



City of Providence  
DRAFT Annual Action Plan Amendment\*  
July 1, 2020 - June 30, 2021

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City of Providence

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*\*amended to reflect final adjustment to HOME funding amount*

## 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:

**CDBG:** 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 \$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.

**HOME:** The City will receive a final allocation of **\$1,352,865** 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 a Voluntary Grant Reduction of **\$438,756** 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 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.

**Lead Grant:** 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 of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
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.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,352,601	230,617	0	1,583,218	5,987,432	The City will undertake activities and projects using HOME funds including new housing development, rehabilitation of existing and vacant units, and homebuyer assistance programs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,219,459	0	0	1,219,459	4,638,773	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.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
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	55,823	496,924	1,699,223	The City will undertake activities and projects using ESG funds including shelter operations, transitional housing, rapid rehousing assistance, and supportive services for the homeless.

Table 1 - 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**

**If appropriate, describe publically 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.

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## 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 Programs	2020	2024	Program Administration	Community Wide - Entire City Geographic Area	Effective Planning & Administration	CDBG: \$968,183 HOPWA: \$36,583 HOME: \$165,286 ESG: \$32,038	Other: 1 Other
2	Increase Availability of Affordable Housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Affordable Housing	HOME: <b>\$1,447,418</b>	Rental units rehabilitated: 6 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
3	Return Abandoned Property to Productive Reuse	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Return Abandoned Property to Productive Use	CDBG: \$300,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit Buildings Demolished: 1 Buildings



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve Quality of Occupied Housing Units	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Improved Housing Quality & Habitability	CDBG: \$623,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 752 Households Assisted Homeowner Housing Rehabilitated: 20 Household Housing Unit
5	Reduce Homelessness	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Reduce Homelessness	ESG: \$464,886	Public service activities other than Low/Moderate Income Housing Benefit: 620 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 34 Households Assisted
6	Increase Housing Stability among PLWHA	2020	2024	Non-Homeless Special Needs	Providence - Fall River - New Bedford EMSA	Housing & Support Services for PLWHA	HOPWA: \$1,182,875	Tenant-based rental assistance / Rapid Rehousing: 22 Households Assisted HIV/AIDS Housing Operations: 49 Household Housing Unit Other: 180 Other
7	Improve Condition of Public Facilities	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities Improvements	CDBG: \$1,247,325	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50176 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Improve Streetscapes & Public Infrastructure	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Infrastructure Improvements	CDBG: \$157,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 29955 Persons Assisted
9	Improve Parks and Recreational Areas	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Improved Parks & Recreational Opportunities	CDBG: \$581,791	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20980 Persons Assisted
10	Provide for Basic Needs of LMI Persons	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$969,000	Public service activities other than Low/Moderate Income Housing Benefit: 22433 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 31 Households Assisted
11	Facilitate Small Business Development and Growth	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Facilitate Small Business Development & Growth	CDBG: \$2,033,615	Jobs created/retained: 38 Jobs Businesses assisted: 186 Businesses Assisted

**Table 2 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Effectively Administer Programs
	<b>Goal Description</b>	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	<b>Goal Name</b>	Increase Availability of Affordable Housing
	<b>Goal Description</b>	Through new construction, conversion, and/or rehabilitation of existing units, the City will use 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	<b>Goal Name</b>	Return Abandoned Property to Productive Reuse
	<b>Goal Description</b>	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	<b>Goal Name</b>	Improve Quality of Occupied Housing Units
	<b>Goal Description</b>	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	<b>Goal Name</b>	Reduce Homelessness
	<b>Goal Description</b>	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	<b>Goal Name</b>	Increase Housing Stability among PLWHA
	<b>Goal Description</b>	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	<b>Goal Name</b>	Improve Condition of Public Facilities
	<b>Goal Description</b>	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	<b>Goal Name</b>	Improve Streetscapes & Public Infrastructure
	<b>Goal Description</b>	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.

