatively further fair housing. OHCD coordinates closely with Rhode Island Housing, the state's housing finance agency, on housing policies, programs and funding decisions, and Rhode Island Housing implements many of the state's housing and planning initiatives on behalf of OHCD.

The City of Providence has consulted with the OHCD to update its previously identified impediments. Providence supported this regional approach as many impediments are beyond the authority or financial capability of the City of Providence to address alone, such as economic conditions, limited transportation options, insufficient state or federal resources for the development of affordable housing, fair housing enforcement, cost and availability of property insurance, and more. Addressing these impediments requires the collaboration of the municipalities, state and federal funding agencies, fair housing service providers, lenders, real estate professionals, and other state agencies.

The updated regional AI, which includes robust analysis and deeper discussion on barriers to housing, can be viewed: <u>http://www.providenceri.gov/wp-content/uploads/2020/07/RI-AI-Final-2020.pdf</u>.

# Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning

# ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment:

1) The City will continue its partnership with the Housing Network of Rhode Island to provide a bilingual down-payment and closing cost assistance program to alleviate the significant upfront cost burden creating a barrier for low-income homebuyers when purchasing a new home.

2) The City recently developed a Language Access Plan and Toolkit and is implementing that plan by conducting translation of documents, creating language banks for City communications, and expanding its on-call translation services to ensure access to City services.

3) Further, the City has engaged with RI Center for Justice and RI Legal Services to assist with support for low-income renters that have been unfairly treated in the access or retention of housing in the City. The City has pending local legislation to expand protected classes in the City (to prevent discrimination on the basis of source of income) and has funded expanded legal representation for low-income tenants in the City's Housing Court system. This legal aid will work in parallel to the City's enhanced code enforcement efforts aimed at ensuring the safety and welfare of City residents with limited housing choice.

4) The City will continue its Home Repair Program in 2020 and beyond. This CDBG program will provide deferred payment, 0% interest loans to owner-occupants who are unable to finance critical repairs to their homes. Rising construction costs continue to exacerbate deferral of maintenance and substandard housing for households with fixed or stagnant incomes. This program will enable another est. 20 households to afford critical repairs who would otherwise be unable to do so (due to inability to obtain conventional home equity lending due to their limited or fixed incomes).

5) The City has provided incentives to developers to create affordable housing at the City level through policy and zoning changes. These incentives include:

- Enabling legislation to permit the Providence Redevelopment Agency to acquire properties certified to be vacant, abandoned, and tax delinquent. This initiative allows the City to convey clear title to potential developers at lower cost (than if developers purchased at auction), and bring hundreds of abandoned properties back into productive reuse as market and affordable housing. The RFP process by which the PRA disposes of these properties includes criteria that favor affordable housing proposals, as well as proposals that will utilize MBE & WBEs.
- The Providence Redevelopment Agency permits land-banking by developers and does not charge a holding fee.
- The City Zoning Ordinance was updated to establish "T.O.D. Districts", or transit-oriented development districts that allow for housing construction in proximity to public transit, and to allow for increases in residential density.
- Commercial historic districts were expanded to properties, increasing the number of properties potentially eligible for historic tax incentives for preservation and redevelopment as housing.
- Height bonuses were also included to allow waivers on height limits for developments offering

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affordable housing.

• Codified a long-term funding stream in 2020 (earmarked a percentage of Tax Stabilization Agreement revenue to the Providence Affordable Housing Trust) to be administered by the Providence Redevelopment Agency. This estimated \$1M+ per year will provide low-interest development loans and subsidy for the creation and preservation of affordable housing.

### Discussion:

The City of Providence's relationship with the State Office of Housing and Community Development, RI Attorney General, US Attorney, and RI Commission for Human Rights allows for periodic communication regarding fair housing strategies. Further, the City will continue to be a strong partner in the HomesRI Initiative, a cross-sector coalition seeking to transform the state's under-resourced affordable housing system and create a common agenda to increase the supply of safe, healthy and affordable housing throughout Rhode Island, equitably reducing the housing cost burden for low- and moderate-income residents over the next decade. Partners are concentrating work efforts in four key areas: increasing community engagement in affordable housing issues, reducing high development costs, increasing investment and building capacity in the affordable housing "system", and making existing homes safer, healthier, and more affordable to maintain.

### AP-85 Other Actions – 91.220(k)

### Introduction:

The City of Providence continually seeks to increase the beneficial impact to low- and moderate-income individuals of all programs and activities that are funded with CDBG, HOME, HOPWA, and ESG funds. In addition to the specific activities detailed below, the Division of Community Development will be more pro-active in responding to any and all programmatic challenges experienced by subrecipients as they may arise throughout the program year in order to ensure that any problems that may diminish the intended benefit of grants is corrected or reduced as soon as possible. Further, the Division of Community Development recently updated its Policies and Procedures manual(s), in consultation with HUD and program stakeholders, to clarify program requirements for all funding sources.

### Actions planned to address obstacles to meeting underserved needs

The City conducted a public services audit in collaboration with Roger Williams University to evaluate the City's ecosystem of public service providers, with the intention of identifying programming overlaps, inefficiencies, and gaps in service to better coordinate and target funding to address unmet need and minimize duplication. Further, the Division of Community Development continues to partner with the Roger Williams University School of Continuing Education to develop research internships and opportunities in order to provide rich research opportunities to faculty, service learning for students, and valuable data and information for the City. The City also partnered with the Brown University Public Policy Program, which held fall 2017 and 2018 courses for Brown students, as well as adult learners from the public sector and community service organizations (CSOs) entitled "The Science and Craft of Applied Policy Research: Governing Community Service Providers in Providence", which explored the following questions surrounding social service needs in Providence:

- Which operational and financial skills are the most difficult for CSOs to acquire and maintain?
- What kind of resources would be needed to facilitate increased sustainability, and where might these resources be located?
- Can CSOs improve their managerial capacities and the quality of the services they provide by learning from each other and/or by accessing capacity-building resources that might be found elsewhere in Providence's broader philanthropic and non-profit community?
- What would have to be done to reduce the costs of continual learning within service providers and across the broader ecosystem?
- Can the objectives of individual CSOs and the division of labor between them be reconfigured in ways that produce greater public value at similar levels of cost?
- Are changes to the City's RFP process for CDBG social services warranted, and/or can changes be made to better prioritize proposals addressing underserved social service needs?

The findings of this Brown course will inform the City's provision of technical assistance to agencies in

2020 and beyond.

### Actions planned to foster and maintain affordable housing

The City will continue its effort to rehabilitate, preserve, and create new affordable housing in the City, with an emphasis on identifying new areas of the City that would allow for mixed-use and mixed-income developments in higher income neighborhoods and Census tracts. The primary funds for these initiatives will be CDBG and HOME funding. The City will use CDBG and HOME funds to leverage other financing (state, federal, and local) to enable the construction and preservation of affordable units. Further, the City will continue to prioritize the construction of mixed-income and affordable units when reviewing development proposals for the hundreds of vacant and abandoned properties that are being redeveloped through the EveryHome Initiative. Units constructed or assisted by the City will have their affordability preserved via long-term deed restriction.

### Actions planned to reduce lead-based paint hazards

The City of Providence, through its Division of Community Development (DCD), has developed a comprehensive and cohesive Lead Safe Providence Program (LSPP) to coordinate lead hazard reduction with existing housing programs to integrate HUD-funded lead poisoning prevention and "Healthy Homes" interventions. The DCD has experience in successfully operating its current HUD Lead Hazard Reduction Demonstration grant, as well as 7 total prior HUD Lead Hazard Control Grants (Since 1999: RILHB0490-14, RILHB0490-10, RILHD0190-08, RILHB0402-08, RILHD0033-04, RILHB0227–02, RILHR0123-98, RILHH0071-99). Under its current grant, the City is making 200 units lead safe, healthy, and energy efficient. The \$3.4 million grant-funded LSPP is providing matching funds of \$804,579 and \$320,000 in leveraged funds from its public, private, and community-based partners by grant close-out in 2021. The City is also applying for 2021 renewal under HUD's Notice of Funding Availability, closing late August 2020.

