City of Providence, Rhode Island

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2025-2029 Consolidated Plan 2025-2026 Annual Action Plan

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

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Executive Summary

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

1. Introduction

The 2025-2029 Consolidated Plan ("ConPlan") is the City of Providence's guidance document for strategically allocating the following federal funds: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and the Emergency Solutions Grants (ESG).

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

In addition to the 5-year ConPlan, the City is also required to complete two reports each year. First is the Annual Action Plan ("AAP"), which specifies how the City proposes to allocate the funds for the upcoming year. These allocations must comport with the priorities articulated in the ConPlan. The 2025 Action Plan is included in this ConPlan. Second is the Consolidated Annual Performance and Evaluation Report ("CAPER"), which specifies how the City has spent its federal funds and whether or not the City is meeting the goals set forth in the ConPlan. The CAPER is completed by September 30th of each year. These reports are provided to the public for review and comment.

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

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

3. Evaluation of past performance

With the assistance of regional HUD staff, the City has been making consistent improvements to its performance, both in terms of impact as well as meeting all Federal documentation, reporting, and compliance requirements. At the same time, the Housing and Community Development staff has been

working to bring greater rigor to the evaluation of requests for funding. The Division of Housing & Community Development, with active support of the Mayor's Office and the City Council, has sought to change the nature of CDBG investments away from a large number of small dollar grants of marginal and diminishing value to a smaller number of larger grants to allow for more transformational place-based projects. As the resources allocated to the City continue to fluctuate, maintaining a commitment to progress in this area will be all the more important.

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

4. Summary of citizen participation process and consultation process

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

This process consisted of public meetings, forums, neighborhood meetings in community spaces, focus groups, resident surveys, and consultations with stakeholders from summer 2024 through the beginning/middle of 2025. Generally speaking, the City's citizen participation process was robust and inclusive.

5. Summary of public comments

Public comments to be added after the public comment period is over.

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

Public comments to be added after the public comment period is over.

7. Summary

N/A

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	PROVIDENCE	Housing & Human Services
HOPWA Administrator	PROVIDENCE	Housing & Human Services
HOME Administrator	PROVIDENCE	Housing & Human Services
ESG Administrator	PROVIDENCE	Housing & Human Services

Table 1 – Responsible Agencies

Narrative

The Providence Department of Housing and Human Services (HHS) is the lead agency and through its Division of Housing and Community Development administers the annual allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) grants. Further, the Division also administers the Lead Safe Providence Program funded by a three-year \$6 million grant from the Office of Lead Hazard Control and Healthy Homes, as well as disaster relief grants (such as those recently released under the Coronavirus Aid, Relief, & Economic Security Act). The Providence Business Loan Fund (PBLF) is responsible for small business lending. The City is a member of the Rhode Island Continuum of Care as well as the State's Consolidated Homeless Fund.

Consolidated Plan Public Contact Information

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PROVIDENCE

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

1. Introduction

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

In 2024, the City of Providence, through the Division of Housing & Community Development, began consulting with City departments, nonprofit service agencies, community and housing development corporations, other State agencies and departments, and the general public to discuss short-term and long-term housing and community development needs for the residents of Providence and strategies for meeting these needs.

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

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

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

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

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

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

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

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

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

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

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

- To reduce administrative burden on grantees, allowing more resources and time to be allocated to client services
- To develop consistent policies and procedures across state and municipal boundaries to allow for more effective and efficient programs and services
- To increase efficiency and reduce the duplication of administrative efforts across municipal and state units of government

Consolidated Plan

• To universalize the evaluation of applications and systematize the deployment of funds to decrease homelessness through strategic coordination and alignment.

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

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

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

Agency/Group /Organization	Agency/Group/Organiz ation Type	What section of the Plan was addressed by	How was the Agency/Group/Organization
		Consultation?	consulted and what are the
AIDS Care Ocean State	 Housing Services – Housing Services – Persons with HIV/AIDS 	 Housing Needs Assessment Non-Homeless Special Needs HOPWA Strategy 	AIDS Care Ocean State is one of the City's largest HOPWA subrecipients and maintains consistent communication with staff regarding housing and service needs for individuals living with HIV/AIDS. Through this ongoing partnership, ACOS regularly shares expertise on the barriers, gaps, and opportunities related to housing stability and supportive services for
Amos House	 Housing Services – Housing Services- homeless Services- Employment 	 Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Veterans Homelessness Needs - Unaccompanie d youth Anti-poverty Strategy 	this population. Amos House maintains regular communication with the City in its role as a subrecipient and through its active involvement in the Continuum of Care. The organization offers valuable expertise on the challenges, barriers, and opportunities related to enhancing housing and services for individuals experiencing homelessness. Recommendations from Amos House and other homeless service providers for improved coordination include: further centralizing waitlists; strengthening alignment between supportive services, operating subsidies, and new affordable housing developments, also implementing landlord incentive programs to increase rental options for homeless individuals.

African Alliance of RI	 Services- Persons with HIV/AIDS Services-Health - Services- Employment 	 Economic Development Anti-poverty Strategy 	The African Alliance of Rhode Island regularly liaises with the City to share insights on the needs of the African refugee community. In recent conversations, the organization emphasized the importance of culturally sensitive services, including financial literacy programs, as well as the need to expand urban agriculture, pop-up markets, and food access in underserved neighborhoods.
Building Futures	 Services- Education Services- Employment 	- Anti-poverty Strategy	City consults regularly with the agency to discuss apprenticeship and workforce development programs in the construction industry, employment opportunities for low-income City residents in the construction fields, and market opportunities to expand job opportunities for unemployed Providence residents. Consultations with the City and other partners have lead to improved coordination with affordable housing investments i.e. incorporation of workforce opportunities into HOME development projects.

Capital City Community Center	 Services- Children Services-Elderly Persons Services- Persons with Disabilities Services-Health Services- Education Services- Employment 	 Non-Homeless Special Needs Anti-poverty Strategy 	Consultation via regular interaction throughout the program year has helped to identify community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City. One particular area cited for improvement was coordination of transportation for seniors; Capital City cited state transportation vendor services as a barrier for many seniors to be able to access the full breadth of agency services. Capital City also discussed the increased need food/pantry services due to increased costs.
Childhood Lead Action Project	 Housing Services – Housing Services- Children 	 Housing Need Assessment Lead-based Paint Strategy 	Regular coordination meetings to discuss lead abatement strategies. Consultation led to better integration of lead abatement strategies into healthy housing programs and identified opportunities to improve coordination between CLAP, City code enforcement, RI Department of Health, and the Lead Safe Providence Program.

Crossroads RI	- Housing	- Housing Need	Crossroads was consulted via
	- Services-	Assessment	routine check-ins as a subrecipient,
	homeless	- Homelessness	and via mutual robust participation
	- Service-Fair	Strategy	in the Continuum of Care.
		- Homeless	Consultation regarding the services
	Housing	Needs -	offered by Crossroads, the demand
		Chronically	for homeless services in Providence
		homeless	and the state, and strategies to
		- Homeless	prevent and reduce homelessness
		Needs -	will lead to better coordination of
		Families with	services among the various
		children	homeless providers in the City and
		- Homelessness	State.
		Needs –	
		Veterans - Homelessness	
		- Homelessness Needs -	
		Unaccompanie	
		d youth	
		u youth	
Community	- Housing	 Housing Need 	Periodic group discussions and
Action	- Services –	Assessment	regular interaction throughout the
Partnership of	Housing	- Non-Homeless	program year to identify and discuss
Providence	- Services-	Special Needs	community needs and programs
	Children	- Anti-poverty	and resources necessary to address
	- Services-Elderly	Strategy	those needs. As Providence's Community Action Agency, CAPP
	Persons		provides a range of services to
	- Services-		low/moderate income households,
	Persons with		including food, heating assistance
	Disabilities		and weatherization. Routine
	- Services-		consultations have lead to greater
	homeless		coordination between the City's
	- Services-Health		Lead Safe Providence Program and
			CAPP's weatherization program
	- Services-		(boosting the impact of healthy housing investments) and to better
	Education		coordination among public service
	- Services-		agencies throughout the City
	Employment		generally.
	- Service-Fair		Server any.
	Housing		

DaVinci Center for Community Progress Direct Action	 Services – Housing Services- Children Services-Elderly Persons Services- Persons with Disabilities Services-Health Services- Education Services- Education 	- Anti-poverty Strategy	Periodic group discussions and regular interaction throughout the program year as a subrecipient to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.
for Rights and Equality	 Housing Services – Housing Services- Persons with Disabilities Services- homeless Service-Fair Housing 	 Housing Need Assessment Anti-poverty Strategy 	Listening session conducted with DARE to discuss ongoing housing justice priorities, tenant protections, and community-driven solutions to displacement. Consultation emphasized the need for expanded rental assistance, stronger tenant organizing support, and increased investment in permanently affordable housing. Participants also noted the importance of preventing displacement through equitable development and stronger enforcement of tenant rights.

Federal Hill	- Housing	- Housing Need	Regular interaction throughout the
Federal Hill House	 Housing Services – Housing Services- Children Services-Elderly 	 Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy 	Regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public
	Persons - Services- Persons with Disabilities - Services- homeless - Services-Health		service agencies throughout the City.
	 Services- Education Services- Employment 		
Green and Healthy Homes Initiative	 Housing Services- Children Services-Health Service-Fair Housing 	 Housing Need Assessment Lead-based Paint Strategy 	Regular interactions through out the year to discuss lead abatement and healthy housing strategies. Consultation has led to better coordination and integration of lead abatement strategies into healthy housing programs.
RI Coastal Resources Management Council	 Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water\Resourc es Other government – State Regional organization Planning organization 	- Hazard Mitigation	RI CRMC manages Rhode Island's Coastal Management Program, and is consulted regularly on issues pertaining to environmental reviews and permitting for investments contemplated within CRMC jurisdiction. Consultation has led to improved coordination in environmental review process for projects, and greater consistency in investments and investment- planning with the Coastal Zone Management Act.

The Housing Network of Rhode Island/Commu nity Housing Land Trust of Rhode Island	 Housing Services – Housing Service-Fair Housing 	 Housing Need Assessment Market Analysis 	Regular consultation to discuss housing needs, housing finance, programs to support new homeowners, and the market for new owner and rental units. As the Housing Network is a coalition of all the CDCs in the state, consultation leads to better coordination of programs and projects among the various CDCs operating in the City.
Housing Works @ RWU	 Housing Services - Housing Services- homeless Service-Fair Housing Planning organization Academic Institution 	 Housing Need Assessment Lead-based Paint Strategy Market Analysis 	Regular consultation to discuss housing needs, housing finance, and the market for owner and rental units. Consultation yields important information regarding the housing markets in the various neighborhoods throughout the City and state housing policy landscape.
Local Initiatives Support Corporation	- Housing	 Housing Need Assessment Market Analysis 	Providence is a member of the LISC Neighborhood Development Fund and through this we consult regularly regarding the market for new and/or rehab units, and strategies for aligning funding for larger scale transformative development projects in the City.
Olneyville Housing Corporation	 Housing Services - Housing Services- homeless Services - Narrowing the Digital Divide 	 Housing Need Assessment Market Analysis Anti-poverty Strategy 	Regular interaction conducted with Olneyville Housing (dba ONE Neighborhood Builders) throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.