<b>9</b>	<b>Goal Name</b>	Improve Parks and Recreational Areas
	<b>Goal Description</b>	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.
<b>10</b>	<b>Goal Name</b>	Provide for Basic Needs of LMI Persons
	<b>Goal Description</b>	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.
<b>11</b>	<b>Goal Name</b>	Facilitate Small Business Development and Growth
	<b>Goal Description</b>	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) - RIH20F001
13	AIDS Care Ocean State - RIH20F001
14	Family Service of Rhode Island - RIH20F001
15	Justice Resource Institute - RIH20F001
16	Stanley Street Treatment and Resources - RIH20F001
17	CDBG Housing - EveryHome

Table 3 - Project Information

#### 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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<b>1</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Effectively Administer Programs
	<b>Needs Addressed</b>	Effective Planning & Administration
	<b>Funding</b>	CDBG: \$967,421
	<b>Description</b>	Funds will be used for operating costs associated with the implementation and management of the City of Providence CDBG Program. Costs include rent, salaries, fringe benefits, training costs, and other office costs.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	444 Westminster Street, Suite 3A, Providence, RI 02903
	<b>Planned Activities</b>	Funds will be used for operating costs associated with the implementation and management of the City of Providence CDBG Program. Costs include rent, salaries, fringe benefits, training costs, and other office costs.
<b>2</b>	<b>Project Name</b>	ESG20 Providence
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Reduce Homelessness
	<b>Needs Addressed</b>	Reduce Homelessness
	<b>Funding</b>	ESG: \$496,924
	<b>Description</b>	The City of Providence will use HESG and ESG-CV funds to provide direct grants to homeless service providers and for allowable administrative costs. PY2020 funds include \$3,367,477 in ESG-CV disaster relief and \$496,924 in HESG.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	Rapid rehousing, street outreach, and essential services will be delivered throughout the jurisdiction of Providence.
	<b>Planned Activities</b>	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.
<b>3</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Effectively Administer Programs
	<b>Needs Addressed</b>	Effective Planning & Administration
	<b>Funding</b>	HOME: <b>\$135,260</b>
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	444 Westminster Street, Suite 3A, Providence, RI 02903
	<b>Planned Activities</b>	Not applicable.
<b>4</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Provide for Basic Needs of LMI Persons
	<b>Needs Addressed</b>	Public Services

<b>Funding</b>	CDBG: \$969,000
<b>Description</b>	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.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 22,464 low/moderate income beneficiaries are anticipated to be served by the public service activities described below.

<b>Location Description</b>	
	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