Using the experience gained from successfully managing its previous and existing HUD Lead Grant Programs, the Lead Safe Providence Program utilizes a dynamic program to:

- Perform lead hazard reduction (interim controls) interventions;
- Provide free lead inspections/risk assessments for owners to identify lead hazards;
- Complete Healthy Homes interventions in Program units;
- Complete leverage funded Weatherization interventions in Program units;
- Conduct over outreach and education events that support the goal of reaching thousands of residents, health care providers, community organizations, FBOs, property owners, realtors and contractors;
- Provide job training and increased contractor capacity by providing Free Lead Worker trainings and certifications as well as Green & Healthy Homes jobs training;
- Operate a LSPP HEPA-Vacuum Loan Program;
- Support an existing Lead Safe Housing Registry of available healthy/lead certified rental properties

### **Consolidated Plan**

### PROVIDENCE

to distribute regularly to community residents who are seeking safer housing;

- Utilize the HUD Healthy Homes Rating System (HHRS) and tablet computer for efficient field assessments and Scope of Work development for Healthy Homes interventions;
- Expand the integrated Green & Healthy Housing Initiative Providence model to produce comprehensive interventions and create more sustainable units.

### Actions planned to reduce the number of poverty-level families:

The following are the activities that the City will take during the 2020-2021 program year to lift people out of poverty:

- Adult Basic Education, Literacy, and GED Training: Working with the Providence Community Library, the City will engage low-literacy adults and newly arriving immigrants in English language programs to ensure they have the language skills to be full participants in the local and regional economy.
- Job Training and Skill Development: Working with Amos House & Building Futures, and in coordination with the public workforce system, the City will bolster workforce development efforts to build job skills among low-income Providence residents.
- Youth Training and Summer Youth Employment: Every summer, the City of Providence, in collaboration with the Governor's Workforce Board and the RI Department of Human Services, offers summer employment to help teenagers and young adults develop job skills, learn positive work habits, and stay engaged in the community. These Providence youth work as seasonal employees of the Department of Parks and Recreation, or are employed by one of the many employer partners including AS220, the Boys and Girls Clubs of Providence, Goodwill Industries of Rhode Island, the Institute for the Study & Practice of Non-Violence, Rhode Island Hospital/Lifespan, the Rhode Island Parent Information Network, Young Voices, or Youth in Action.
- Increase Access to Work Supports: The City will help promote Providence residents signing up for work support programs, such as child care subsidies, RIte Care health insurance, SNAP benefits, the Earned Income Tax Credit, and RI Works through partnerships with community centers and public service organizations. Increased work supports help low-wage families meet their basic needs and move toward financial security.
- Support for New and Existing Businesses: Working with the Center for Women & Enterprise and RI Black Business Association, the City will provide funds for technical assistance to get lowincome, Spanish-speaking, and minority businesses and entrepreneurs "credit ready" and primed for growth. The City also continues to support Providence businesses through low-interest Providence Business Loan Fund (PBLF) loans, which provide flexible lending with the goals of fostering local business growth and increased job creation/retention for low/mod employees. The City will also support new businesses and entrepreneurs through the provision of small grants or loans for new or existing business owners who are income eligible through the

DesignxRI program.

• Expand Procurement and Growth Opportunities for Businesses Owned by Persons of Color and Women: In order to support to the fullest extent possible participation of firms owned and controlled by minorities or women, the City has a mandate that all requests for procurement shall be inclusive of M/WBEs, and that the City shall strive to achieve at least 10% procurement form MBEs and 10% procurement from WBEs. By increasing the availability of City contracts to these businesses, greater revenues will flow to local businesses owners, facilitating greater local economic growth and more local employment. Additionally, the City will also fund the Center for Women and Enterprise, which will offer programs providing technical assistance and incubator programs to minority and women-owned businesses and entrepreneurs.

### Actions planned to develop institutional structure

Providence is rich in the number and type of agencies and organizations that provide social services to populations in need. This network of agencies and organizations provide a broad variety of housing, economic, and social service programs that serve many community residents. These include community development corporations (CDCs), other non-profit housing developers, non-profit service providers, human services and shelter providers, organizations working with special needs populations, and other community-based organizations. Most of these organizations are funded through a combination of public and private sources.

While there is no shortage of community organizations in the City, the unfortunate reality is that many of these service agencies struggle with resource constraints, compete for the same limited funding opportunities, and often offer duplicative services. There is a general lack of communication among the various groups in the City which impedes the efficient delivery of services in a coordinated fashion. Providers in the City need to consider more pro-active collaboration or consolidation to eliminate the duplication of services and to align resources and effort to have greater impact in the communities they serve. In an effort to facilitate collaboration, the Division of Community Development will be building a centralized, searchable database of service providers in the City, the services offered, and the clients served.

Additionally, with a greater emphasis on requiring full compliance with all local, state, and federal rules, and an increased demand for grant recipients to demonstrate outcomes, as opposed to strictly outputs, the City believes that funds invested in program will not only have an impact, but that these efforts will also raise the capacity and effectiveness of organizations that adapt to these new demands.

Through ongoing dialogue with subrecipients, proactive outreach of other community organizations, technical assistance and capacity building workshops, and through regular focus groups and interviews, the City will assist in expanding and enhancing the existing institutional delivery system. As Federal funding continues to decrease, the City will become ever more focused on measuring outcomes and

analyzing the return on its investment of Federal dollars.

# Actions planned to enhance coordination between public and private housing and social service agencies

The City hosts and participates in regular focus groups and working sessions with agencies, organizations, and providers to better coordinate programming and align resources to create a holistic and targeted offering of services that account for the myriad needs found in particular neighborhoods. By working in partnership with locally-based providers and community development organizations, the City can actively promote the coordination of services. With the ongoing reduction in resources from the Federal government, the City needs to highlight efficiency and maximum value creation to deliver long-term impact in a strategic way.

### Discussion:

The Division of Housing & Community Development, with active support of the Mayor's Office and the City Council, has sought to change the nature of CDBG investments away from a large number of small dollar grants of marginal and diminishing value to a smaller number of larger grants to allow for more transformational place-based projects and strategic programs. As the resources allocated to the City continue to decrease, maintaining a commitment to progress in this area continues to grow in importance.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

### Introduction:

The total level of expected resources available to the City for community development activities located in this Action Plan can be found in AP-15. With the exception of Section 108 loan repayment, delivery, and administrative costs, all CDBG funds will directly benefit low- and moderate-income Providence residents in the 2020-2021 Program Year.

A description of program specific requirements for the HOME, HOPWA, and ESG programs, and the City's applicable policies to meet these requirements, also follows.

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next	
program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to	
address the priority needs and specific objectives identified in the grantee's strategic plan.	
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not	
been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0
Other CDBG Requirements	
1. The amount of urgent need activities	0

2. The estimated percentage of CDBG funds that will be used for activities that	
benefit persons of low and moderate income. Overall Benefit - A consecutive	
period of one, two or three years may be used to determine that a minimum	
overall benefit of 70% of CDBG funds is used to benefit persons of low and	
moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not applicable. The City's HOME Program and associated activities are not utilizing any forms of investment not covered by Section 92.205. All investments are identified under the 92.205 section of the regulation.

The City's HOME program requires recipient organizations to contribute at least 25 percent of the value of the HOME award as a contribution match as a condition of the award in order to satisfy HUD regulations without financial impact to the City.

RI voters approved a \$50M bond for affordable housing and blight elimination, and another bond has been proposed for 2020 vote; Providence developers will continue to leverage these funds with City HOME dollars. In addition, it is anticipated that Providence developers will pair Low Income Housing Tax Credits, RI Housing HOME, and possibly NSP with City HOME on some proposed projects. Local construction financing from banks and RI Housing will also be utilized.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Providence will use a homebuyer subsidy with the Recapture method to recover HOME funds from projects that fail to meet the minimum affordability requirements. This allows an incomerestricted unit to be sold and the homeowner bearing the responsibility of repayment of the HOME funds that supported the homebuyer's original purchase. The proceeds from the repayment of the HOME subsidy will go to support an additional project.