Omni Development Corporation	- Housing - Services - Housing	 Housing Need Assessment Market Analysis 	Regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.
Providence Revolving Loan Fund	 Housing Services – Housing Community Development Financial Institution 	 Housing Need Assessment Market Analysis 	Regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, need for historic preservation, and programs that would be of value for affordable housing development.
Smith Hill Community Development Crop	- Housing - Services - Housing	 Housing Need Assessment Market Analysis 	Interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.

SWAP	- Housing - Services - Housing	 Housing Need Assessment Market Analysis 	Regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.
West Elmwood Housing Development Corp	 Housing Services - Housing Service-Fair Housing 	 Housing Need Assessment Market Analysis 	Regular interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties in specific neighborhoods, and programs that would be of value for affordable housing development.

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Phodo Island	Housing	Housing Nood	Regular coalition mostings to
Rhode Island Alliance for Healthy Homes	 Housing Services – Housing Services-Health Service-Fair Housing Health Agency Other government - State 	 Housing Need Assessment Lead-based Paint Strategy Market Analysis 	Regular coalition meetings to discuss healthy housing strategies. RIAHH participants include representatives from the RI Attorney General's Office, RI Department of Health, RI Office of Housing & Community Development, Prospect Health, GHHI, HousingWorks, and more. Consultation led, and will lead, to better coordination and integration of lead abatement strategies into healthy housing programs, identification of a wider network of
			identification of a wider network of agencies and organizations with the mission of healthy housing, and the identification and alignment of
			resources.
Rhode Island Black Business Association	 Services- Employment Business and Civic Leaders 	 Economic Development Anti-poverty Strategy 	As a subrecipient, regular interaction throughout the program year(s) regarding the needs of small businesses in the City and state, particularly access to capacity building programs to improve operations and access to bidding opportunities. Continued consultation has led to a technical assistance program providing needed one-on-one consulting services (accounting and bookkeeping, etc.) to build capacity of MBE businesses.

Center for Women and Enterprise	- Services- Employment	 Economic Development Anti-poverty Strategy 	Regular interaction throughout the program year(s) regarding the needs of small businesses in the City and state, particularly access to bilingual technical assistance and capacity building and low-barrier capital. Feedback informs the City's approach to economic development and ensures alignment with community needs.
Rhode Island Center for Justice	 Housing Services – Housing Service-Fair Housing 	 Housing Need Assessment Anti-poverty Strategy 	The City regularly consults with the RI Center for Justice to assess the legal service needs of low-income residents, with a focus on fair housing, eviction prevention, and protection against housing-related retaliation. These consultations continue to inform the City's strategies to support tenants at risk of displacement, expand access to legal representation, and strengthen fair housing protections. In recent years, the partnership has supported expanded eviction defense efforts, including the Housing Stability Project, which provides free legal services to tenants facing eviction. This work is closely coordinated with community partners like Crossroads RI and United Way to ensure tenants can access both legal assistance and rental support to prevent eviction and housing instability.

Rhode Island Legal Services	 Housing Services – Housing Service-Fair Housing 	 Housing Need Assessment Anti-poverty Strategy 	Consultation(s) to discuss the legal service needs of low-income residents, particularly related to fair housing and evictions. Consultation led to a deeper understanding regarding evictions and retaliation, leading to the development of an eviction defense pilot to be funded with federal and local resources. Greater coordination has also been fostered with Crossroads RI and United Way to leverage available rental assistance programs to prevent eviction.
RI Coalition for the Homeless	 Housing Services – Housing Services- homeless Service-Fair Housing Planning organization 	 Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanie d youth Market Analysis 	Consultations to discuss homeless data, the availability of services and housing for the homeless, prior research on homelessness and programs, and the transformation of the homelessness system towards more permanent supportive housing. Consultation underscored the ongoing need for deeply affordable housing, expanded shelter options, and permanent supportive housing. Providers emphasized increased demand for low-barrier services, mental and behavioral health supports, and streamlined access to benefits. Additionally, there is a growing need for targeted resources to support youth, aging individuals experiencing homelessness, and newly arriving immigrant populations facing housing instability.

RI Continuum of Care	 Housing Services – Housing Services- homeless Service-Fair Housing 	 Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Veterans Homelessness Needs - Unaccompanie d youth Market Analysis 	In regular meetings to evaluate applications and assign funding, the homelessness system in the State is discussed as well as better coordination between the CoC and the Consolidated Homeless Fund, and the transformation of the system to meet the goals to end homelessness. The City participates in the CoC (on the Board and funding committees) to better coordinate investments and policy- making around homelessness.
Rhode Island Housing and Mortgage Finance Corporation	 Housing Services – Housing Services- homeless Service-Fair Housing Other government - State 	 Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Homelessness Needs – Veterans Homelessness Needs – Unaccompanie d youth Market Analysis 	The City and Rhode Island Housing have an ongoing relationship and are partner organizations on a myriad of different programs and projects. Through these regular interactions, consultation on the following occur regularly: housing market, affordable housing need for new and rehab units, lead abatement and property rehabilitation, and the housing and service needs of the homeless. Through establishment of standing monthly calls, there is a strong emphasis to coordinate and work collaboratively.

Rhode Island Office of Housing and Community Development	 Housing Services – Housing Services- homeless Service-Fair Housing Other government - State 	 Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Veterans Homelessness Needs - Unaccompanie d youth Non-Homeless Special Needs HOPWA Strategy Market Analysis 	The City maintains ongoing coordination with the State Office of Housing and Community Development regarding affordable housing production and preservation, lead hazard reduction, property rehabilitation, and addressing homelessness. Consultation continues to highlight the need for improved alignment between state and local housing strategies, particularly around affordable housing development, homelessness response, and supportive services. Ongoing challenges include service fragmentation and ensuring equitable distribution of resources. The City remains an active partner in the Consolidated Homeless Fund (CHF), collaborating with the State OHCD, Department of Housing, and fellow ESG entitlement communities to coordinate funding and improve outcomes for those
			experiencing homelessness.
Silver Lake Community Center	 Services- Children Services-Elderly Persons Services- Persons with Disabilities Services- Education Services- Education Services- Employment 	- Non-Homeless Special Needs	Group discussions and interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.

Washington Park Citizens Association	 Services- Children Services-Elderly Persons Services- Persons with Disabilities Services- Education Services- Employment 	 Non-Homeless Special Needs Anti-poverty Strategy 	Group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.
West End Community Center	 Services- Children Services-Elderly Persons Services- Persons with Disabilities Services- Employment 	 Non-Homeless Special Needs Anti-poverty Strategy 	Group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City.

Rotter Liver	- Housing	- Housing Nood	Rottor Lives Phode Island (DICA) was
Better Lives Rhode Island (Providence In- Town Churches - PICA)	 Housing Services – Housing Services- Children Services-Elderly Persons Services- Persons with Disabilities Services- homeless 	 Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Veterans Homelessness Needs - Unaccompanie d youth Non-Homeless Special Needs Anti-poverty Strategy 	Better Lives Rhode Island (PICA) was consulted via routine check-ins as a subrecipient, and via mutual robust participation in the Continuum of Care. Consultation regarding the services offered, the demand for homeless and food pantry services in Providence and the state, and strategies to prevent and reduce homelessness will lead to better coordination of services among the various homeless providers in the City and State.
Open Doors	 Housing Services – Housing Services- homeless Services- Employment Service-Fair Housing 	 Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy 	The City consults with OpenDoors to better understand the housing and service needs of residents with histories of incarceration or criminal justice involvement. OpenDoors continues to provide valuable insight into the barriers this population faces in securing stable housing, including discrimination based on background checks and source of income. Consultation emphasizes the need for continued collaboration with landlords who practice affirmative rental policies and for expanding pathways to stable housing and supportive services for justice-involved individuals.

Connect RI	 Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State 	- Broadband Strategy	While direct consultation efforts with ConnectRI were unsuccessful, the City reviewed the ConnectRI Broadband Strategic Plan developmed by RI commerce to inform priorities. The plan emphasizes equitable access to high-speed internet, particularly in underserved urban neighborhoods, as essential infrastructure for education, employment, and healthcare. Insights from the plan support integrating digital inclusion into housing and community development strategies, especially for low-income residents.
Providence Emergency Management Agency	 Agency - Emergency Management Other government - Local 	- Hazard Mitigation	The City consulted with the Providence Emergency Management Agency (PEMA) to discuss emergency preparedness and response as it relates to housing, homelessness, and
			vulnerable populations. Topics included ensuring that emergency shelters are accessible during extreme weather events, improving disaster preparedness for residents in affordable housing and public housing, and strengthening coordination for emergency response affecting unsheltered individuals.

Commerce RI	 Other government – State Business Leaders Business and Civic Leaders 	- Economic Development	The City and Providence Business Loan Fund liaise regularly with RI Commerce Corporation regarding business attraction and retention, small business supports, and redevelopment. Through regular coordination, duplication is reduced and responsiveness to business needs is increased.
Justice Resource Institute	 Housing Services – Housing Services- Persons with HIV/AIDS Service-Fair Housing Regional organization 	 Housing Need Assessment Homelessness Strategy HOPWA Strategy 	Justice Resource Institute (JRI) consults regularly with the City as one of its regional HOPWA subrecipients. JRI routinely provides expert insights into challenges, barriers, and opportunities to improve housing and services for those living with HIV/AIDS. Some of the areas for improved coordination that were highlighted included the need for increased access to tenant-based rental assistance to address demand.
Stanley Street Treatment and Resource Center	 Housing Services – Housing Services- Persons with HIV/AIDS Service-Fair Housing Health Agency 	 Housing Need Assessment Homelessness Strategy HOPWA Strategy 	Stanley Street consults regularly with the City as one of its regional HOPWA subrecipients. SSTAR routinely provides expert insights into challenges, barriers, and opportunities to improve services for those living with HIV/AIDS in the region.

Sojourner House	 Housing Services – Housing Services-Victims of Domestic Violence Services - Victims 	 Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanie d youth Non-Homeless Special Needs Market Analysis 	The City consults regularly with Sojourner House to understand the housing and service needs of survivors of domestic violence, sexual assault, and human trafficking. Sojourner House continues to provide critical insight into barriers this population faces, including the shortage of affordable units that are also paired with supportive services. Consultation highlights the ongoing need to strengthen connections between service providers and mission- driven landlords or CDCs, improve access to flexible rental assistance for crisis situations, and better align supportive housing subsidies with available affordable housing stock to ensure long-term stability for survivors.
Department of Inspections & Standards	 Housing Services – Housing Service-Fair Housing Other government - Local 	 Housing Need Assessment Lead-based Paint Strategy Market Analysis 	DIS advised on the most common violations and housing problems encountered, the need for more routine housing inspections, and current practices surrounding lead- based paint and mold. Challenges in enforcement were highlighted and discussed. Improved coordination will include more routine referrals between DIS and Community Development housing programs, as a result of this consultation regular consultation on lead-based paint enforcement.