		<p>New Urban Arts, 705 Westminster Street, Providence, RI 02903</p> <p>Open Doors, 785 Plainfield Street, Providence, RI 02909</p> <p>Project Weber/RENEW, 640 Broad Street, Providence, RI 02907</p> <p>Providence CityArts for Youth, 891 Broad Street, Providence, RI 02907</p> <p>Providence Community Library, 441 Prairie Avenue, Providence, RI 02905</p> <p>Better Lives RI (fka Providence In-Town Churches Association), 15 Hayes Street, Providence, RI 02908</p> <p>Rhode Island Free Clinic, 655 Broad Street, Providence, RI 02907</p> <p>Roger Williams Day Care, 64 Applegate Lane, Providence, RI 02905</p> <p>Sojourner House, 386 Smith Street, Providence, RI 02908</p> <p>Sojourner House, 386 Smith Street, Providence, RI 02908</p> <p>Southside Community Land Trust, 109 Somerset Street, Providence, RI 02907</p> <p>The Manton Avenue Project, 40 Sonoma Ct, Providence, RI 02909</p> <p>Rhode Island Center for Justice, 1 Empire Plaza #410, Providence, RI 02903</p> <p>RI Urban Debate League, 672 Broad Street, Providence, RI 02907</p> <p>Young Voices, 184 Broad Street, Providence, RI 02903</p>
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<p><b>Planned Activities</b></p>	<p>Capital City Community Center, early childhood and senior services - \$65,000</p> <p>Community Action Partnership of Providence, food pantry operations - \$41,000</p> <p>DaVinci Center for Community Progress – consolidated social services - \$55,000</p> <p>Federal Hill House – early childhood services and food pantry operations - \$60,000</p> <p>Mt. Hope Neighborhood Center – employment and social services - \$10,000</p> <p>Providence Housing Authority, Thomas J. Anton – resident services - \$40,000</p> <p>Silver Lake Community Center – childcare program - \$63,000</p> <p>Washington Park Citizens Association – childcare program - \$60,000</p> <p>West End Community Center - early learning and emergency social services-\$45,000</p> <p>YWCA Rhode Island- childcare program - \$25,000</p> <p>Amos House – A Hand Up Program: job training and case management program for homeless individuals-\$35,000</p> <p>Boys &amp; Girls Club- Swim Saturdays: recreation program for youth - \$20,000</p> <p>Building Futures – vocational training program in building trades - \$15,000</p> <p>Children’s Friend – vocational training for teaching assistants - \$10,000</p> <p>Clinica Esperanza/Hope Clinic – healthcare services for the uninsured and underinsured - \$35,000</p> <p>College Visions – college prep and academic support services for youth - \$30,000</p> <p>Educational Center for the Arts and Science – bilingual arts education for youth - \$10,000</p> <p>Family Service of Rhode Island – Police Go Team: mobile counseling for LMI victims of crime, accidents, or trauma - \$25,000</p>
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		<p>Family Service of Rhode Island – On Call Case Management: on-call case management services for families displaced due to housing condemnation - \$25,000</p> <p>Genesis Center-CHOP Program: culinary and hospitality vocational training - \$10,000</p> <p>Institute for the Study and Practice of Nonviolence – mental health counseling for at-risk youth - \$29,000</p> <p>Mt. Hope Learning Center – early childhood education services - \$25,000</p> <p>New Urban Arts – afterschool arts program for LM youth - \$15,000</p> <p>Open Doors – resource center operations for individuals with criminal records to achieve employment, housing, recovery, and other basic needs - \$10,000</p> <p>Project Weber/RENEW - overdose and HIV preventative care, recovery support, and basic needs services to high risk persons -\$30,000</p> <p>Providence CityArts for Youth – afterschool arts programming for youth - \$15,000</p> <p>Providence Community Library – bilingual GED and adult education - \$20,000</p> <p>Better Lives RI (fka Providence In-Town Churches Association) – food pantry operations - \$15,000</p> <p>Rhode Island Free Clinic – healthcare for the uninsured - \$20,000</p> <p>Roger Williams Day Care – childcare services - \$10,000</p> <p>Sojourner House – drop-in case management services for victims of domestic violence - \$18,000</p> <p>Sojourner House –emergency short-term housing assistance for victims of domestic violence - \$20,000</p> <p>Southside Community Land Trust – youth vocational training - \$10,000</p> <p>The Manton Avenue Project – youth arts programming - \$10,000</p> <p>Rhode Island Center for Justice/DARE – legal aid for foreclosure/eviction prevention - \$20,000</p> <p>RI Urban Debate League – youth programming - \$10,000</p> <p>Young Voices – youth programming - \$13,000</p>
	<b>Project Name</b>	Providence Business Loan Fund

5	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Facilitate Small Business Development and Growth
	<b>Needs Addressed</b>	Facilitate Small Business Development & Growth
	<b>Funding</b>	CDBG: \$1,522,588
	<b>Description</b>	Funds will support low-interest lending to businesses that will create or retain jobs for low-income hires.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Loans issued by the PBLF are anticipated to create or retain at least 38 jobs for the low- and moderate-income.
	<b>Location Description</b>	Businesses assisted must be located within the City of Providence.
	<b>Planned Activities</b>	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	<b>Project Name</b>	Economic Development Programs
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Facilitate Small Business Development and Growth
	<b>Needs Addressed</b>	Facilitate Small Business Development & Growth
	<b>Funding</b>	CDBG: \$373,615
	<b>Description</b>	Economic development programs geared towards supporting and fostering small businesses and entrepreneurship.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 186 low/mod income microenterprises and entrepreneurs will be served.