To ensure that the City recovers a reasonable amount of the HOME Program funds from the sale, transfer, foreclosure, or conveyance of a subsidized property within the minimum federally-required affordability period, the following recapture provisions will be made an express covenant of the borrower applicable to the loan:

If the mortgaged property is sold, refinanced, conveyed, assigned, leased, or otherwise transferred or if a senior lender forecloses on any senior mortgage prior to the end of the minimum federally-required affordability period as defined by 24 CFR 92.254(a)(4), the HOME Program loan assistance shall be repaid to the City of Providence, Department of Planning and Development, Division of

Community Development on a net proceeds basis according to the following formula:

- Net Proceeds = Sales price minus municipal liens, minus principal owed to senior lenders, minus selling costs;
- Homeowner Investment = Downpayment plus principal paid on first mortgage and any verifiable capital improvement investment made from the date of purchase;
- City's Investment = HOME Program assistance;
- Total Investment = Homeowner investment plus City's investment
- Amount of Net Proceeds to be returned to City upon sale prior to the end of the minimum federallyrequired affordability period = (City's investment / Total Investment) \* Net Proceeds

In the event of resale of a property where there is not a direct subsidy to the homebuyer, the City will employ a Resale Provision to preserve the remaining affordability period to ensure the housing is retained for occupancy for low-income households. The Resale Provision requires that if the owner of an income-restricted property sells, conveys, or transfers his/her ownership interest in the property prior to the end of the minimum federally-required affordability period, the sale, conveyance, or transfer shall only be to an eligible, income-qualified purchaser. Other restrictions concerning notice of sale, maximum resale price, and marketing of affordable unit(s) shall apply and are fully detailed in the City's Resale Provision (see following section).

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

All property acquired with HOME funds is subject to a period of affordability and principal residency requirements, safeguarded by the appropriate legal instrument (whether it be a deed restriction, land covenant, or lien) and resale or recapture provision.

As outlined above, the City employs Recapture Provisions when direct subsidy is provided to a homebuyer. Resale is employed in the event an assisted property is acquired without direct subsidy to the buyer.

In the event of resale of a property where there is not a direct subsidy to the homebuyer, the City uses a Resale Provision to preserve the remaining affordability period to ensure the housing is retained for occupancy for low-income households. The Resale Provision requires that if the owner of an income-restricted property sells, conveys, or transfers his/her ownership interest in the property prior to the end of the minimum federally-required affordability period, the sale, conveyance, or transfer shall only be to an eligible, income-qualified purchaser intending to occupy the property as a principal residence. Other restrictions concerning notice of sale, maximum resale price, and marketing

of affordable unit(s) shall apply and are fully detailed in the City's Resale Provision:

During the period of affordability prescribed by covenant, for any subsequent sale the property may only be sold to a household properly certified by the City as eligible under the income limits as established by HUD and in effect at the time of sale. In addition, the property must be affordable to a reasonable range of households qualifying as eligible under the HUD income limits. Housing remains affordable if the subsequent purchaser's monthly payments of principal, interest, taxes and insurance do not exceed 30 percent of the gross income of a household with an income falling within the range of 70 to 80 percent of median income for the area, as determined by HUD. For multi-unit properties the sale price may be adjusted to reflect the additional value of the rental unit(s). Further, in the event that a subsequent sale generates net proceeds, as defined below, those proceeds will be shared as described in the definition of "Fair Return to the Mortgagor" and the amount owing to the City will be immediately paid from closing funds.

"Net Sales Proceeds" means the subsequent sales price of the property minus ordinary closing costs and any repayment of a senior loan(s).

"Fair Return to the Mortgagor" is defined as a share of available net sales proceeds from sale of the property. If there are sufficient proceeds from the sale, the owner shall receive equity invested, adjusted for the U. S. consumer price index, plus the value of any permanent improvements to the home as approved and determined by the City. Upon sale, after these amounts are reserved for the owner, any additional equity gain shall be apportioned between the City and the homeowners in proportion to their contributions.

Proceeds allocated to the City may be used, upon approval by DCD, to lower the cost of the property to the subsequent low-income purchaser if necessary to meet the affordability requirements.

If no proceeds are available to the City, additional HOME funds may be provided in the form of downpayment assistance or another appropriate mechanism in order to enhance affordability (subject to DCD approval and availability of funds).

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Providence does not allow for the use of HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

### **Emergency Solutions Grant (ESG)**

### Reference 91.220(I)(4)

### 1. Include written standards for providing ESG assistance (may include as attachment)

All providers funded under ESG will utilize a standardized assessment form when determining eligibility for all individuals and families presenting for CHF services and/or shelter.

The City of Providence follows the written standard policies and procedures for evaluating individuals and families eligibility for assistance under the Emergency Solutions Grant (ESG) contained within the recently updated and HUD-vetted <u>Consolidated Homeless Fund Partnership Policies & Procedures Manual</u>.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Under the requirements of the HEARTH Act, the Rhode Island Continuum of Care (RI CoC) and CHF recently adopted and implemented a centralized and coordinated assessment system. State-wide coordinated assessment is a powerful tool designed to ensure that homeless persons are matched, as quickly as possible, with the intervention that will most efficiently and effectively end their homelessness. A vendor selected to serve as the Coordinating Entity is responsible for day-to-day administration, including: ensuring that information about how to access services is easily accessible to the public; training all key stakeholders; ensuring the HMIS collects needed data; reviewing assessments and issuing eligibility and referral decisions; managing case conferences, eligibility determination appeals, a centralized waitlist, and manual processes to enable participation in the by providers not participating in HMIS; and designing and executing ongoing quality control strategies.

Additional information can be found: <u>Consolidated Homeless Fund Partnership Policies & Procedures</u> <u>Manual</u>.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Funds will be made available to the City of Providence by the U.S. Department of Housing and Urban Development for the Emergency Solutions Grant (ESG) Program of which up to 7.5% may be set aside for program administration.

Private non-profit organizations are eligible to apply for funding. There is no restriction on the maximum amount an applicant may request.

Applications are rated by City of Providence and CHF on the following criteria:

- Number of clients served
- Population served (e.g. domestic violence victims, veterans, disabled persons, etc.)
- Services provided and/or mainstream resources accessed
- Location of shelter (taking into account other public resources allocated/available to the program)
- Consideration will be given to program effectiveness in meeting adopted performance measures, as outlined in the application packet
- Extra consideration will be given to those agencies which have been effective in their discharge of clients (discharged to positive outcomes).
- Housing needs

Private non-profit organizations are eligible to apply for funding. There is no restriction on the maximum amount an applicant may request, though declining resources and competing needs will limit amount of assistance that can be provided.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Consolidated Homeless Fund and Continuum of Care are actively working to merge functions and policies wherever appropriate to ensure a consistent policies and performance standards for all ESG recipients. Consistent policies have been developed by both bodies to ensure participation by those with lived experience in the governance and decision-making processes at both the allocation and subrecipient levels.

The Rhode Island Continuum of Care actively recruits membership and Board members with lived experience and encourages their participation on the various standing committees. Recently, the CoC Recipient Approval and Reallocation Committee was merged with the CHF Review Committee. This committee that develops funding recommendations for CoC and CHF funds includes one active representative with lived experience.

Additionally, the Consolidated Homeless Fund and RI Continuum of Care's Policies & Procedures require that all subrecipents ensure that their Board of Directors or other equivalent policy-making body include not less than one homeless or formerly homeless individual to ensure active participation and representation in ESG-funded programs.