Communities for People	 Housing Services – Housing Services- Children Child Welfare Agency Regional organization 	 Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanie d youth Non-Homeless Special Needs Anti-poverty 	City staff consulted with Communities for People, a regional non-profit operating group homes in Providence for at-risk youth via contracts with DCYF. The agency provided expert insights on unique challenges faced by homeless and at-risk youth, and youth aging out of foster care. City staff provided information on funding opportunities.
McCauley Ministries	 Housing Services – Housing Services- homeless 	Strategy - Housing Need Assessment - Homelessness Strategy - Homeless Needs - Chronically homeless - Homeless Needs - Families with children - Homelessness Needs - Veterans - Homelessness Needs - Veterans - Homelessness Needs - Unaccompanie d youth - Market Analysis	The City consulted with McAuley Ministries through direct communication and ongoing participation in the Continuum of Care. Discussions focused on the increasing demand for basic needs services, housing support, and homelessness prevention in Providence. McAuley Ministries provided valuable insight into the growing needs of unsheltered individuals, the importance of low- barrier services such as meal programs and day shelters, and strategies to strengthen coordination between housing, healthcare, and social service providers to reduce homelessness and support housing stability.

Office of Sustainability - Other government - Local	 Housing Need Assessment Lead-based Paint Strategy Hazard Mitigation 	The Department of Sustainability's work is often at the intersection of environmental + climate resilience, community health, and housing. During the Comprehensive Plan and zoning amendment process, Sustainability worked closely with the Planning Department and the Housing and Community Development Division to integrate the Climate Justice Plan. We support the Plan's increase in housing density in climate resilient areas, upzoning large areas of the city, and reducing parking requirements, among other strategies. These policies concurrently address our housing shortage and ensure that new development is safe, resilient, and sustainable in the long-term. Sustainability has also worked with the administration to address stormwater and protect residents from flooding through investment in green infrastructure and investigation into sustainable stormwater financing options. The City is also currently working with residents and community organizations in the Olneyville Neighborhood in Providence on the pilot Resilience Hub project, which directs resources to community spaces to build climate resiliency and provide temporary shelter and access to resources during interruptions.
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Human	- Services-Health	- Non-Homeless	The City's Human Services Division
Services	- Other	Special Needs	participated in a ConPlan stakeholder
Division	government -		interview to discuss key concerns and
	Local		priority needs related to housing and
			social services. They highlighted the
			need for stronger behavioral health
			supports and noted challenges
			associated with the limited scope of
			existing community resources,
			particularly the lack of accessible,
			appropriate Recovery Housing.
			Human Services also identified
			funding gaps for critical social drivers
			of health, including food security,
			financial stability, and access to
			healthcare. Opportunities for better
			coordination include exploring
			flexibilities in Community
			Development programs to help
			address public health service gaps for
			low- to moderate-income residents.
			Recently, the City decided to merge
			the Healthy Communities Office and
			the Community Development
			Department to create the Housing
			and Human Services Department.
			This merge allows us to work
			together in guiding the City's
			affordable housing strategy;
			integrating behavioral health
			supports across city departments;
			and working with community
			partners to enhance public health and
			provide quality affordable housing
			throughout Providence.

Center for Southeast Asians	 Services- Children Services-Elderly Persons Services- Persons with Disabilities Services - Victims 	 Non-Homeless Special Needs Anti-poverty Strategy 	Center for Southeast Asians was consulted via regular engagement as a previous subrecipient. The Agency highlighted the need for culturally-sensitive services for the Asian immigrant community (food, tax prep, childcare, victims services, employment and financial literacy) and need for resources to be made available to convert and improve buildings to enable use as licensed childcare facilities.
United Way of RI	 Services – Housing Services- Children Services-Elderly Persons Services- Persons with Disabilities Services- Persons with HIV/AIDS Services-Victims of Domestic Violence Services- homeless Services-Health Services- Education Services- Education Services- Employment Foundation 	 Homelessness Strategy Non-Homeless Special Needs 	The City consults regularly with United Way RI to address the evolving needs of low-income and marginally housed residents across the City. Recent discussions have highlighted growing concerns around cost-burdened households, food insecurity, and the need for better linkage between housing support and workforce development programs. United Way has emphasized the critical importance of flexible emergency rental and utility assistance, holistic case management, and data-driven coordination among nonprofits, healthcare providers, and workforce agencies.

Table 2 – Agencies, groups, organizations who participated

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

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

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

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Rhode Island Continuum of Care	The City coordinates closely with the Continuum of Care (CoC) and the Rhode Island Coalition to End Homelessness to align local efforts with regional and statewide strategies to prevent and end homelessness. Current planning is informed by the <i>Rhode to RI 2030</i> plan and the Coalition's existing strategic framework. The Coalition is also in the process of developing a new strategic plan, with support and input from the City to ensure alignment with local needs and priorities. This collaborative approach helps strengthen system- wide responses and improve outcomes for individuals and families experiencing homelessness.
The Analysis of Impediments to Fair Housing Choice	State of Rhode Island	The State of Rhode Island and RI entitlement cities undertook a regional analysis. As part of the development of the statewide Analysis, the City had the opportunity to consult with, offer comment, and supplement additional information relevant to the City. While submission of the AI is not a formal requirement under HUD regulations at this time, the City completed the process in partnership with the State. The data, findings, and analysis from this effort remain highly relevant and continue to inform the fair housing strategies, priorities, and goals outlined in this Consolidated Plan.

Safe Streets for All	City of Providence, Department of Planning & Development	The Safe Streets for All plan provides the framework to improve safety, accessibility, and connectivity for all users of Providence's streets. The plan guides the identification, prioritization, and implementation of safer street designs—including crosswalks, traffic calming, and bicycle infrastructure—as part of public infrastructure projects.
Anti-Displacement & Comprehensive Housing Strategy	City of Providence, Department of Planning & Development	An actionable ten-year housing plan with clear strategies and housing production goals to ensure housing that is affordable, safe, and equitable to residents. The Strategy, which was released in February 2021 established a clear plan to create and preserve dedicated affordable housing units, promote affordability by increasing the overall housing supply by lowering barriers and costs, assist renters and homeowners to maintain housing stability, help renters and homebuyers afford and sustain the cost of housing, and reduce displacement of existing residents at all income levels.

City of Providence Fiscal Year 2024 Capital Improvement Plan	City of Providence	The City's Capital Improvement Plan (CIP) is a multi-year plan that outlines a city's investments in infrastructure like streets, sidewalks, parks, and public buildings. It identifies priority projects, costs, funding sources, and timelines. The CIP helps guide the Consolidated Plan by aligning infrastructure investments with community development goals. Improvements to public spaces, transportation, and facilities directly support neighborhood revitalization, accessibility, and quality of life—key priorities of the Con Plan.
Art in City Life Plan & 2025 Addendum	City of Providence, Department of Art, Culture and Tourism	The Art in City Life Plan outlines how public art is integrated into Providence's neighborhoods, infrastructure, and public spaces. The 2025 Addendum updates the plan to reflect new priorities, including greater focus on equity, community engagement, and incorporating public art into upcoming capital and infrastructure projects.

2025 Overview of the Rhode Island Economy	State of Rhode Island	The Rhode Island Annual Economic Report provides an overview of the state's economic performance in 2024 and offers projections for 2025 and beyond. The report highlights growth in the labor force, job creation, and ongoing economic challenges, with a focus on building resilience and
		sustainable communities. This analysis helps inform the Consolidated Plan by providing critical data on employment trends, economic stability, and the need for investments that support economic opportunities for residents.
Governor's Workforce Board RI Biennial Employment	Governor's Workforce Board RI	The Biennial Employment and Training Plan is an important tool for the workforce system in the state to identify the key steps that will build the state's talent pipeline. Based on the network of Industry Partners that represent large and/or high-growth sectors of the State's economy, the Plan offers a good roadmap for the City's workforce development investments to increase impact and better assist low- and moderate- income City residents.

Housing 2030 (Draft)	Rhode Island Department of Housing	The State Housing Plan (Housing 2030) is Rhode Island's comprehensive strategy to address current and future housing needs. The plan sets clear goals and outlines policies, funding priorities, and tools to guide state and local efforts to expand housing access and affordability. Housing 2030 informs municipal planning and the use of federal and state resources, directly supporting the Consolidated Plan's goals to increase affordable housing, promote development, and address longstanding housing challenges.
Providence Housing Authority Strategis Plan	Providence Housing Authority	The Providence Housing Authority's Strategic Plan details their operations and programs. The Plan requires a certification by the City that it is consistent with the City's Consolidated Plan.
Providence Housing Authority Annual Report	Providence Housing Authority	The Providence Housing Authority's 2023 Annual Report (most recent) outlines efforts to preserve aging public housing, expand affordable housing options, and improve access to the private rental market through vouchers. This work aligns with the Consolidated Plan's goals to increase affordable housing, preserve existing units, and promote housing stability for low-income residents in Providence.

Providence Comprehensive Plan	City of Providence, Department of Planning and Development	The Providence Comprehensive Plan is a decade-long strategic framework that guides the city's growth and development. It addresses key areas such as housing, economic development, environmental sustainability, and transportation. This plan informs the Consolidated Plan by establishing local priorities and strategies that align with federal funding objectives. The Con Plan utilizes these local priorities to secure federal resources for housing and community development initiatives.
Great Streets Master Plan	City of Providence, Department of Planning & Development	Great Streets establishes a framework for public space improvements to ensure that every Providence street is safe, equitable, and sustainable. Informed by insights generated from thorough analysis of crash data, traffic calming requests, and housing and transportation figures, the plan outlines a vision for the future of Providence streets. This vision will be implemented through strategic investments of local and federal funds to make streetscapes safer and more equitable.

Healthy Homes Strategy	RI Alliance for Healthy	Commissioned plan identifies
	, Homes (RIAHH)	opportunities for the City to work
		within its own organization structure
		and with key partners to foster healthy
		housing through new construction,
		rehab, financial tools, code
		enforcement and housing court, and
		resident education. This plan will help
		the City to strategically align its work
		to improve the quality, safety, and
		health of existing and new housing.
		Although the Healthy Homes Strategy
		was released in 2017, it remains a
		relevant, long-term guiding document
		that continues to inform the City's
		efforts to improve housing quality,
		public health, and community
		resilience.
Providence's Plan for Our	City of Providence	The Plan for Our Schools: Building a
Schools: Building a Brighter		Brighter Future outlines the City's
Future		strategy for transitioning Providence
		Public Schools back to local control
		after the 2019 State intervention. It
		focuses on improving governance,
		operations, facilities, community
		engagement, and student outcomes.
		This effort supports ConPlan goals by
		promoting strong, stable communities
		through quality education, public
		investment, and inclusive
		engagement.

Climate Ready PVD	City of Providence	The Climate Ready PVD initiative
		(2024–2025) builds on the earlier
		Climate Justice Plan by setting clear
		targets to increase tree canopy,
		achieve municipal carbon neutrality by
		2040, and improve stormwater
		management and flood resilience. It
		includes new programs like renewable
		energy options for residents and
		upgrades to critical infrastructure,
		advancing Providence's commitment
		to climate equity and sustainability.
Rhode Island Broadband and	Rhode Island Commerce	The RI Broadband and Digital Equity
Digital Equity Strategic Plan		Strategic Plan (2024) aims to provide
		affordable, high-speed internet access
		to all residents by 2027. It focuses on
		expanding infrastructure, improving
		digital skills, and engaging
		communities. This supports the
		ConPlan's goals by promoting
		equitable access to technology, which
		is vital for education, economic
		opportunity, and healthcare.