	<b>Location Description</b>	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
	<b>Planned Activities</b>	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.
<b>7</b>	<b>Project Name</b>	CDBG Occupied Housing
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Improve Quality of Occupied Housing Units
	<b>Needs Addressed</b>	Improved Housing Quality & Habitability
	<b>Funding</b>	CDBG: \$623,000
	<b>Description</b>	Funds will be used to assist with property rehabilitation in both privately-owned and public housing for low-income families and individuals.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.

	<b>Location Description</b>	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
	<b>Planned Activities</b>	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	<b>Project Name</b>	Public Facility Improvements
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Improve Condition of Public Facilities
	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$1,247,325
	<b>Description</b>	Funds will be used for improvements to public facilities (such as improvements to community centers, neighborhood recreation centers, and other service agencies).
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.

<b>Location Description</b>	<p>Providence Housing Authority, Wellness Facility, Hartford Park, 335 Hartford Ave, Providence, RI 02909</p> <p>Academy Players, 202B King Phillip Street, Providence RI 02909</p> <p>AIDS Care Ocean State Broad Med, 18 Parkis Ave , Prov. RI 02903</p> <p>Boys &amp; Girls Club Fox Point, 90 Ives Street, Providence, RI 02906</p> <p>Capital City Community Center, 1085 Chalkstone Avenue, Providence, RI 02908</p> <p>Center for Southeast Asians, 270 Elmwood Ave, Providence, RI 02907</p> <p>Children's Friend and Service, 99 Berkshire Street Providence RI 02908</p> <p>Harry Kizirian School, 60 Camden Avenue, Providence, RI 02908</p> <p>Crossroads RI, 754 Broad Street, Providence, RI 02903</p> <p>Federal Hill House, 35 Swiss Street, Providence RI 02909</p> <p>Joslin Community Center, 231 Amherst Street Providence RI 02909</p> <p>Mt. Hope Neighborhood Center/Camp Street Ministries, 199 Camp Street, Providence RI 02906</p> <p>Mt. Pleasant Library, 315 Academy Avenue, Providence, RI 02908</p> <p>Providence Community Library, South Providence, 441 Prairie Avenue, Providence, RI 02905</p> <p>Refocus, 45 Greeley Street, Providence RI 02904</p> <p>Roger Williams Day Care, 64 Applegate Lane, Providence RI 02905</p> <p>West End Community Center, 109 Bucklin Street, Providence RI 02907</p> <p>Vartan Gregorian School, 455 Wickenden Street Providence RI 02903</p> <p>Hope High School, 324 Hope St, Providence, RI 02906</p> <p>Boys &amp; Girls Club, 550 Branch Avenue, Providence, RI 02904</p> <p>Silver Lake Community Center, 529 Plainfield Street Providence RI 02909</p> <p>Neutaconkanut Recreation Center, 675 Plainfield Street, Providence, RI 02909</p> <p>Joslin Recreation Center, 17 Hyat Street, Providence RI 02909</p> <p>YWCA Nickerson Center, 133 Delaine Street, Providence, RI 02909</p>
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<p><b>Planned Activities</b></p>	<p>Providence Housing Authority-Wellness &amp; Safety Facility: \$27,000 to modify and improve community space at Hartford Park.</p> <p>Academy Players-ADA Improvements: ADA modifications at a public theater utilized for youth arts programming - \$30,000.</p> <p>AIDS Care Ocean State-Broad Med Building: roof and HVAC replacements at this non-profit medical and community service facility - \$87,250.</p> <p>Boys &amp; 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.</p> <p>Capital City Community Center: rehabilitation of senior center to restore property to code and enable safe usage. \$40,000.