All recipient and sub-recipient organizations receiving HUD funding through the CoC or ESG programs must provide for the participation of not less than one homeless individual or formerly homeless individual on the board of directors or other equivalent policy making entity of the recipient or subrecipient. This is a condition for receiving grant funds from the CoC or ESG programs; failure to

meet the homeless participation requirement would be grounds for non-renewal or denial of funding.

Additionally, all recipient and subrecipient organizations are expected to involve homeless people through employment, volunteer services, or otherwise in program operations or services.

### 5. Describe performance standards for evaluating ESG.

The City of Providence in coordination with the Consolidated Homeless Fund Partnership issues a request for proposals (RFP) that will include a set of evaluation criteria. Criteria include the following factors: project description, organizational experience; coordination and collaboration; outcomes; data collection; and a program budget that will demonstrate how they will meet the matching requirements. The RFP is made available to private nonprofit organizations through the Continuum of Care, direct emailing, and is publicized on the State's website.

The City's ESG funds, as part of the Consolidated Homeless Fund, are designed to help prevent and reduce homelessness through supportive services, emergency assistance, and housing. In order to assess progress towards these goals, agencies who are awarded funds under this grant will be held to strict performance standards band outcomes, including specific program targets grantees will be expected to meet. The Consolidated Homeless Fund reviews applicants based upon a number of performance/evaluation criteria including:

- Persons Served and Average Length of Stay
- Discharge/Exits to Permanent Housing effective
- Exits to Emergency Shelter possibly ineffective-churning (though exits to more appropriate shelter might be acceptable)
- Income "Average Income at Entry" compared to "Average Income at Exit"
- Capacity
- HMIS Participation/Data Quality
- Financial Capacity Audited Financial Records
- Facility Conditions Capital Needs Assessment

Due to the COVID-19 pandemic, the City and CHF opted to renew its PY19 contracts for a period of one year.

### AP90- HOPWA identified method for selecting project sponsors

In addition to assessing HIV/AIDS housing needs, all HOPWA grantees must set priorities, determine resources, and set programmatic goals.

To address its programmatic goals of providing housing and supportive services to those living with HIV/AIDS, the City of Providence issues an annual request for proposals (RFP) via its online grants management system that includes defined evaluation criteria. This annual Notice of Funding

Opportunity and RFP is advertised in the regional newspaper, on the City's website, and through the City's email list-serv which includes hundreds of local and regional non-profit community-based organizations.

Criteria include the following factors: project description, organizational experience, record of past performance and capacity; readiness to proceed, coordination and collaboration; outcomes; data collection; priority for equity and access; and a program budget that will demonstrate how they will meet the matching requirements.

RFP respondents are evaluated on the criteria above, and funding recommendations developed.

### **AP-90 Selection of HOME Recipients**

As the Participating Jurisdiction (PJ), the City issues an annual competitive application process for its HOME entitlement funds. The Notice of Funding Availability is published in the regional newspaper, posted on the City's website, and emailed to the City's list-serv of local and regional CDCs, developers, and community-based organizations.

The City's RFP is open to for- and non-profit developers seeking to build, rehab, or preserve affordable housing under the HOME regulations, as well as to non-profit subrecipients seeking to deliver a HOME-eligible program (such as downpayment assistance or housing rehabilitation) on the City's behalf.

Funding proposals are evaluated based on published evaluation criteria, which includes: applicant capacity, experience, and past performance; priority for equity and access; readiness to proceed; compliance with applicable regulations; and cost-reasonableness.

# Attachments

**Citizen Participation Comments** 

# **Citizen Participation**

# APPENDIX

.

22

## **Citizen Participation – Public Meeting Minutes**

Public Meeting Valley Visioning 50 Sims Avenue 12/6/2019

Present: Emily Freedman, Director of Community Development

11 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-exigible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

In your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and stakeholders cited the following as priorities and needs:

- Need for affordable housing, esp. with redevelopments pushing gentrification
- A greater push for mixed-income and homeownership (esp. along river and in Valley)
- Green infrastructure and street tree plantings
- Community cooling centers- people need safe spaces in summer or during emergencies.
- Flooding infrastructure
- Beautify critical corners
- Challenges with perception of safety in neighborhood- walking, biking, road and transportation.
- As redevelopment of core properties occurs, City should coordinate its investments to match private investment.
- The Valley Visioning Plan needs to be advanced with infrastructure investments.
- Redevelopment also needs to consider resilience.

A hard copy survey was distributed for optional completion during or after the meeting.

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## **Citizen Participation - Public Meeting Minutes**

#### Public Meeting

Fox Point Neighborhood Association Vartan Gregorian Elementary School

#### 12/9/2019

Present: Emily Freedman, Director of Community Development 10 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

In your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and stakeholders cited the following:

- Affordable housing is needed, and what is being built in neighborhood and called "affordable" seems to be market rate;
- Parking is insufficient and impacts quality of life in neighborhood.
  - One-way streets and no parking enforcement are a challenge.
  - Neighborhood amenities need to be improved and better thought out, such as:
    - Trash cansineed to be paired with recycling containers and picked up more regularly.
    - o More frequent service from OPW also needed for storm drains.
    - o More crosswalks and traffic calming.

## **Citizen Participation – Public Meeting Minutes**

#### Public Meeting

Theyer Street District Management Association

#### Flatbread Company

## 12/10/2019

#### Present: Emily Freedman, Director of Community Development 12 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

In your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and business owners cited the following:

- Lack of community policing is a concern.
  - o Increase In thefts.
  - o Perception of increased panhandling and homelessness.
  - Does not appear that persons experiencing homelessness are being engaged or connected to services.
- Utilities are limited, which is a constraint on new development.
  - o Utility capacity needs to be expanded, and utilities moved underground.
  - High costs to upgrade, and TSDMA expends most of its budget on show removal and trash collection.
  - o Stormwater infrastructure is dated and failing.

## **Citizen Participation - Public Meeting Minutes**

Public Meeting Smith Hill Partners Initiative (SHPI) 400 Smith Street 12/19/2019

Present: Emily Freedman, Director of Community Development 8 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD junds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

In your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and area stakeholders (representatives from local nonprofits, Providence Community Library, and Providence College) highlighted:

- More affordable housing is needed, with greater resident services.
- Need to stratogically acquire key sites, and redevelopment as dense and affordable housing.
- Certain services are lacking, and some populations are underserved.
  - No PASA or City Arts-type afterschool programming for school-aged children. Highestrisk kids are not being served.
  - o Food and banking access are lacking.
  - o Senior transportation is a challenge and unreliable.
- Consider housing expanded services in community centers, rec centers and libraries.
  - Facilities are deteriorating (ex. Roger Rec's failing HVAC), but could be youth magnets.
  - Librarles are being used as social service centers. Consider embedding community social workers with experience in racial trauma at these librarles.
- Trash pickup is a problem, and no recycling is available. Insufficient barrels exist.
- · Parks are heavily used but lack green space.

## Citizen Participation - Public Meeting Minutes

#### Public Meeting

Downtown Neighborhood Association

## Pavilion at Grace Church

1/14/2020

Present: Emily Freedman, Director of Community Development 19 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

in your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and stakeholders cited the following:

- Homelessness and panhandling are a challenge, and status quo doesn't seem to be working.
- Frustrated that CDBG low/mod area maps don't include much of downtown.
- Pedestrian infrastructure needs improvement—sidewalks downtown often blocked by construction fencing, etc.
- Beg buttons at crosswalks often don't work.

## **Citizen Participation – Public Meeting Minutes**

#### Public Meeting

Wayland Square Neighborhood Association Croft School 1/15/2020

## Present: Emily Freedman, Director of Community Development 14 public attendees

Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

In your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and stakeholders cited the following:

- Affordable housing is needed in Mt. Hope (so prevent gentrification) and should be coupled with supportive services.
- Vincent Brown, Boys & Girls Club, and Fox Point Library need investment and maintenance.
- Schools require substantial improvements.
- Empty fire stations or other neighborhood surplus buildings could be repurposed into housing or facilities for seniors.
- Streets and sidewalks need investment and maintenance.
- Increased presence of individuals experiencing homelessness in parks and parking lots, and it's unclear if they've been engaged by services.
- No senior services in the neighborhood. Consider home visitation-type social services if no community organization-based services could be added.