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

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

The City interacts regularly with the State's Office of Housing & Community Development through the Consolidated Homeless Fund partnership, and through general efforts to address affordable housing and

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homelessness throughout the state. Similarly, the City has a partnership with Rhode Island Housing and collaborates on issues of affordable housing, financing options, and homelessness. Through these interactions, the City and the State interact frequently to discuss issues and initiatives related to housing, lead abatement and remediation, homelessness, and community development. Monthly calls with RI Housing and OHCD have been established to continue to foster this communication and collaboration.

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

Narrative (Optional):

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

Recognizing the critical need for enhanced multimodal connectivity, equitable access, and improved safety, the City of Providence is advancing comprehensive transportation initiatives through the Safe Streets for All program and the RIPTA Metro Connector project. The Safe Streets for All initiative is a citywide effort to redesign streetscapes, prioritize pedestrian and bicycle infrastructure, and implement traffic calming measures, with an emphasis on addressing systemic inequities in historically underserved neighborhoods. Concurrently, the RIPTA Metro Connector study seeks to increase transit service frequency and reliability on major corridors, establishing high-capacity transit connections between residential areas, employment hubs, and regional transportation centers. These coordinated efforts leverage data-driven prioritization frameworks that incorporate equity, connectivity, safety, and ridership demand to enhance overall mobility, promote sustainable transportation options, and support economic development across Providence.

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

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

Building on this foundation, the Safe Streets for All initiative, launched more recently, advances equitydriven street design by focusing on traffic safety improvements, especially in historically underserved neighborhoods. It emphasizes community engagement and data-driven approaches to reduce crashes, improve accessibility, and enhance multimodal connectivity, ensuring that safety and mobility improvements benefit all residents across Providence.

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

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

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

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

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

This process consisted of broad public meetings, neighborhood meetings, focus groups, resident surveys, listening sessions, and consultations with stakeholders from summer 2024 through winter/spring 2025. Outreach regarding events and funding opportunity was conducted via social media, newspaper advertisement, list-serv emails to neighborhood groups and organizations, and more.

Citizen Participation Outreach

5	Sort O	Mode of Ou	Target of Ou	Summary of	Summary of	Summary of co	URL (If applicable)
	rder	treach	treach	response/atte	comments re	mments not	
				ndance	ceived	accepted	
						and reasons	

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1	Public	Non-English	At the	A few	Not Applicable	https://www.providenceri.gov/housing-human-
	Hearing	Speaking	Consolidated	questions		services/
		- Specify	Plan &	were asked		
		other	Community	surrounding		
		language:	Development	the		
		Spanish	Information	application		
			Session held	process and		
		Non-	on February	eligible		
		targeted/bro	18 th , 2025. ,	activities		
		ad	City staff	with the		
		community	provided a	funds.		
			brief overview			
			of the			
			Consolidated			
			Plan process,			
			and the need			
			for			
			stakeholder			
			input on			
			priorities and			
			community			
			development			
			needs			
			throughout			
			the City. City			
			staff also			
			discussed the			
			process for			
			applying for			
			funds through			
			our			
			competitive			
			RFP process.			

2 Public Hearing Non- targeted/bro ad Fifteen (15) targeted/bro ad Discussion officials and individuals Not Applicable https://providenceri.iqm2.com/Citizens/Detail_ Meeting.aspx?ID=15409 4 Community Tetended a presentation at the City Development Block Grant at the City Budget as Council 0 Committee on Urban and bludget preceived and Planning (URRP) preceived reflected favorably and Planning received and Planning received favorably 0 Development Block Grant Budget (CDBG) Upon the Community Fifteen (15)	Sort O rder	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applicable)
2025.	2		targeted/bro ad	officials and individuals attended a presentation and discussion at the City Council Committee on Urban Redevelopme nt, Renewal, and Planning (URRP) relative to the Community Development Block Grant Budget (CDBG) on April 10,	was held on the draft Community Development Block Grant Budget as presented and budget process. All comments received reflected favorably upon the		

Sort O rder	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non- targeted/bro ad community	Twenty-One (21) officials and individuals attended a presentation and discussion at the City Council Committee on Urban Redevelopme nt, Renewal, and Planning (URRP) relative to the Community Development Block Grant Budget (CDBG) on April 15, 2025.	Discussion was held on the draft Community Development Block Grant Budget as presented and budget process. Presentation s on behalf of proposals were heard from 4 agencies. All comments received reflected favorably upon the program.	Not Applicable	https://providenceri.iqm2.com/Citizens/Detail_ Meeting.aspx?ID=15415

Sort O rder	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non- targeted/bro ad community	Twenty-Seven (27) officials and individuals attended a presentation and discussion at the City Council Committee on Urban Redevelopme nt, Renewal, and Planning (URRP) relative to the Community Development Block Grant Budget (CDBG) on April 23, 2025.	Discussion was held on the draft Community Development Block Grant Budget as presented and budget process. Presentation s on behalf of proposals were heard from 4 agencies. All comments received reflected favorably upon the program.	Not Applicable	https://providenceri.iqm2.com/Citizens/Detail_ Meeting.aspx?ID=15417

Sort O rder	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applicable)
	Public Hearing	Non- targeted/bro ad community	Twenty (20) officials and individuals attended a presentation and discussion at the City Council Committee on Urban Redevelopme nt, Renewal, and Planning (URRP) relative to the Community Development Block Grant Budget (CDBG) on April 28, 2025.	Discussion was held on the draft Community Development Block Grant Budget and budget process. All comments received reflected favorably upon the program.	Not Applicable	https://providenceri.iqm2.com/Citizens/Detail_ Meeting.aspx?ID=15442

6	Newspaper	Non-English	A public notice	Waiting until	Waiting until	
	Ad	Speaking -	notifying the	Public	Public	
	Au	Specify	public of the	Comment	Comment	
		other		Period is	Period is over	
		language:	opportunity to	over to	to update draft	
		Spanish,	review and	update draft	Con Plan.	
		Arabic,	comment on	Con Plan.		
		Chinese,	the City's			
		Khmer,	Citizen			
		Portuguese	Participation			
		Non-	Plan was			
		targeted/bro	published in			
		ad	the			
		community	Providence			
			Journal and on			
			the City's			
			webpage.			
			Legal ad was			
			published in			
			English with a			
			note in			
			Spanish asking			
			to call the			
			office for			
			more			
			information if			
			necessary;			
			web ad was			
			available in			
			English,			
			Spanish,			

Sort O rder	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applicable)
			Arabic, Chinese, Khmer, and Portuguese.			
7	Public Hearing	Non-English Speaking - Specify other language: Spanish Non- targeted/bro ad community	A public hearing will be held on July 16, 2025 to discuss briefly what a Con Plan is, the proposed goals as well as highlighting some proposed projects. This section will be updated after the public hearing/comm ent period are completed.	Waiting until Public Comment Period is over to update draft Con Plan.	Waiting until Public Comment Period is over to update draft Con Plan.	

8	Public	Non-	A public	Comments at	Not Applicable
	Hearing	targeted/bro	hearing was	both	
	•	ad	held on June	hearings	
		community	9, 2025 to	emphasized	
			discuss the	the need for	
			Analysis of	more	
			Impediments	inclusive and	
			to Fair	accessible housing,	
				increased	
			Housing and	and	
			Con Plan. At	sustained	
			the meeting,	funding,	
			participants	improved	
			discussed	data	
			recommendati	collection,	
			ons developed	and stronger	
			for the Five-	interagency	
			Year	coordination.	
			Consolidated	Additional priorities	
			Plan and	included	
			Analysis of	tenant	
			Impediments	protections,	
			to Fair	aging-in-	
			Housing. Five	place	
			(5) people	supports,	
			were in	expanded	
			attendance.	transportatio	
			One (1)	n access,	
			interested	digital equity, and	
				better public	
			individual who	education	
			was unable to		

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	attend the	around	
		housing	
	meeting was		
	provided with	programs	
	a digital copy	and	
	of the draft	language.	
	plan for their	Participants	
		also	
	review.	highlighted	
		the need for	
		increased	
		public	
		funding,	
		contractor	
		incentives,	
		and adaptive	
		reuse of	
		public	
		buildings to	
		expand	
		affordable	
		housing.	
		Priorities	
		included	
		inclusive	
		development	
		, stronger	
		enforcement	
		of housing	
		rights,	
		eviction	
		prevention,	
		rent	
		regulation,	
		accessible	

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Sort O rder	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applicable)
				housing, improved transportatio n access, and better public education on housing data and resources.		

9	Public	Non-	A public	Comments at	Not Applicable	
	Hearing	targeted/bro	hearing was	both		
	_	ad	held on June	hearings		
		community	10, 2025 to	emphasized		
			discuss the	the need for		
			Analysis of	more inclusive and		
			Impediments	accessible		
			to Fair	housing,		
			Housing and	increased		
			Con Plan. At	and		
			the meeting,	sustained		
			participants	funding, improved		
			discussed	data		
			recommendati	collection,		
			ons developed	and stronger		
			for the Five-	interagency		
			Year	coordination.		
			Consolidated	Additional		
			Plan and	priorities included		
			Analysis of	tenant		
			Impediments	protections,		
			to Fair	aging-in-		
			Housing. Ten	place		
			(10) people	supports,		
			were in	expanded		
			attendance.	transportatio n access,		
				digital		
				equity, and		
				better public		
				education		

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around
housing
programs
and
language.
Participants
also
highlighted
the need for
increased
public
funding,
contractor
incentives,
and adaptive
reuse of
public
buildings to
expand
affordable
housing.
Priorities
included
inclusive
development
, stronger
enforcement
of housing
rights,
eviction
prevention,
rent
regulation,
accessible

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Sort O rder	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applicable)
				housing,		
				improved		
				transportatio		
				n access, and		
				better public		
				education on		
				housing data		
				and		
				resources.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

Housing Needs

Housing Needs

Housing Affordability: Housing affordability remains a consistent challenge in the City. Approximately 46% of the renters and 31% of the homeowners in the City of Providence pay more than 30% of their annual income on housing (i.e. meet the definition of "cost-burdened").

The majority of Providence's residents (55%) qualify as low-and moderate-income by HUD guidelines.

These concerns are magnified by the 16,245 households that earn between 0% - 30% of the area median income. All these facts make it difficult to find affordable housing for residents of Providence.

Substandard Housing Stock: The lack of maintenance of City's housing, along with the high number of absentee landlords and lack of resources to help property owners to maintain their properties affects the quality of housing within the city. Childhood lead poisoning and asthma rates are disproportionately higher in the City than elsewhere in the state. Vacancy and property abandonment remain a challenging legacy from the last recession; as of 2023 over 100 properties still require significant rehabilitation or demolition to return them to productive reuse.

Public Housing: The Providence Housing Authority (PHA), the sole public housing provider in the City, manages 2,606 housing units that serve approximately 5,362 residents. In addition to its public housing portfolio, PHA administers Section 8 Housing Choice Vouchers for 6,147 individuals. Despite these efforts, the demand for affordable housing far exceeds the supply. Families applying for public housing face average wait times of up to five years, while elderly and/or disabled applicants wait nearly two years. For Section 8 housing assistance, applicants typically remain on the waitlist for 8 to 12 years.