</p> <p>Center for Southeast Asians: construction of a new, ADA-accessible rear entry to enable access from building's parking lot - \$169,000.</p> <p>Children's Friend-Berkshire Facility Improvements: security system to improve safety of this childcare facility. \$33,800.</p> <p>City of Providence-Harry Kizirian Outdoor Classroom: construction of a new outdoor classroom at Harry Kizirian Elementary. \$50,000.</p> <p>Crossroads RI-Homeless Family Center Improvements: reconstruction of a bathroom at this homeless shelter and service facility. \$32,860.</p> <p>Federal Hill House-Swiss Street Facility improvements: replacement and upgrade of a failing HVAC system at this food pantry. \$65,000.</p> <p>Joslin Community Center- Exterior Improvements: roof replacement/repair at neighborhood community center. \$20,000.</p> <p>McAuley Corporation-McAuley Village Windows: replacement of windows at a transitional housing facility. \$64,715.</p> <p>Mt. Hope Neighborhood Assoc./Camp Street Ministries: replacement of boilers at neighborhood community center and food pantry. \$28,000.</p> <p>Providence Community Library-Mt. Pleasant: replacement of commercial carpeting and other rehabilitation at neighborhood library. \$87,800.</p> <p>Providence Community Library-South Providence: interior painting at neighborhood library. \$28,500.</p> <p>Refocus: elevator replacement at facility serving disabled adults. \$50,000.</p> <p>Roger Williams Daycare: roof replacement at this childcare facility. \$50,000.</p> <p>West End Community Center: replacement of doors to comply with DCYF requirements. \$18,400.</p> <p>Vartan Gregorian Improvements: capital improvements to Vartan</p>
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		<p>Gregorian School. \$10,000.</p> <p>Hope High School Improvements: capital improvements to Hope High School. \$50,000.</p> <p>Boys &amp; Girls Club Improvements: improvements to the basketball courts at Chad Brown clubhouse. \$20,000.</p> <p>Silver Lake Community Center Improvements: capital repairs to neighborhood community center: \$10,000.</p> <p>Neutaconkanut Recreation Center: capital repairs to neighborhood recreation center: \$10,000.</p> <p>Joslin Recreation Center Improvements: build out of second floor programming space at neighborhood community center. \$50,000.</p> <p>YWCA/Nickerson Center-Capital Improvements: renovation of a stage area into community space for arts programming. \$80,000.</p>
9	<b>Project Name</b>	Parks, Open Space, Sports and Recreation Improvements
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Improve Parks and Recreational Areas
	<b>Needs Addressed</b>	Improved Parks & Recreational Opportunities
	<b>Funding</b>	CDBG: \$581,791
	<b>Description</b>	Funds will be used for improvements to parks, play spaces, open space, and recreation fields utilized by Providence neighborhood residents.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 20,980 low/moderate income residents will benefit from improvements to neighborhood parks, play spaces, open spaces, and recreational fields.
<b>Location Description</b>	<p>Asa Messer School, 1655 Westminster Street, Providence, RI 02909</p> <p>Wanskuck House, 229 Woodward Road, Providence, RI 02904</p> <p>MLK Elementary, 35 Camp Street, Providence RI 02906</p> <p>Ascham Street Park, 323 Hawkins Street, Providence, RI 02904</p> <p>Scalabrini Plaza, 49 Moorefield Street, Providence, RI 02909</p> <p>Bucklin Park, 404 Dexter Street, Providence, RI 02907</p> <p>Jennifer Rivera Park, 40 Niagara Street, Providence, RI 02907</p> <p>Davey Lopes Recreation Center, 227 Dudley Street, Providence RI 02907</p> <p>Hassett Park, 30 Candace Street, Providence, RI 02907</p>	