## Citizen Participation – Public Meeting Minutes

#### Public Meeting

Summit Neighborhood Association Summit Commons, 99 Hillside Avenue

1/27/2020

Present: Emily Freedman, Director of Community Development 9 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing amarging trands or areas of needs that the City should be planning for?

In your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and stakeholders cited the following:

- More affordable housing is needed, and North Main Street has redevelopment opportunity as mixed-use and affordable.
  - o vacant Benny's, Rite Aid cited as examples
  - Rochambeau Fire Safety Building what is reuse plan? Could it meet one of these needs?
  - Transit Oriented Development overlay exists, but real estate still isn't moving.
- Food access is limited. There are no grocers or markets that take SNAP.
- Miriam Hospital ER is overrun due to Memorial Hospital closure. Need additional local healthcare options.
- Homelessness appears to be increasing and becoming more visible. increased encampments.
- North Main Street needs improvements. No bike lanes and feels unsafe to cross.

A hard copy survey was distributed for optional completion during or after the meeting.

**Consolidated Plan** 

## **Citizen Participation - Public Meeting Minutes**

### Public Meeting

South Providence Neighborhood Association SWAP Community Room, 500 Broad Street

## 1/29/2020

Present: Emily Freedman, Director of Community Development

4 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

In your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and stakeholders cited the following:

- Mental health (social emotional health supports), transportation, and chlidcare services are needed.
- Senior services needed in high rises.
- More affordable housing, with affordability targeted to actual neighborhood incomes (povertylevel incomes).
- Greater density in development, but not at the expense of amenities (there are no trees, playgrounds at proposed new developments in neighborhood).
- Affordable housing needs to be intensively targeted to residents at risk of being pushed out.
   Developers and City need to build trust and meet people where they are.
- Educational and employment prospects are low.
  - Adults graduate and can't succeed. We need additional adult ed and remedial courses.
  - Most jobs in neighborhood are permanent part-time. Access to decent paying jobs is ilmited.
  - Families move frequently, and lack permanency due to housing.

## **Citizen Participation – Public Meeting Minutes**

#### **Public Meeting**

South Elmwood Neighborhood Association

## Centro Ortstiano de Adoración, 1220 Elmwood Avenue

2/3/2020

Present: Emlly Preedman, Director of Community Development 6 public attendees

#### Minutes:

Director Freedman provided a brief overview of the Consolidated Plan process, and the need for stakeholder input on priorities and community development needs throughout the City. A map of CDBG-eligible areas within the neighborhood was distributed for reference.

The following questions were posed as discussion starters:

What do you feel priorities should be for spending of HUD funds over the next five years?

Are you seeing emerging trends or areas of needs that the City should be planning for?

in your opinion, where can the City lean in or do better when it comes to housing, health, and community development?

Neighborhood residents and stakeholders cited the following:

- Neighborhood has no community center, and social services are limited and not accessible.
- Storefronts and residential properties are vacant and blighted; court response is slow.
- Aging population can't maintain their homes, and are geographically isolated from rest of City.
  - o Need utility assistance
  - o Help with Medicare questions
  - Help with home maintenance
- Sidewalks are a "mixed bag"; can't always get safely where you need to go.
- Traffic control and calming is needed, especially around bus stops. Flashing crosswalks and signage is needed.
- While area isn't yet gentrifying, seems to be shifting to more rental than homeownership.
   Might be an early sign.
- Trains cause noise, light, and smell pollution. Need improvements to help with noise.
- Perception that quality of schools and local amenities (ex. Joe Williams Field) keeps young families away from the neighborhood.

## Citizen Participation – Public Meeting Minutes

#### **Public Hearing**

Consolidated Plan and Community Development Information Session

444 Westminster Street, Suite 3A

1/30/2020

#### Present:

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Emily Freedman, Director of Community Development; Xiomara Gonsalves, Senior Compliance Officer; Jonathan Hernandez, Senior Compliance Officer; Christopher Michailldes, Senior Compliance Officer, Jameela Dunston, Senior Compliance Officer; Darlow Duarte, Translator

#### 12 public attendees:

Center for Southeast Asians; Family Service of RI; ONE Neighborhood Builders; Wayland Square Merchants Association; Partnership for Providence Parks; Southside Cultural Center; Blue Sky Real Estate; Children's Friend; Communities for People (2); African Alliance of RI; Grant Dulgarian.

#### Minutes:

Director Freedman provided a PowerPoint presentation on the programs and Consolidated Plan process, and provided for opportunity to weigh in on proposed updates to the ConPlan goals and priorities (distributed in draft format as a handout).

Director Freedman described the priority needs outlined in the Consolidated Plan in section SP-25 and the overview of goals in section SP-45. Minor clarifications were requested; mainly, to specifically call out energy efficiency improvements as an eligible and high priority public facility improvement. Center for Southeast Asians also requested that culturally-sensitive programming be denoted as a priority. (*These two comments were accepted and incorporated into the Goals & Priorities.*)

Additionally, Director Freedman reviewed the City's proposed Citizen Participation Plan. No questions or comments were offered.

A hard copy survey was also distributed for optional completion during or after the meeting.

http://www.providenceri.gov/pianning/consolidated-plan/

# **Citizen Participation - Public Meeting Minutes**

Public Hearing

City Council Committee on Urban Redevelopment, Renewal, & Planning

25 Domance Street

4/14/2020

https://providenceri.igm2.com/Citizens/Detall\_Meeting.aspx?ID=12455

OMB Control No: 2506-0117 (exp. 06/30/2018)

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## **Citizen Participation - Public Meeting Minutes**

Public Meeting CD8G Application Workshop 444 Westminster Street, Suite 3A 2/10/2020

Present: Emily Freedman, Director of Community Development; Darlow Duarte, Translator

56 public attendees from:

Communities for People (2); College Visions; FirstWorks; DaVinci Center, Sojourner House; SWAP, Inc.; Mt, Hope Learning Center; Family Service of RI (2); St. Martin de Porres; Lifespan; Crossroads (2); The Groden Network; St. Elizabeth's Community (2); Building Futures; Providence Housing Authority (4); Ri Housing; Ri Black Business Association; Woonasquatucket River Watershed Council; Meals on Wheels RI; ONE Neighborhood Builders (2); Smith Hill CDC (2); DownCity Design; Federal Hill House (2); Rhode Island College Foundation; Genesis Center (2); West End Community Center; Amos House; Boys & Girls Club; West Elmwood HDC; Better Lives RI; PVD Children's Museum; Providence Promise; Housing Network of RI; Childhood Lead Action Project; McAuley Corporation; RI Center for Justice; AIDS Care Ocean State; Community MusicWorks; Ourlourn3i; Providence Public Library; Giorla Gemma Foundation; Dorcas International; Manton Avenue Project; Asthenis; African Alliance of RI.

Minutes:

Director Freedman provided a PowerPoint presentation for potential applicants wishing to learn more about applying for CDBG and other HUD funds, and time was provided for questions.

All questions received pertained to eligibility, application elements, and application process.

# Citizen Participation – Public Meeting Minutes

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Public Hearing

City Council Committee on Urban Redevelopment, Renewal, & Planning

25 Dorrance Street

4/21/2020

https://providenceri.jgm2.com/Citizens/Detall\_Meeting.aspx?ID=12460

OMB Control No: 2506-0117 (exp. 06/30/2018)

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# **Citizen Participation – Public Meeting Minutes**

Public Hearing

City Council Committee on Urban Redevelopment, Renewal, & Planning

25 Dorrance Street

4/29/2020

https://providenceri.igm2.com/Citizens/Detail\_Meeting.aspx?ID=12468

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# **Citizen Participation - Public Meeting Minutes**

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Public Hearing

City Council Committee on Urban Redevelopment, Renewal, & Planning

25 Dorrance Street

5/6/2020

https://providenceri.igm2.com/Cltlzens/Detali\_Meeting.aspx?ID=12480

OMB Control No: 2506-0117 (exp. 06/30/2018)

## **Citizen Participation - Public Meeting Minutes**

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Public Hearing

Consolidated Plan

444 Westminster Street, Suite 3A

11/4/2020

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Present: Emily Freedman, Director of Community Development; Xiomara Consalves, Senior Compliance Officer/Translator

Attendees: no members of the public attended.