While the Providence Housing Authority (PHA) has made strides in expanding access to its Section 8 Program—adding Project-Based Vouchers and special purpose vouchers such as Mainstream Vouchers, Emergency Housing Vouchers (EHV), and Veterans Affairs Supportive Housing (VASH) Vouchers—long waitlists remain a significant barrier for low-income families and vulnerable populations seeking stable, affordable housing in Providence.

Homeless Needs

Homeless Needs

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

Non-Homeless Special Needs

Non-Homeless Special Needs

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

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with special needs. These groups may also require special attention due to additional social services required.

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

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

Non-Housing Community Development Needs

Non Housing Community Development Needs

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

Libraries: Providence Community Library (the network of neighborhood libraries)

PCL is reliant on City and foundation funding to support the capital needs at its many facilities. CDBG funds have, and will continue, to support these needs as funds permit throughout the ConPlan period.

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

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

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

Summary of Housing Needs

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

- 26.4% of the City's households (16,245 of 61,480) are extremely low income (0-30% HAMFI). Within this group, 2,615 households have one or more children 6 years old or younger and 5,580 households have at least one person aged 62 years old or older.
- 34.5% of the City's households (21,110 of 61,480) have incomes ranging from zero to 80% HAMFI (i.e. meet the federal definition of "low and moderate income" and qualify for many HUD-funded programs).
- 8,460 renter households and 3,520 owner households pay over 50% of their gross annual income for housing, totaling 19.5% of the City's households with HUD-defined "severe cost burden".
- It's important to note that while housing and other costs continue to rise, the median income of City residents has remained stagnant. As such, cost burden is worsening, placing many more households in precarious and potentially unsustainable housing situations.

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

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

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

In addition to supporting the work of CDCs to rehabilitate and increase the supply of quality affordable housing, the City has sought to coordinate the work of the departments (Inspections & Standards, Solicitor's Office, Planning, Policy and more) that can have a direct impact on addressing blighted and abandoned property. I Through a coordinated suite of tools, the City has successfully rehabilitated more than 700 vacant and abandoned properties.

Demographics		Most Recent Year: 2020	% Change
Population	178,680	179,470	0%
Households	61,480	64,190	4%
Median Income	\$37,501.00	\$49,065.00	31%

Table 5 - Housing Needs Assessment Demographics

2000 Census (Base Year), 2016-2020 ACS (Most Recent Year) Data Source:

Number of Households Table

	0-30%	>30-50%	>50-80%	>80-100%	>100%
	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	16,245	9,780	11,330	6,070	20,770
Small Family Households	4,900	3,670	4,305	2,215	9,020
Large Family Households	1,085	980	1,895	705	1,610
Household contains at least one					
person 62-74 years of age	3,460	1,990	1,785	1,020	3,975
Household contains at least one					
person age 75 or older	2,120	1,415	995	800	1,525
Households with one or more					
children 6 years old or younger	2,615	2,005	2,365	930	2,655

Data 2016-2020 CHAS Source:

Table 6 - Total Households Table

Housing Needs Summary Tables

			Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOU	JSEHOLD				1					
Substandard										
Housing -										
Lacking										
complete										
plumbing or										
kitchen										
facilities	365	30	195	60	650	0	0	40	10	50
Severely										
Overcrowded -										
With >1.51										
people per										
room (and										
complete										
kitchen and										
plumbing)	225	110	45	10	390	60	4	0	0	64
Overcrowded -										
With 1.01-1.5										
people per										
room (and										
none of the										
above										
problems)	345	260	285	65	955	0	85	310	45	440
Housing cost										
burden greater										
than 50% of										
income (and										
none of the										
above										
problems)	6,530	1,455	450	25	8,460	1,375	1,665	350	130	3,520

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

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
Housing cost										
burden greater										
than 30% of										
income (and										
none of the										
above										
problems)	2,220	2,690	1,850	310	7,070	165	890	1,620	725	3,400
Zero/negative										
Income (and										
none of the										
above										
problems)	1,175	0	0	0	1,175	60	0	0	0	60
			Table 7 –	Housing I	Problems	Table				
Data 2016-2020 CHAS										

Data Source:

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

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOUS	SEHOLDS	;								
Having 1 or										
more of four										
housing										
problems	7,465	1,855	975	160	10,455	1,435	1,760	700	185	4,080
Having none of										
four housing										
problems	7,080	4,685	6,050	3,180	20,995	265	1,485	3,605	2,540	7,895
Household has										
negative										
income, but										
none of the										
other housing										
problems	0	0	0	0	0	0	0	0	0	0
	•		Table 8	– Housin	g Problem	s 2				
Data 2016-2020	0 CHAS	-								

2016-2020 CHAS Source:

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3. Cost Burden > 30%

		Re	enter		Owner				
	0-30%	>30-50%	>50-80%	-80% Total 0-30%		>30-50%	>50-80%	Total	
	AMI	AMI	AMI		AMI	AMI	AMI		
NUMBER OF HO	USEHOLDS	S							
Small Related	3,315	1,570	630	5,515	410	980	790	2,180	
Large Related	850	495	65	1,410	100	225	520	845	
Elderly	2,090	915	365	3,370	855	1,035	435	2,325	
Other	3,155	1,425	1,355	5,935	235	330	375	940	
Total need by	9,410	4,405	2,415	16,230	1,600	2,570	2,120	6,290	
income									

Data 2016-2020 CHAS Source: Table 9 – Cost Burden > 30%

4. Cost Burden > 50%

		Re	nter		Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	
NUMBER OF HO	USEHOLDS								
Small Related	0	0	390	390	400	475	0	875	
Large Related	0	0	0	0	100	195	0	295	
Elderly	1,155	380	70	1,605	710	785	210	1,705	
Other	0	2,590	705	3,295	225	0	0	225	
Total need by	1,155	2,970	1,165	5,290	1,435	1,455	210	3,100	
income									

Data 2016-2020 CHAS Source: Table 10 – Cost Burden > 50%

5. Crowding (More than one person per room)

			Renter			Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSE	HOLDS									
Single family										
households	440	315	230	10	995	60	35	275	15	385
Multiple,										
unrelated family										
households	200	10	85	65	360	0	50	45	30	125

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			Renter			Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Other, non-family										
households	20	45	10	0	75	0	4	0	0	4
Total need by	660	370	325	75	1,430	60	89	320	45	514
income										

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS Source:

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

Table 12 – Crowding Information – 2/2

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

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

As demonstrated in Table 10, a significant number (3,295 or 62%) of single person renter households report themselves among the severely-cost burdened (pay more than 50% of their income on rent). Additionally, 9% of households reported overcrowded living conditions.

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

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

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

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According to the 2023 American Community Survey, there are approximately 25,000 Providence residents living with a physical or cognitive disability, about 13% of the total population.

The largest absolute number of City residents living with a disability is the group aged 18 to 64, with 19,660 living with a disability. As a percentage of the total population by age, seniors aged 65 and older is the population group most likely to live with a disability, with 32% (7,988) living with some type of disability. Due to the nature of the City's housing stock with many multi-family and split-level units, one large concern is providing housing options for the 11,263 Providence residents that experience difficulty with walking or climbing stairs and the estimated 13,000 residents with self-care and independent living difficulties.

The Rhode Island Coalition Against Domestic Violence (RICADV), a statewide nonprofit coalition of domestic violence-focused service agencies, reports in its 2023 Annual Report that there were 9,362 victims of domestic violence who received assistance throughout Rhode Island. Of these:

- 12,397 hotline calls were answered;
- 58 adults and children lived in transitional housing units;
- 278 adults and children stayed in shelter/safe homes.

In Providence, Sojourner House provides hotline services, transitional housing programs, and Safe House programs. In FY2024, Sojourner House served 1,852 unduplicated clients and provided 6,455 shelter bed nights for 81 clients and 83,265 supportive housing bed nights to 412 clients. They also provide referrals to other social service agencies, immigration assistance, education services as well as clinical and support group services.

Demand for services (hotline, advocacy, shelter, and HIV testing) has been growing annually according to the reports cited above.

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

What are the most common housing problems?

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

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

The 2016-2020 CHAS data indicates that particular household types are experiencing greater rates of housing problems.

When examining renter households, it is apparent that "Small Related" (27.4%) and "Other" (43.8%) households experience the greatest rate of housing cost burden.

When examining owner households, the largest subgroups facing this housing problem are the "Elderly" (42.9%) and "Small Related" (32.5%) household types.

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

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

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

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

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

Rapid rehousing programs are critical tools in rehousing homeless individuals or families, however, assistance is time-limited. As such, housing navigation services and transition planning are necessary for rapid rehousing clients, as finding suitable, permanent replacement housing is difficult. Rental vacancy rates and a shortage of habitable units are expected to remain a challenge in obtaining permanent

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housing throughout the ConPlan period. If a household has an eviction or criminal record, the barriers to transitioning successfully from rapid rehousing are even greater.

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

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

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

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

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

Compounding matters, the City's historically low rental vacancy rate of 2.6% (as of 2020) means that once displaced, households have great difficulty in finding suitable alternative housing.

Discussion

The data presented above paints a clear picture of the City's housing challenges; primary among them is the issue of affordability. The housing cost burden among the City's low- to moderate-income residents creates significant difficulty for the households and for the City when cost burdens lead to homelessness. The lack of ongoing maintenance of the City's housing stock in low- and moderate-income neighborhoods has created situations where units are of substandard quality, are unhealthy, and potentially unsafe for habitation.

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

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

Introduction

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

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

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

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

The four housing problems are:

1) Housing unit lacks complete kitchen facilities;

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	11,790	3,465	2,225	
White	3,420	1,015	595	
Black / African American	1,490	594	375	

0%-30% of Area Median Income

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Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Asian	700	35	220	
American Indian, Alaska Native	250	35	35	
Pacific Islander	0	0	0	
Hispanic	5,580	1,685	970	

 Table 13 - Disproportionally Greater Need 0 - 30% AMI

 2016-2020 CHAS

Data Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	7,165	2,135	0	
White	2,395	605	0	
Black / African American	1,065	340	0	
Asian	280	15	0	
American Indian, Alaska Native	60	60	0	
Pacific Islander	10	0	0	
Hispanic	3,225	1,105	0	

 Table 14 - Disproportionally Greater Need 30 - 50% AMI

 2016-2020 CHAS

Data Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	5,475	4,455	0	
White	1,845	1,520	0	
Black / African American	795	680	0	
Asian	245	155	0	
American Indian, Alaska Native	8	0	0	
Pacific Islander	85	0	0	
Hispanic	2,380	1,935	0	

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,560	4,000	0
White	585	1,745	0
Black / African American	195	560	0
Asian	115	250	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	650	1,345	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI 2016-2020 CHAS

Data Source:

*The four housing problems are:

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

Discussion

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The majority of Providence households in the 0-30% AMI bracket experience at least one housing problem (72.5%).

Among racial/ethnic groups in this income range, Asian (73.3%), American Indian/Alaska Native (78.1%), and Hispanic (67.8%) households experience rates of housing problems that are significantly higher than the citywide average for this bracket and therefore reflect a disproportionately greater need. White (68.0%) and Black (60.6%) households also have high rates of housing problems, but fall closer to the citywide average.

In the 30–50% AMI bracket, Asian (94.9%), Hispanic (74.5%), and Black (75.8%) households show disproportionately high levels of housing problems when compared to other groups. The rate for Asian households is particularly elevated, nearly 20 percentage points above the citywide average.