	<b>Planned Activities</b>	<p>Asa Messer School: site remediation and construction of a new age-appropriate playground for kindergarten age. \$256,791.13.</p> <p>Wanskuck House: preservation of historic structure at Wanskuck Park. \$40,000.</p> <p>MLK Elementary: Phase II improvements to playground. \$50,000.</p> <p>Ascham Street Park: capital improvements at Ascham Street Park. \$30,000.</p> <p>Scalabrini Plaza: reconstruction of public plaza, \$30,000.</p> <p>Bucklin Park: capital improvements at Bucklin Park, \$50,000.</p> <p>Jennifer Rivera Park: capital improvements at Jennifer Rivera Park, \$25,000.</p> <p>Davey Lopes: exterior lighting improvements at Davey Lopes recreational facility. \$50,000.</p> <p>Hassett Park: capital improvements at Hassett Park. \$50,000.</p>
<b>10</b>	<b>Project Name</b>	Streets, Sidewalks, and Infrastructure Improvements
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Improve Streetscapes & Public Infrastructure
	<b>Needs Addressed</b>	Infrastructure Improvements
	<b>Funding</b>	CDBG: \$157,000
	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 29,955 neighborhood residents will benefit from accessibility and safety improvements to City sidewalks and streetscapes.
	<b>Location Description</b>	<p>Various areas in Ward 1 02906</p> <p>Ives Street, Providence RI 02906</p> <p>Various areas in Ward 9- TBD</p> <p>Various areas in Ward 10- TBD</p> <p>Various areas in Ward 14-TBD</p>

	<b>Planned Activities</b>	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
<b>11</b>	<b>Project Name</b>	HOME Affordable Housing
	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Increase Availability of Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: <b>\$1,447,418</b>
	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
<b>Location Description</b>	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	

	<b>Planned Activities</b>	<p>HOME funds will support the following:</p> <ul style="list-style-type: none"> <li>• Acquisition and rehabilitation of 60 Whittier Avenue for affordable rental property to rent to 3 households earning &lt;60% AMI (3 units).</li> <li>• Conversion of 418 Friendship Street into affordable rental units to rent to 3 households exiting homelessness (3 units).</li> <li>• Redevelopment of a blighted property in the Olneyville neighborhood into a new small home for &lt;80% AMI homebuyer (1 unit).</li> <li>• Redevelopment of vacant lots in the South Providence neighborhood as affordable homeownership housing for &lt;80% AMI homebuyers (3 units).</li> <li>• Provision of downpayment and closing cost assistance to 25 homebuyers earning at or below 80% AMI (25 households assisted).</li> </ul>
<b>12</b>	<b>Project Name</b>	City of Providence (Administration) - RIH20F001
	<b>Target Area</b>	Providence - Fall River - New Bedford EMSA
	<b>Goals Supported</b>	Effectively Administer Programs
	<b>Needs Addressed</b>	Effective Planning & Administration
	<b>Funding</b>	HOPWA: \$36,583
	<b>Description</b>	Funds will be used to fund grantee HOPWA program administration.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	444 Westminster Street, Suite 3A, Providence, RI 02903
	<b>Planned Activities</b>	Not applicable.
<b>13</b>	<b>Project Name</b>	AIDS Care Ocean State - RIH20F001
	<b>Target Area</b>	Providence - Fall River - New Bedford EMSA



	<b>Goals Supported</b>	Increase Housing Stability among PLWHA
	<b>Needs Addressed</b>	Housing & Support Services for PLWHA
	<b>Funding</b>	HOPWA: \$830,000
	<b>Description</b>	Funds will be used for facility-based housing assistance, operating costs for supportive housing units, and supportive services.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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
	<b>Location Description</b>	Scattered sites in EMSA.
	<b>Planned Activities</b>	Facility Based Rental Assistance and including Operating costs associated with housing support, supportive services for people with HIV/AIDS.
14	<b>Project Name</b>	Family Service of Rhode Island - RIH20F001
	<b>Target Area</b>	Providence - Fall River - New Bedford EMSA
	<b>Goals Supported</b>	Increase Housing Stability among PLWHA
	<b>Needs Addressed</b>	Housing & Support Services for PLWHA
	<b>Funding</b>	HOPWA: \$34,000
	<b>Description</b>	HOPWA funds will be used to provide supportive services to clients living with HIV/AIDS.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	9 Pleasant Street, Providence, RI 02906
	<b>Planned Activities</b>	Funds will be used for supportive services.
	<b>Project Name</b>	Justice Resource Institute - RIH20F001