Minutes:

Director Freedman provided a PowerPoint summary of the Consolidated Plan process, and provided for opportunity to weigh in on proposed updates to the ConPlan prior to submission of the finalized document to HUD.

No public comments received.

### Minutes Community Development Corporation (CDC) Focus Group

## 11/21/2019

Present: Emily Freedman, Director of Community Development; Kyle Talente, RKG Associates; 5 representatives from: SWAP; Sojourner House; ONE Neighborhood Builders; West Elmwood Housing; Providence Revolving Fund.

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Plan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- Vuinerable populations are underserved. It's difficult to serve those at or below 30% AMI when tayered services are needed.
  - As providers, often find the services committed to these tenants diminish over time (case managers pivot to other clients in homelessness), and the clients aren't successful as a result.
- Difficult to hold units aside for the lowest rents and most-vulnerable while services and subsidies are layered.
  - HUD 811 are a difficult product to produce, and there is no support or requirement to sustain long-term services.
  - o Need more project-based vouchers.
  - o CDC portfolios have less than 1% vacancy.
- Naturally occurring affordable units are poor quality and need improvement.
- Blighted properties are being rented to the City's most vulnerable (i.e. formerly homeless or undocumented), and rehabbing could take these offline.
- Working poor are paying too much for rent, and experiencing gentrification pressures.
- City needs programs focused on credit worthiness for homeowners and renters.
- No programs available to help tenants with emergency needs (car repairs, 1-3 months of rent, etc.) and foster stability.
- Month-to-month leases are prevalent and a challenge.
- A non-federal source to preserve units during the affordability period is a needed tool.
- There's a mismatch between Fair Market Rents and actual rents.
- City would benefit from expansion of community land trusts and deed restricting in perpetuity.
- Should produce more units at or below 80% AMI units, and add in subsidy programs (ex. NOP or project-based vouchers).

# Minutes Homeless Service Providers Focus Group

## 11/21/2019

Present: Emily Freedman, Director of Community Development; Kyle Talente, RKG Associates; 2 representatives from; Better Lives RI (PICA); Crossroads

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Flan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- HUD definition of homelessness doesn't include couch surfers, etc. If a household has unstable housing, there are limited resources to assist.
  - For PICA in 2018, served 1,600 unstably housed families with kids. Doubled-up and couch surfers are a "canary in the coal mine".
- Private market units must be subsidized, and there are limits on what can be paid. It's very rare
  to find private, habitable units affordable to the very low income.
- The age of the City's stock is a challenge, and newer private stock doesn't work for clients with challenges.
- Students are renting by the room, taking units off the market.
- Criminai backgrounds preclude private rentals.
  - o Sex offender status means can only live in narrow subset of areas of City.
- Section 8 vouchers are helpful in housing homeless families.
- Food pantries are heavily utilized.
- Permanent housing is a universal need across all demographics—Individuals, families, etc.
- Diversion resources are limited. Need rent and security deposit assistance to rehouse families
  quickly. Arrearages are huge barrier.
- Short, medium, and long-term solutions are needed, with varying degrees of "touch".
  - Light touch interventions (usually \$1,700 approx. in diversion resources) to resolve homelessness
    - o Medium: rapid rehousing
  - High touch: permanent supportive housing for those chronically homeless living off only SSI or SSDI.
- Need to work with folks on waiting lists to "bust barriers".
- Often, barriers include arrearages owed to Housing Authority.
- More case managers are needed, as it's difficult to locate housing and place clients, then
  provide ongoing supports.

## Minutes Providence Housing Authority Focus Group

#### 11/22/2019

Present: Emlfy Freedman, Director of Community Development; Kyle Talente, RKG Associates; 6 Providence Housing Authority representatives from Section 8 Housing; Property Management; Development; Security; Facilities & Management.

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Plan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- Long waitlists and a need for modifications are a concern.
- Security upgrades needed at PHA complexes; CDBG grants are helpful to supplement these capital needs.
- It's costly to integrate PHA developments into neighborhoods and connect to or boost amenities.
- State of RI doesn't invest routinely into affordable housing.
- Landlords want tax incentives or assistance if accepting voucher holders; feel they are doing the PHA a favor in a strong market.
- Lack of incentives, the gap between Fair Market Rents and market, and no Source of Income
  - protections make it difficult to find landlords to take vouchers.
    - o Despite this, voucher utilization is high.
    - o Many voucher holders having to go to Cranston or N. Providence.
- PHA is exploring RAD and has a 5-Year Strategic Plan in development.
- 98% occupied at complexes. Most households are (emale (elderly and female head of households).
- Family waitlist is 5, 6, 7 years. Most on waltlist are from Providence.
- 1-2 bedrooms are highest demand. 4-5 bedrooms have low demand.
- Over-housed can't be moved into smaller units.
- 10.000 households on centralized waiting list for Section 8.
- Figh rate of reasonable accommodation requests as knowledge of 504 grows and population ages in place.

Minutes Special Needs Housing Providers Focus Group 11/22/2019

Present: Emily Freedman, Director of Community Development; Kyle Talente, RKG Associates; 3 representatives from: AIDS Care Ocean State; Brown University; Open Doors.

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Plan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- Clients often have low or no-income, HiV, and 2-3 other diagnoses.
  - o 70% of ACOS clients are minority (Latinx, African, Hmong).
  - Strongest waltilst demand for 1 BRs; rest need 2-3 BRs
- · Tenant Selection Plans are barrfers—income source and criminal history.
  - PHA has decreased their look back period for background checks, but the change isn't well advertised.
  - Often, if a client's family lives in public housing, can't join the family after release or discharge due to SCI.
- Couch surfing, lilegal rooming housing all contribute to relapse and instability.
- Private owners and managers impose added requirements.
- Landlords don't want to deal with PHA or RI Housing requirements and want more money for units.
  - Vouchers are guaranteed check each month, but Housing Quality Standards must be maintained.
- More units are needed for vulnerable populations.
  - c The 19 units at Open Doors rarely turn over unless clients die or reoffend.
- Limited long-term care facilities exist for the formerly incarcerated.
- There is a lack of clarity on whether RI Housing can deploy its vouchers in the PHA's jurisdiction.
   This issue requires a timely resolution.
- There is a chronic gap of about \$100-\$200 between Fair Market Rents with utility allowances and actual prices.
- Students are renting bedrooms (often \$800/room), which is having a big perceived impact on rent.
- The City's recent reevaluation also caused a big increase in tax bills, which yielded a commensurate increase in rents (costs passed on to tenants).

## Minutes Realtors Focus Group

### 11/22/2019

Present: Entity Freedman, Director of Community Development; Kyte Talente, RKG Associates; 3 representatives from Greater Providence Board of Realtors; REMAX; Residential Properties.

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Plan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- City has a lack of senior housing, and a generation of Baby Boomers (55+) are seeking ranches, 1-level living, and condos.
- Down-sizers don't want restrictions (parking limits, limits on pets).
- Want to be in the community and near kids.
- Many buyers finish basements for extra income or cultural reasons. Not often done in accordance with proper procedure, yielding more illegal units.
  - Fear of code enforcement. Is a friendly process possible where the dangers and proper procedures are explained?
  - City needs to foster consistency in Code Enforcement.
- Appreciation in tax rate is highest in the City's lowest income neighborhoods. The reevaluation
  is causing significant hardship for these families; who can't make the numbers work.
  - Investors are driving up prices
  - Renting by bedroom is growing more common.
- The City's household sizes have shrunk, but the number of households is increasing.
- Need to encourage neighborhood-style density, such as rowhouses.
- Concerns about the barriers experienced even when building by-right.
  - City needs to ensure development isn't made expensive or prohibitive through needed consultants, lawyers.