In the 50–80% AMI bracket, American Indian/Alaska Native (100.0%), Asian (61.3%), and Black (53.9%) households all exceed the citywide average (approximately 55.1%), indicating a disproportionately greater need. Hispanic households (55.2%) fall very close to the average.

At the 80–100% AMI level, the overall prevalence of housing problems drops to 28.1%. No racial or ethnic group exceeds this rate by more than 10 percentage points; therefore, no group in this income bracket is considered to experience a disproportionately greater need.

It is important to note that small sample sizes for some racial and ethnic groups (such as American Indian/Alaska Native or Pacific Islander) may introduce a larger margin of error and should be interpreted with caution.

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

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

Introduction

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

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

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

The four severe housing problems are:

- 1) Housing unit lacks complete kitchen facilities;
- 2) Housing unit lacks complete plumbing facilities;
- 3) More than 1.5 persons per room (overcrowded); and

4) Household is cost burdened (more than 50 percent of income is devoted to housing costs).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,640	5,615	2,225
White	2,790	1,645	595
Black / African American	1,245	845	375
Asian	655	80	220
American Indian, Alaska Native	240	45	35
Pacific Islander	0	0	0
Hispanic	4,400	2,865	970

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Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	3,350	5,950	0	
White	1,185	1,810	0	
Black / African American	620	790	0	
Asian	155	145	0	
American Indian, Alaska Native	25	100	0	
Pacific Islander	10	0	0	
Hispanic	1,310	3,025	0	

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source:

*The four severe housing problems are:

2016-2020 CHAS

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,780	8,150	0
White	705	2,655	0
Black / African American	175	1,300	0
Asian	85	320	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	85	0
Hispanic	775	3,540	0

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Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	535	5,020	0	
White	115	2,220	0	
Black / African American	44	710	0	
Asian	20	350	0	
American Indian, Alaska Native	0	15	0	
Pacific Islander	0	0	0	
Hispanic	365	1,630	0	

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source:

*The four severe housing problems are:

2016-2020 CHAS

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

Discussion

A majority of Providence households in the 0–30% AMI bracket (approximately 63.2%) experience at least one severe housing problem. Among racial/ethnic groups in this bracket, Asian (68.6%), American Indian/Alaska Native (75.0%), and Hispanic (53.4%) households experience rates higher than the citywide average and therefore reflect a disproportionately greater need. Black households (50.5%) and White households (55.5%) also have high rates but do not exceed the threshold of 10 percentage points above the average.

In the 30–50% AMI bracket, about 36% of households report severe housing problems. Black (44.0%) and Asian (51.7%) households exceed this threshold and are considered to have a disproportionately greater need. Hispanic households (30.2%) fall below the citywide average and do not reflect disproportionate need in this income range.

At the 50–80% AMI level, the citywide rate drops to 17.9%. While Asian (21.0%) and Hispanic (18.0%) households are near this figure, no group exceeds the citywide rate by 10 percentage points, and thus none reflect a disproportionately greater need.

In the 80–100% AMI bracket, the rate of severe housing problems drops further to approximately 9.6%. All racial/ethnic groups report lower or similar levels, and no group reflects a disproportionately greater need in this income range.

As always, small sample sizes—particularly for Pacific Islanders and American Indian/Alaska Native populations—may increase the margin of error in estimates and should be interpreted with caution.

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

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

Introduction:

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

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

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

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	33,625	12,740	13,440	2,250
White	16,515	4,315	4,595	595
Black / African				
American	4,190	1,750	1,885	375
Asian	1,575	605	815	240
American Indian,				
Alaska Native	215	69	235	35
Pacific Islander	0	85	10	0
Hispanic	10,395	5,675	5,545	975

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source:

Discussion:

In Providence, 43.8% of households are considered cost burdened, paying more than 30% of their gross income toward housing, and 22.5% experience severe cost burden, spending more than 50% of their income on housing. These rates exclude households with "no or negative income."

When disaggregated by race and ethnicity, American Indian/Alaska Native households face the highest rates of housing cost burden, with 58.6% experiencing cost burden and 45.3% experiencing severe

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2016-2020 CHAS

burden—both significantly higher than the citywide averages, indicating a disproportionately greater need. Asian households also demonstrate a disproportionately greater need, with 47.4% experiencing cost burden and 27.2% experiencing severe burden.

Black or African American households similarly exceed the citywide average, with 46.5% cost burdened and 24.1% severely burdened. In contrast, White households report lower rates, with 35.0% experiencing cost burden and 18.1% severe burden. Pacific Islander data, while limited in sample size, show 100% of reported households experiencing severe cost burden, suggesting extreme need, though conclusions should be made cautiously. Hispanic households report a cost burden rate of 44.5%, which is slightly above the citywide average and may indicate a borderline disproportionate need. As with all small subpopulations, caution should be taken when interpreting the data due to potential margins of error.

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

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

Based on 2016–2020 CHAS data, several racial and ethnic groups in Providence experience disproportionately greater housing needs compared to the citywide average at various income levels.

In the 0–30% AMI bracket, 72.5% of households experience one or more housing problems. Within this category, Asian households (73.3%), American Indian/Alaska Native (78.1%), and Hispanic (67.8%) households all experience elevated rates of housing problems, with AI/AN households in particular facing the highest disparity. While White (68.0%) and Black (60.6%) households also face high rates, they are not more than 10 percentage points above the citywide average.

In the 30–50% AMI bracket, 77.0% of households experience housing problems. Asian households (94.9%) significantly exceed the average, indicating a disproportionately greater need. Hispanic (74.5%) and Black (75.8%) households fall just below the 10-percentage-point threshold, but still experience high rates of housing problems.

For the 50–80% AMI range, where 55.1% of households report housing problems, American Indian/Alaska Native households (100%) demonstrate the highest disparity. Asian (61.3%) and Black (53.9%) households are also at or near the average, while Hispanic households (55.2%) align closely with the jurisdiction-wide rate.

At the 80–100% AMI level, the rate of housing problems falls to 28.1%, and no racial or ethnic group exceeds this threshold by more than 10 percentage points. As a result, no group is identified as experiencing disproportionately greater need at this income level.

Similar patterns emerge when examining severe housing problems. In the 0–30% AMI bracket, Asian (68.6%), American Indian/Alaska Native (75.0%), and Hispanic (53.4%) households exceed the citywide average of 63.2%. In the 30–50% AMI range, where 36% of households experience severe housing problems, Black (44.0%) and Asian (51.7%) households exceed the threshold for disproportionate need. No racial or ethnic group surpasses the 10-percentage-point threshold for disproportionate need in the 50–80% or 80–100% AMI brackets.

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

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

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

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

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

As noted previously, the populations with disproportionate housing needs are generally small subsets of the City's overall population, which can provide challenges when mapping or extrapolating data. Maps of race/ethnicity by Census Block are provided in the hard copy of this ConPlan.

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

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

OMB Control No: 2506-0117 (exp. 09/30/2021)

NA-35 Public Housing – 91.205(b)

Introduction

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

The PHA owns and manages 10 housing complexes:

Chad Brown/Admiral Terrace/Sunset Village (375 units),

Hartford Park (508 units)

Codding Court (120 units)

Manton Heights (330 units)

Roger Williams (40 units)

Dexter Manor (291 units)

Dominica Manor (204 units)

Kilmartin Plaza (106 units)

Carroll Tower (194 units)

Parenti Villa (194 units).

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

In total, the PHA currently administers 2,367 Housing Choice Vouchers (Section 8), 219 Veterans Affairs Supportive Housing (VASH) vouchers (31 project-based; 188 tenant-based), 140 Mainstream vouchers (with 38 with preference for households experiencing homelessness referred via Coordinated Entry, and preference for 12 vouchers for households seeking to leave nursing homes or other institutional settings), 57 ModRehab vouchers, 306 Project-Based Vouchers, 42 Emergency Housing Vouchers, and 48 Homeownership vouchers.

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Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

			Progra	m Type						
	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	Special Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program		
Average Annual Income	10,926	6,936	10,840	13,353	13,951	13,207	11,058	0		
Average length of stay	4	4	7	6	6	7	0	0		
Average Household size	2	1	2	2	2	2	1	0		
# Homeless at admission	0	11	0	0	0	0	0	0		
# of Elderly Program Participants										
(>62)	6	22	698	278	3	270	4	0		
# of Disabled Families	14	77	688	520	7	500	8	0		

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			Progra	m Type					
	Certificate	Mod-	Public	Vouchers					
		Rehab	ab Housing	Total	Project -	Tenant -	Special Purpose Voucher		
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	
# of Families requesting									
accessibility features	97	252	2,559	1,963	20	1,890	22	0	
# of HIV/AIDS program									
participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

				Program Type					
Ethnicity	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	58	81	1,696	1,086	5	1,058	1	0	0
Not Hispanic	39	171	863	877	15	832	21	0	0
*includes Non-Elderly Disa	*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition								

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Nearly all PHA developments have fully accessible units, complying with ADA accessibility standards. Many other units include ADA modifications or adaptability, meaning they can accommodate residents with disabilities or be modified as needed. Some properties are designated for Seniors (age 62+) and people with disabilities. However, there's a specific exception for "near elderly" individuals defined as single-person households aged 50 to 61 without a disability, where these individuals may be eligible for studio apartments in these designated properties.

- Chad Brown/Admiral Terrace/Sunset Village includes 375 units (24 units at Sunset Village designated elderly/disabled), with bedroom sizes ranging from 1 to 5 bedrooms. Among these units are 7 fully handicap-accessible and 1 hearing/sight-accessible unit.
- Hartford Park includes 508 units (119 units at Hartford Park Tower designated for elderly/disabled), with bedroom sizes ranging from 1 to 7 bedrooms. Among those units are 10 fully handicap-accessible and 5 hearing/sight-accessible units.
- Codding Court_includes 120 units, with bedroom sizes ranging from 1 to 4 bedrooms. Among those units are 5 fully handicap-accessible and 3 hearing/sight-accessible units.
- Manton Heights includes 330 units, with bedroom sizes ranging from 1 to 5 bedrooms. Among those units are 16 fully handicap-accessible and 6 hearing/sight-accessible units.
- Roger Williams includes 40 units, with bedroom sizes ranging from 2 to 4 bedrooms. This development does not have fully handicap-accessible or hearing/sight accessible units.
- Dexter Manor includes 291 units designated for elderly/disabled and near elderly individuals, with bedroom sizes ranging from studios to 2 bedrooms. Among those units are 10 fully handicap accessible and 5 hearing/sight accessible units.
- Dominica Manor includes 204 units designated for elderly individuals, with bedroom sizes ranging from studio to 2 bedrooms. Among those units are 10 fully-handicap accessible units.
- Kilmartin Plaza includes 106 units designated for elderly/disabled and near elderly individuals. Among those units are 5 fully-handicap accessible units.
- Carroll Tower includes 194 units designated for elderly individuals. Among those units are 10 fully-handicap accessible units.

- Parenti Villa includes 194 units designated for elderly/disabled and near elderly individuals. Among those units are 10 fully handicap accessible units.
- Scattered Sites includes 244 units in duplexes or single-family homes scattered throughout the city. Among those units are 12 fully handicap accessible and 7 hearing/sight accessible units.