15	<b>Target Area</b>	Providence - Fall River - New Bedford EMSA
	<b>Goals Supported</b>	Increase Housing Stability among PLWHA
	<b>Needs Addressed</b>	Housing & Support Services for PLWHA
	<b>Funding</b>	HOPWA: \$210,876
	<b>Description</b>	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services. Tenant Based Rental Assistance -22 Supportive Services-30
	<b>Location Description</b>	EMSA area.
	<b>Planned Activities</b>	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services.
16	<b>Project Name</b>	Stanley Street Treatment and Resources - RIH20F001
	<b>Target Area</b>	Providence - Fall River - New Bedford EMSA
	<b>Goals Supported</b>	Increase Housing Stability among PLWHA
	<b>Needs Addressed</b>	Housing & Support Services for PLWHA
	<b>Funding</b>	HOPWA: \$108,000
	<b>Description</b>	Funds will be used for Project Aware supportive services.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	EMSA area.
<b>Planned Activities</b>	Supportive services for people living with HIV/AIDS.	
	<b>Project Name</b>	CDBG Housing - EveryHome

<b>17</b>	<b>Target Area</b>	Community Wide - Entire City Geographic Area
	<b>Goals Supported</b>	Return Abandoned Property to Productive Reuse
	<b>Needs Addressed</b>	Return Abandoned Property to Productive Use
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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).
	<b>Location Description</b>	Vacant and abandoned properties throughout Providence's neighborhoods.
	<b>Planned Activities</b>	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).

## **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 low- and 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**

<b>Target Area</b>	<b>Percentage of Funds</b>
Community Wide - Entire City Geographic Area	86
Providence - Fall River - New Bedford EMSA	14

**Table 4 - 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 **\$1,447,418** 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.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	3
Non-Homeless	56
Special-Needs	71
Total	130

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	71
The Production of New Units	4
Rehab of Existing Units	30
Acquisition of Existing Units	25
Total	130

**Table 6 - 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 facility-based 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 self-sufficiency 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.

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, the 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.

**Discussion**

N/A

**AP-70 HOPWA Goals– 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
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
<b>Total</b>	<b>71</b>

## **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: <http://www.providenceri.gov/wp-content/uploads/2020/07/RI-AI-Final-2020.pdf>.

### **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 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 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 low-income, 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 from 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 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.	0
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
<b>Total Program Income:</b>	<b>0</b>

#### 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(l)(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 income-restricted 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 superior loan repayment (not including HOME assistance) and

closing costs.

- Homeowner Investment = Homeowner downpayment 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 (shared appreciation) to be returned to City upon sale prior to the end of the minimum federally-required affordability period =  $(\text{City's Investment} / \text{Total Investment}) * \text{Net Proceeds}$

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(l)(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 Consolidated Homeless Fund Partnership Policies & Procedures Manual.

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: Consolidated Homeless Fund Partnership Policies & Procedures Manual.

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:

1. Number of clients served
2. Population served (e.g. domestic violence victims, veterans, disabled persons, etc.)
3. Services provided and/or mainstream resources accessed

4. Location of shelter (taking into account other public resources allocated/available to the program)
5. Consideration will be given to program effectiveness in meeting adopted performance measures, as outlined in the application packet
6. Extra consideration will be given to those agencies which have been effective in their discharge of clients (discharged to positive outcomes).
7. 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 subrecipients 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:

1. Persons Served and Average Length of Stay
2. Discharge/Exits to Permanent Housing – effective
3. Exits to Emergency Shelter – possibly ineffective-churning (though exits to more appropriate shelter might be acceptable)
4. Income “Average Income at Entry” compared to “Average Income at Exit”
5. Capacity
6. HMIS Participation/Data Quality
7. Financial Capacity - Audited Financial Records
8. 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.