## Minutes Rhode Island Alliance for Healthy Housing Focus Group

## 1/15/2020

Present: Emily Freedman, Director of Community Development 7 representatives from: HousingWorks RI; RI Attorney General's Office; Prospect Chartercare; Green Healthy Homes Initiative; Childhood Lead Action Project; RI Office of Housing & Community Development; RI Dept. of Health.

Minutes: Director Freedman provided a brief overview of the Consolidated Plan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- City and its partners need to address deferred maintenance; much of the bousing stock is unsafe.
- Seniors need modifications to age-in-place safely, but limited programs exist.
- City should think about right of first refusal with CDCs for properties in receivership to enable greater rehab into affordable housing.
- Barriers need to be minimized to lead services. The City's Lead Line Replacement Program is out
  of reach for cash-strapped households.
- Systematic notification of lead-based paint requirements is needed.
- Tenant education is needed on maintenance and cleaning to minimize lead, asthma, and other healthy housing triggers.
- Housing code enforcement needs to be more proactive.
- There are no cooling assistance programs or protections.
  - City housing stock isn't climate resilient.
- LIHEAP is often tapped out and can't assist with cooling.

# Minutes Housing Works Ri Focus Group

## 1/23/2020

Present: Emily Freedman, Director of Community Development Xyle Talente, RXG Associates 4 representatives, HousingWorks Ri

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Plan process. Feedback was solicited on the most Important issues of concern and priority needs pertaining to housing in the City.

- Quality and condition of housing stock in Providence are huge challenges
- · Services needed to stay housed are also a focus and priority
  - o Seniors need retrofits
  - o Homeless need supportive services
  - Reentry services
- HWRI authors Factbook and other housing studies, and examines zoning ordinances around the state; also recommends review of State Transit Master Plan and SNEAPA Report
- Concerns about depletion of Naturally Occurring Affordable Housing through conversion
- Current market is building only for students or other specific demographics
- City should Incentivize student housing construction by colleges and universities
- Tenant rights are important and should be emphasized
- Rental registry is a tool to foster tenant rights and habitability.

## Minutes Rhode Island Housing Focus Group

## 1/24/2020

Present: Enviry Freedman, Director of Community Development Kyle Talente, RKG Associates 3 representatives, RI Housing.

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Plan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- Difficult to attract new housing developers, and the existing capacity is limited.
- Resources are scarce: very limited soft financing, and aimost no pre-development funding available.
- Working to improve the predictability of funding sources.
- In Providence, project-basing vouchers is a challenge. RI Housing cannot deploy Housing Choice Vouchers in areas with shared jurisdiction, and NOP vouchers (State-funded vouchers) are expiring, leaving a gap.
- Difficult to serve persons experiencing homelessness in developments unless project-basing occurs.
- Mixed-use taxation is an issue in the City that requires attention. Ground floor commercial can't be charged full freight.

Minutes Direct Action for Rights and Equality

Tenant/Homeowner Association Focus Group

#### 2/25/2020

Present: Emily Freedman, Director of Community Development Kyle Talente, RKG Associates Jessica Pflaumer, Providence City Planner DARE Tenant/Homeowner Association (13 public attendees)

Minutes: City staff and RKG Associates provided a brief overview of the City's Comprehensive Housing Strategy development process, and the Consolidated Plan process. Feedback was solicited on the most important issues of concern and priority needs pertaining to housing in the City.

- Evictions and foreclosures many instances of tenants paying someone who doesn't own the home anymore
- Utilities are often connected (not metered separately as they should be)
- Fear and reluctance to call Code Enforcement
  - o Displacement arising from Code Enforcement involvement (condemnation)
  - Concerns about follow-up
  - o Because of this, feel no place to hold landiords accountable
- Housing shortage for the lowest income (those earning less than \$25,000/year really struggle) and those on Social Security
- Housing is appreciating in value, but no improvements are happening.
- Colleges and hospitals should be asked to contribute to the Housing Trust
- City needs to encourage MBE/WBE programs, and create bonding & insurance pools
- Developers use out-of-state subcontractors, and say local contractors lack skills
- City should tie TSA length to housing production, and set and enforce local hiring goals
- Legal services should be boosted and provided at no-cost.

## **Citizen Participation - Listening Session Minutes**

#### Minutes HOMES Ri Digital Listening Session, 4/3/2020

Present: Emily Freedman, Director of Community Development 42 participants

Minutes: City staff provided a brief overview of the City's anticipated HUD resources to be made available under the CARES Act and as an entitlement community, and feedback was solicited on the most important issues of concern and priority needs pertaining to housing and social service needs in the City pre- and post-pandemic.

- Job training and reemployment services.
- Worker retention assistance.
- Increased COVID-19 testing capacity.
- Rentai, mortgage, and utility assistance for households who have lost income due to the pandemic.
- Eviction prevention services.
- Home Repair resources for families who can no longer afford repairs needed to stay safely housed, placing them at risk of displacement during the pandemic.

## **Citizen Participation – Listening Session Minutes**

Minutes Rhode Island Coalition for the Homeiess ESG/CDBG Digital Listening Session 4/24/2020

Present: Emily Freedman, Director of Community Development; Michael Tondra, Office of Housing & Community Development; Ed Soares, City of Pawtocket

> 18 total representatives from: RI Coalition for the Homeless; House of Hope; Sojourner House; Lucy's Hearth; Crossroads; Domestic Violence Resource Center South County; Diocese of Providence; Tri County CAP RI; Elizabeth Buffam Chase; WARM Shelter; Blackstone Valley Advocacy Center; RI Coalition Against Domestic Violence; Community Care Alliance; Women's Resource Center; Amos House.

#### Minutes:

After welcomes and Introductions, City staff, along with staff from Ri Office of Housing & Community Development and the City of Pawtucket provided a brief overview of the anticipated HUD resources to be made available under the CARES Act and on an entitlement basis. With RICH moderating, feedback was solicited on the key issues of concern and priority needs pertaining to housing and social service needs pre- and post-pandemic. Additionally, feedback was solicited on possibly regulatory or rule waivers that would be helpful to amend or waive.

- Investment needed in eviction prevention and diversion resources to prevent a surge in homelessness.
- Greater investment in SOAR to enable connection with benefits.
- Need supplies to keep shelters clean; encampments safe.
- Overflow and need to socially distance shelters are a challenge.
- Question about Consolidated Homeless Fund (CHF) intentions. Is everyone getting a one-year level extension. Answer: yes, consensus was that another application process during peak of pandemic wasn't double.
- Funding applications should be succinct, not burdensome. Providence cited as example of challenging application.
- Walvers: self-certification for income verification; postponement of HQS inspections.

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## PUBLIC NOTICE, CITY OF PROVIDENCE, CITIZEN PARTICIPATION PLAN

## PUBLIC NOTICE CITY OF PROVIDENCE CITIZEN PARTICIPATION PLAN

The Citizen Participation Plan sets forth the City's procedures for Invoiving the public in the planning, implementation, and assessment of U.S. Department of Housing and Urban Development-funded housing and community development activities in the City. These activities include the development of the City's 5 Year Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance and Evaluation Reports (CAPERs).

The City's updated Citizen Participation Plan is now available for review and commont. The document is available for review at: http://www.providenceri.gov/planning/citizen-participation-plan/ and 444 Westminster Street, Suite 3A, Providence, RI 02903 between the hours of 8:3CAM and 4:30PM (Monday-Friday).

Comments will be accepted until November 11, 2019. For more information or to comment, please contact Emily Freedman, Community Development Director, at 444 Westminster Street, Sulte 3A, Providence, RI 02903; (401)-680-8400; effoedman@providencerl.gov.