The PHA currently has 2,748 applicants on its public housing waiting list. Among these applicants, 215 have requested mobility-accessible units, 46 requested visually impaired units, and 36 sight-impaired units to accommodate their needs.

The PHA provides reasonable accommodation to residents, applicants, and program participants with disabilities. Any such accommodation must be financially and programmatically feasible for the PHA.

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

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

Within Providence's housing market, it is also tremendously difficult for voucher holders to locate a vacant, habitable housing unit within the Fair Market Rent limits. As such, the PHA has increased its payment standard to **110%** of Fair Market Rent, and engages in extensive landlord recruitment and engagement to incentivize Section 8 participation.

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

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

Discussion

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

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OMB Control No: 2506-0117 (exp. 09/30/2021)

NA-40 Homeless Needs Assessment - 91.205(c)

Introduction:

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

Based on the findings of the 2024 Point-In-Time (PIT) Count for the Rhode Island Continuum of Care (CoC), there are as many as 2,442 individuals experiencing homelessness on any given night in the state. In Providence, 267 individuals were counted in Emergency Shelter and 141 individuals were counted as unsheltered.

For Providence individuals: 408 are chronically homeless, 128 are mentally ill, and 21 are suffering from chronic substance abuse and 120 have substance use AND are mentally ill. There were 130 veterans counted in the Statewide count. The Homeless Management Information System (HMIS) from which this data is derived may count one person within multiple categories.

For families in Providence: a total of 283 individuals in families were counted, with 92 Head of Households identified. There are 7 individuals from families counted as unsheltered with 1 head of household.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	877	2	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0

Persons in Households with Only Adults	1565	700	0	0	0	0
			•			•
Chronically Homeless						
Individuals	936	216	0	0	0	0
Chronically Homeless						
Families	100	31	0	0	0	0
Veterans	130	100	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	4	4	0	0	0	0

*added category for DV

Data Source Comments:

Indicate if the homeless population Has No Rural Homeless is:

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

See table above.

Race:	Sheltered:	Unsheltered (optional)
White	1113	
Black or African American	113	
Asian	3	
American Indian or Alaska		
Native	10	
Pacific Islander	4	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	189	
Not Hispanic	1252	

Nature and Extent of Homelessness: (Optional)

 Data Source
 Data is from Statewide Point in Time Count - "Sheltered" includes those clients counted in emergency shelter

 Comments:
 Comments

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

The 2024 Point-in-Time Count reported 130 veterans experiencing homelessness, including both sheltered and unsheltered individuals. Of these, 100 were in shelter. A total of 877 persons in families were identified, with 271 family households in emergency shelter or transitional housing and 2 families unsheltered. Targeted resources will be critical in this Consolidated Plan period to transition veterans and families into permanent housing, as well as support diversion efforts to prevent shelter entry where possible.

It is important to also note that current and estimated rates of homelessness may be underestimated due to "doubling up" (families or individuals that are not captured by Point-in-Time counts) and differing methods of identifying and defining homelessness across programs.

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

See Point in Time 2024 Individuals by Race Table.

Racial and ethnic disparities in homelessness remain evident in Rhode Island, as reflected in the 2024 Point-in-Time count. Black or African American individuals, including those who also identified as Hispanic/Latino, made up 589 of the individuals counted—approximately 27.7% of the total homeless population—despite comprising only about 8.5% of the state's population (based on the most recent Census estimates).

Similarly, individuals identifying as multiple races (with or without Hispanic ethnicity) totaled 256 people, or roughly 12% of the homeless population, compared to just 3.4% of the state's population.

These disparities highlight ongoing systemic inequities that disproportionately impact communities of color, particularly in access to housing, economic stability, and supportive services. Addressing these imbalances is critical to creating a more equitable and inclusive housing system in Rhode Island.

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

As documented by the PIT data, homelessness in Rhode Island has continued to rise significantly over the past five years. The total number of persons in adult-only households increased from 723 in 2020 to 1,565 in 2024—more than doubling over this period. Homelessness among families (adults with children) has also risen sharply, with the number of persons increasing from 381 in 2020 to 877 in 2024.

Contrary to earlier trends, the data now shows a clear increase in family homelessness, not a decrease. Additionally, the number of chronically homeless (CH) persons nearly quadrupled, rising from 226 in 2020 to 936 in 2024. This points to a growing challenge not only in the number of individuals experiencing homelessness, but in the intensity and duration of their housing instability.

Discussion:

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

The homelessness issue in the City is compounded by the lack of resources to provide the requisite support services to the homeless and at-risk populations. To address these issues, the City is focused on

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funding needed programs that respond to homelessness through street outreach and rapid re-housing for those that fall into homelessness, supporting shelter operations, and supporting the Housing First model of providing homeless individuals with permanent housing and the appropriate wrap around services as required for them to maintain their housing.

While the City is committed to funding the programs above, it is also critical that additional, affordable units (targeted to at or below 30% AMI) be brought online to increase the supply of safe, habitable units for clients seeking housing. Additionally, it is critical to improve the alignment between development of affordable housing, rental subsidies, and case management services to ensure affordable units (such as those developed by CDCs) are attainable and available to the most vulnerable.

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

Introduction:

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

HOPWA

2,796
254
70

Table 26 – HOPWA Data

Data RI Dept. of Health Surveillance Report 2023 – Per 100,000 People Source:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	320
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or	
transitional)	150

Table 27 – HIV Housing Need

Data HOPWA CAPER and HOPWA Beneficiary Verification Worksheet
Source:

Describe the characteristics of special needs populations in your community: <u>*Elderly/Frail Elderly:*</u>

The City has 15.4% or 29,461 persons aged 65 and older (2023 ACS).

Generally, the elderly rely primarily on Social Security and other fixed retirement income, which creates affordability issues as housing prices have escalated much faster than income. City level information has not been updated for Providence post 2020. However, based on the latest statewide ACS-backed HUD data, Rhode Island has about 24,550 senior households (age 65+) spending over 30% of income on housing, and 12,855 spending over 50%. While updated city-specific data for Providence is not yet available, this likely reflects similar or elevated burdens locally. Additionally, limited incomes inhibit their ability to keep up with property maintenance.

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

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

Among the City's population, an estimated 11,263 residents experience ambulatory difficulties, and 14,419 residents are estimated as having self-care and independent living difficulties.

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

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

Persons with Substance Use Disorders:

The SAMHSA Center for Behavioral Health Statistics and Quality 2022-2023 National Survey on Drug Use and Health indicated that 21.6% of those Rhode Islanders surveyed over age 18 had "engaged in illicit drug use in the past month", and 24.5% reported "binge alcohol use".

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

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

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

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

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

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

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

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

Within Rhode Island there are approximately 2,796 individuals living with HIV/AIDS according to 2022 - 2023 Rhode Island Department of Health (RIDOH) HIV Surveillance data. While there are no recent numbers specific to Fall River/New Bedford, past data shows that both cities have a higher rate of those living with HIV/AIDS than the state average (Massachusetts Bureau of Infectious Disease and Laboratory Sciences, 2022).

According to the CDC's most recent *HIV Surveillance Report* (2022), Rhode Island reported one diagnosed case of HIV among children under the age of 13, equating to a rate of 0.7 per 100,000 children—among the higher rates nationally despite the small absolute number. This reflects a continuing trend identified in earlier data; in 2018, Rhode Island was among the states with the highest prevalence rate in this age group at 6.2 per 100,000. While the number of pediatric HIV cases remains low, Rhode Island continues to rank comparatively high due to its smaller population of children under 13.

There are 49 permanent housing units available for those living with HIV/AIDS and their families in the MSA in 2025. Additionally, 22 units are supported with Tenant-Based Rental Assistance (TBRA) which continues to be successful in maintaining stability for households and linking to community resources and primary medical care. The waitlist of individuals and families seeking TBRA is 305 households.

While Short-Term Rent, Mortgage and Utility assistance (STRMU) is an eligible HOPWA Program to assist low-income people living with HIV/AIDS with obtaining and maintaining stable and affordable housing, providers have recently prioritized longer-term supports (TBRA and permanent-supportive housing) based on waitlist demand. Specialized providers, such as AIDS Care Ocean State, provide quality housing in which clients may live with housing security. Housing continues to be a challenge for those living with HIV/AIDS particularly due to discrimination once their medical condition becomes known.

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

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

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

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

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

Describe the jurisdiction's need for Public Facilities:

<u>Schools</u>

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

The 2017 State assessment estimated that \$372.4 million was needed to bring Providence public schools to "good" condition, with long-term needs totaling \$531.8 million. Recent planning conducted in 2025 as part of the City's Phase II submission to the Rhode Island School Building Authority now places total facility needs at approximately \$1 billion. To begin addressing this gap, voters approved a \$400 million school construction bond in 2024. This investment will support a phased, 10-year plan to modernize 37 school buildings, improve health and safety, and ensure equitable access to high-quality learning environments. The effort builds on the 2017 *All In: Our Learning Spaces* initiative and aligns with broader community development goals.

<u>Libraries</u>

The Community Libraries of Providence operates nine neighborhood branches citywide. The system is actively working to complete major structural and accessibility improvements across its facilities, with an estimated cost exceeding \$3 million. Funding is being pursued through a combination of public and private sources, including applications to the City's CDBG Program. Recent and planned improvements support the system's goal of providing safe, modern, and inclusive library spaces in every neighborhood.

Parks & Recreation

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

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

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

Senior Centers & Community Centers

The City last conducted a facility audit in 2015 to assess the physical condition of 20 publicly owned senior and community centers. At that time, estimated repair needs ranged from \$62,000 to \$950,000 per site. While no updated audit has been published, the City continues to prioritize these facilities as part of its broader commitment to age-friendly and inclusive public spaces. Through recent planning efforts—such as the 2024 *Fostering a Lifelong Community* initiative—capital improvements remain a key focus. Over the next five years, community-based organizations are expected to submit funding requests for improvements to centers serving seniors, youth, and vulnerable populations.

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

How were these needs determined?

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

The City's FY 2024–2028 Capital Improvement Plan (CIP) outlines a coordinated five-year strategy for public infrastructure investments, totaling approximately \$336.6 million. Key priorities include roads, sidewalks, parks, recreation centers, and other public facilities. The CIP is coordinated and referred with the City's annual CDBG planning process to ensure that federal funds support priority projects — particularly in underserved neighborhoods. This coordination helps maximize impact and advance equitable community development goals.

Describe the jurisdiction's need for Public Improvements:

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

To support the City's goal of improving roads, sidewalks, and mobility infrastructure, the FY 2024–2028 Capital Improvement Plan allocates approximately \$61.3 million for citywide road reconstruction and over \$147 million in total for public works improvements. This includes investments in sidewalks, streetscapes, and complete streets. Continued coordination with CDBG and other funding sources will be essential to meeting neighborhood-level infrastructure needs, particularly in underserved areas.

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

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

How were these needs determined?

The Department of Public Works uses its Pavement Management Program to prioritize road, sidewalk, and complete street projects based on roadway condition, traffic volumes, and system needs. In the current FY 2024–2028 Capital Improvement Plan (CIP), the City has allocated \$61.3 million for citywide road reconstruction and \$26 million for sidewalk maintenance and replacement. Complementing these capital investments is the 2025 Safe Streets Plan, which will guide implementation of separated bike lanes, urban trails, traffic calming measures, and other multi-modal improvements to enhance mobility and safety across the city. Continued support from CDBG and other federal funding sources will remain essential to ensure these infrastructure projects are equitably implemented and responsive to neighborhood needs.