Offices are handicap accessible and translation services are available upon request, Please contact 401-680-8400 to request translation.

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	ថវ	ខេតាកោរបូលរួម	របស់ប្រជាពល	18		2
ផែនការការចូលរួមរបស	ប្រែងក្មេលរងកំផ	nត់ចេញទី <b>អិវិជី</b> អ	រស់ទីរកងសាម	ប់ពាក់ព័នន៍ងស	ាជារណៈកងការ	ធើ
ផែនការ, អនុវត្តនិងវាច	រ ភាម្លៃនៃនាយករ	ដ្ឋានលំនៅដ្ឋាននិ	ងទីក្រុងរបស់អ	តរមរិកផែលទទួល	របានមូលនិធិស	FE
កាពអភិវឌ្ឍន៍និងការអ						
អភិវឌ្ឍនៃការរូបដែនក	ាររបស់ទីក្រុង 5 ឆ្ន	ភ្នាំ, ជែធការសកម្ម	អោពប្រចាំឆ្នាំនំ	ងរួមប្រឆាំឆ្នាំនឹង	របាយការរវាស់សែ	ម្ពុង
ការវាយកម្រូ (capers) នេ						3
នែនការការចូលរួមរបស់	ກັບສາກເນລະອັສ	វិទាន់សម័យជាត	រទ័រកង <i>គឺ</i> ឥទៅ	អាចហើយទស់ម	າປ່ອນຕໍສິສເສີ	ສອນ
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	ល់ពីម៉ោង 8:30 ថ្រ	ពុ័កនិង 4:30 ល្ងាច	រនេះ ( ពីថ្ងៃបន្	ងល់ថ្ងៃសុក្រ) ។		
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## MUNICIPALIDAD HACIENDO EVENTOS NOTICIAS PVD 311 EXPLORAR NEGOCIOS

#### AVISO PÚBLICO, ciudad de Providence, plan de participación ciudadana

## AVISO PÚBLICO ciudad de Providenca PLAN PARTICIPACIÓN CIUDADANA

El Plan de Participación Ciudadana establece los procedimientos de la Ciudad para la participación del público en la planificación, implementación y evaluación de Departamento de Vivienda y Desarrollo Urbano de Estados Unidos-financiado actividades de vivienda y desarrollo comunitario en la ciudad. Estas actividades incluyen el desarrollo del Plan de la Ciudad de 5 años consolidado, el Plan de Acción Anuel y consolidado Rendimiento anual e informes de evaluación (alcapartas).

Plan de Participación Cludadana actualizado de la Ciudad ya está disponible para su revisión y comentarios. El documento está disponíble para su revisión en: http://www.providencerl.gov/planning/citizen-participationplan/ y 444 Westminster Street, Suite de 3A, Providence, Ri 02903 entre las horas de 8:30 am a 4:30 pm ( Lunes Viernes).

Se aceptarán comentarlos hasta el 1.1 de noviembre de 2019. Para más información o para comentar, por favor, póngase en contacto con Emily Freedman, Director de Desarrollo de la Comunidad, en el 444 Westminster Street, Suite 3A, Providenco, Ri 02903; (401) -650 a 8400; elreedman@providenceri.gov.

Las oficinas son accesibles y traducción de handicap están disponibles bajo petición. Por favor, póngase en contacto con 401-680-8400 para solicitar la traducción.

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EDITAL, cidade de Providence, PLANO DE PARTICIPAÇÃO DO CIDADÃO

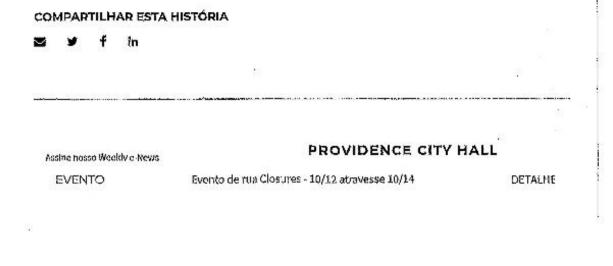
## EDITAL cidade de Providence PLANO DE PARTICIPAÇÃO CIDADÃ

O Plano de Participação Cidadã estabelece procedimentos da cidade para envolver o público no planejamento, Implementação e avallação do Departamento de Habitação e Urbano Desenvolvimento-financiado actividades de habitação e desenvolvimento comunitário na cidade. Essas atividades incluem o desenvolvimento do Plano da Cidade 5 Ano consolidado, plano de acção annal, e Consolidado Desempenho Anual e Relatórios de Avaliação (alcaparras).

Atualizados Plano de Participação Cidadã da cidade está agora disponível para revisão e comentários. O documento está disponível para consulta em: http://www.providencerl.gov/planning/citizen-participationplan/ e 444 Westminster Street, Suite 3A, Providence, Ri 02903 entre as horas de 8:30 e 4:30 PM ( Segunda-feira sexta-feira).

Comentários serão aceitas até 11 de novembro de 2019. Para mais informações ou para comentar, por favor, entre em contato com Emily Freedman, diretor de desenvolvimento comunitário, em 444 Westminster Sireet, Suite 3A, Providence, Ri 02903; (401) -680-8400; efreedman@providenceri.gov.

Escritórios são serviços acessíveis e tradução de handicap estão disponíveis mediante solicitação. Entre em contato com 401-680-8400 para solicitar a tradução.



OMB Control No: 2506-0117 (exp. 06/30/2018)

PROVIDENCE

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#### Grantee Unique Appendices

#### ATTACHMENT A: ACTION PLAN FOR THE PBLF (FISCAL 2020 - 2021)

Providence Business Loan Fund Inc.

Introduction

The Providence Business Loan Fund Inc. (PBLF) exists to promote the economic revitalization of the City of Providence.

PBLF engages in several activities and strategies to further economic development in the City of Providence including but not limited to loans, technical assistance and liaison with City Departments.

#### Eligible Activities & Scope of Work

CDBG funds may be used to undertake certain activities, per the regulations of the US Department of Housing and Urban Development. These activities include:

Assisting non-profit organizations with investing real estate in which to conduct their non-profit activities.

Assisting private for-profit businesses in carrying out their daily business activities and expansion goals, and

Providing economic development services in connection with otherwise eligible CDBG economic development activities including providing emergency loans for businesses as they attempt to stabilize the effects of COVID -19 on their day-to-day operations.

#### Projected Funding, Budget, & Schedule

PBLF activities are funded through the use of the Community Development Block Grant (CDBG). The major category of funding is income realized on an annual basis from the Revolving Loan Program.

For the Fiscal Year 2020-2021 (July 1, 2020- June 30, 2021) it is estimated that PBLF will collect approximately \$700,000 in program income from the Revolving Loan Fund of which \$140,000 is committed to administrative costs. Additionally, \$220,000 will be directly related to program expenses.

PBLF will staff monitor repayment activity and will adjust projected spending in accordance with actual receipts.

At June 30, 2020, PBLF had approximately \$960,000 available for lending. With these sources of funds, PBLF has an estimated \$1.3 million available for lending in the 2020-2021 Program Year.

#### Overall Strategy

PBLF's goal for the 2020-2021 Program Year is to provide assistance to small to medium commercial businesses while increasing economic development within the City and retaining / creating jobs for low to moderate individuals.

Description of Planned Economic Development Activities for 2020-2021 Program Year CDBG eligible activities will be provided appropriate loan support. PBLF staff will review applications and perform underwriting review of applicants and of proposed projects prior to recommending any commitment of loan funds.

The goal of this PBLF activity will be to provide critically needed "gap" funding and emergency loans to minimize the effect of COVID-19 to businesses that are credit worthy but unable to find traditional funding due to the nature or size of their business. PBLF will take applications from all business that fit this description in order to continue to fuel the economic growth to the City and encourage businesses to find their home within the confines of the City.

#### Projected Allocation of Funds for Program Year

PBLF's goal to provide loans to fifteen (15) businesses in the aggregate amount of \$1.3 million and thus creating/retaining 38 jobs within the City.