The Department of Public Works follows its Sidewalk Management Program (SMP) to guide sidewalk investments across the City's 625 miles of existing sidewalks, plus 26 miles of potential new sidewalks. The City's FY 2024–2028 Capital Improvement Plan dedicates approximately \$26 million toward sidewalk maintenance, repair, and replacement, and \$61.3 million for road reconstruction that includes sidewalk enhancements. These investments support the City's commitment to ensuring a "trip-free" standard for pedestrian infrastructure.

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

Describe the jurisdiction's need for Public Services:

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

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

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

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

Education and Youth Services

Educational outcomes and equity remain key concerns in Providence. In 2024, the City engaged over 1,000 students, families, and community members, who emphasized the need for stronger academic support and more inclusive, supportive learning environments. Stakeholders prioritized mentorship, afterschool and summer programs, no-cost college prep, arts and music education, nonviolence training, and recreational opportunities as essential services to address learning loss and promote youth well-being. These priorities will guide public service investments as the school system transitions back to local control.

Senior Services

With Providence's growing senior population, community feedback continues to highlight the need for expanded recreation, socialization, and wellness programs tailored to older adults. Many seniors face limited opportunities for physical activity and mental engagement, making these services vital for promoting independence, community connection, and dignified aging.

Transportation remains a significant barrier for many seniors. Numerous providers and residents report challenges with the State's non-emergency medical transport vendor, which restricts access to senior centers and meal programs. As a result, some senior centers have had to arrange their own transportation or adapt programming to accommodate these limitations. Addressing these gaps will be critical to enhancing quality of life for Providence's seniors.

Health & Mental Health Services

Primary health care access remains a critical need for Providence residents who are uninsured or unable to afford medical services. Prevention and management of conditions such as obesity, diabetes, and smoking-related illnesses continue to be priorities, alongside chronic disease screenings and availability of non-acute walk-in clinics. Additionally, culturally competent and multilingual healthcare services are essential to effectively serve the City's increasingly diverse population. Comprehensive mental health care is also vital to support individuals living with mental illness and to promote independent living.

Legal Services

Key legal issues impacting low- and moderate-income residents include protection against utility shutoffs, prevention of wage theft—especially among low-wage tipped workers—foreclosure and eviction prevention, particularly in cases of retaliation for reporting code violations, and "barrier busting" efforts such as expungement of criminal or eviction records that hinder housing access. Additionally, access to Social Security, Disability benefits, and immigration-related legal support remain critical needs.

How were these needs determined?

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

Public Service Need, Cont.

Transportation

The City continues to collaborate with RIPTA to enhance transit service near housing and employment, strengthening the critical connection between housing, transportation, and jobs. Coordinated efforts with developers ensure that new projects are appropriately located to support these linkages and promote equitable access.

Substance Use Disorder Prevention

Providence continues to address challenges related to opioid and substance misuse through prevention, early intervention, and support services. Case management for youth in the Juvenile Drug Court and adults with dependency remains vital. The City prioritizes expanding treatment access, harm reduction, and coordinated care to improve health outcomes and community safety.

Services for Victims of Domestic Violence

Comprehensive services remain essential, including emergency shelters, helplines, advocacy, support groups, children's programs, and public awareness efforts to prevent and reduce domestic violence in the community.

Childcare Services

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

Workforce Readiness and Employment Training

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

Adult Basic Education

Providence is home to many adults who lack sufficient educational attainment to afford them a living wage job. According to the 2016-2020 American Community Survey, approximately 18% of residents aged 25 and older have not completed high school, while nearly 42% have a high school diploma or

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equivalent as their highest level of education. Adults without a high school or college education face significant barriers to securing living-wage employment in the local and regional job markets.

Local resources such as the Providence Public Library and Providence Community Library provide adult learning and literacy programs, including free English as a Second Language (ESL) classes, GED preparation, computer literacy, and family literacy initiatives. Despite these offerings, gaps remain in access and capacity, with demand for these critical services exceeding available resources.

Newly Arriving Immigrants

Providence continues to welcome a growing and diverse immigrant population that requires specialized, accessible services to support successful integration. These services include language access, legal assistance, employment support, and culturally responsive community programs to help newcomers navigate and thrive in their new environment.

Additional Special Needs Populations

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City's 2025-2029 Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered with HUD entitlement funds. This market analysis describes the environment in which the City will be making community development investments.

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

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

Throughout this analysis, the following issues have been identified:

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

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

Introduction

The City of Providence has approximately 74,770 housing units, according to the 2016-2020 American Community Survey 5-Year Estimate. Of the units where tenure-type is reported, 36.9% are owneroccupied, and 63.1% are renter-occupied. Owner-occupied units tend to be larger than rental units with 68% of owner units having three or more bedrooms, compared to about 27% of rental units. Nearly all units without bedrooms continue to be rental units.

While Providence's real estate market was deeply impacted by the 2007–2009 foreclosure crisis, the city has experienced a strong resurgence over the last decade, driven by sustained demand for centrally located, market rate and affordable housing as well as student housing.

When looking at the 2024 LMI Housing chart, 343 new deed-restricted affordable units were placed in service statewide, the highest annual total in five years. Providence led municipalities by adding 169 new deed-restricted affordable units and saw a net increase of 1,715 units in its low/moderate-income housing count—driven largely by the inclusion of 1,870 federally funded rental vouchers. Although data on market-rate and student housing aren't detailed here, the city's 10% inclusionary zoning threshold and recent zoning reforms—including up-zoning and ADU expansion—will hopefully accelerate multifamily development.

The City's Downtown and East Side remain the primary areas for new construction and adaptive reuse projects. Many deed-restricted affordable housing developments underway are concentrated in neighborhoods like Olneyville, Hartford, Elmwood, and South Providence.

Downtown continues its transformation into a vibrant mixed-use district featuring housing, retail, institutional uses, and offices. Development focuses on infill sites in Downcity and the Jewelry District, as well as the vacant parcels from the I-195 highway relocation. While the office market remains largely stable with limited new space planned, significant growth is occurring in residential and institutional sectors.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,910	24%
1-unit, attached structure	1,920	3%
2-4 units	37,120	50%
5-19 units	8,195	11%
20 or more units	9,535	13%
Mobile Home, boat, RV, van, etc	90	0%
Total	74,770	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Ren	ters
	Number	%	Number	%
No bedroom	110	0%	2,325	6%
1 bedroom	940	4%	10,110	25%

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	Owners		Renters	
	Number	%	Number	%
2 bedrooms	6,745	28%	16,670	42%
3 or more bedrooms	16,495	68%	10,795	27%
Total	24,290	100%	39,900	100%

Data Source: 2016-2020 ACS

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

Table 29 – Unit Size by Tenure

As of 2024, Providence has approximately 11,847 deed-restricted low- and moderate-income housing units, defined by Rhode Island law as newly constructed or substantially rehabilitated with public subsidy and restricted for at least 30 years or more.

Of these, about 4,838 units serve elderly households, 5,729 units serve families, and 1,280 units serve individuals with special needs. According to the 2016–2020 American Community Survey, Providence's total year-round housing stock is estimated at 75,257 units. Thus, deed-restricted affordable housing represents about 15.7% of the city's housing supply, reflecting continued progress toward affordable housing goals.

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

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

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

According to the Rhode Island Department of Housing's 2024 Annual Integrated Housing Report, Providence has 909 low- and moderate-income housing units (7.5%) with affordability restrictions set to expire within the next 5 years. An additional 1,269 units (10.5%) are set to expire between 6–10 years, while the majority — 6,182 units (51%) — have expiration dates more than 10 years out. Notably, 3,775 units (31%) have unknown expiration timelines, making long-term affordability planning more difficult. The City and RI Housing continue to engage property owners of these developments to extend affordability commitments wherever possible and minimize the loss of deeply affordable housing over time.

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

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

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

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

Describe the need for specific types of housing:

Discussion

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

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

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

Introduction

The following section addresses the current and projected cost of housing in Providence. While HUDprovided data (see tables below) forms the foundation of this analysis, it is supplemented by findings from the City's **Comprehensive Housing Strategy**, which included a detailed socioeconomic, real estate, and financial feasibility assessment of local housing needs.

Recent data from the **2024 Comprehensive Plan**, RIHousing's Low and Moderate Income Housing Inventory, local permitting activity, and online real estate platforms (e.g., LoopNet, Apartments.com) further inform market conditions. This analysis is also guided by stakeholder input, including housing advocates, providers, and real estate professionals engaged through both the ConPlan and broader planning efforts (see PR-10).

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

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

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	177,100	225,200	27%
Median Contract Rent	748	857	15%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	9,655	24.2%
\$500-999	17,245	43.2%
\$1,000-1,499	8,825	22.1%
\$1,500-1,999	2,625	6.6%

Rent Paid	Number	%
\$2,000 or more	1,555	3.9%
Total	39,905	100.0%

Data Source: 2016-2020 ACS

Table 31 - Rent Paid

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner					
30% HAMFI	7,240	No Data					
50% HAMFI	15,805	1,660					
80% HAMFI	28,145	6,790					
100% HAMFI	No Data	10,555					
Total	51,190	19,005					
Table	e 32 – Housing Affordability	Table 32 – Housing Affordability					

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	
Fair Market Rent	1,066	1,171	1,409	1,715	2,118	
High HOME Rent	786	889	1,060	1,328	1,488	
Low HOME Rent	717	768	922	1,065	1,188	
Table 33 – Monthly Rent						

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

While the total number of housing units in Providence may seem adequate, there are persistent shortfalls in both affordability and habitability. According to 2016–2020 ACS data, 47% of renter households—and 40% of homeowners—spend more than 30% of their income on housing, with many significantly burdened. Additionally, over 65% of the city's rental stock pre-dates 1959, with nearly 70% of all housing built before 1959—including both rentals and owner-occupied homes—creating widespread deferred maintenance challenges.

Studies show the most deeply affordable units are often in the poorest condition—exhibiting hazards such as lead paint, plumbing, or electrical code violations . Residents in these units frequently face a trade-off between affordability and safety, with many reluctant to report issues due to fear of landlord retaliation. These combined affordability and habitability issues continue to undermine the stability and well-being of the city's lowest-income households.

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

As with most cities, Providence's housing market still fails to produce sufficient units for both the lowest- and highest-income households. The City's Comprehensive Housing Strategy highlighted an existing shortage of 5,103 rental units for households earning ≤ 30% AMI, with another 1,583 units needed if production remains stagnant. Additionally, by 2030, demand is projected for 528 units serving the 30–50% AMI band and 343 units for the 50–80% AMI bracket.

These projections still align with Providence's evolving demographics. Updated census and planning data suggest that renter households earning \leq 80% AMI are expected to increase by nearly 2,600 households over the coming decade, and without targeted construction, the ownership gap—a projected 355-unit shortage for \leq 80% AMI homebuyers—will persist. Meanwhile, much of the city's modestly priced housing remains in multi-family structures only affordable when rental income is factored in, and high-end unit shortages are contributing to market pressures that indirectly limit access for moderate- and lower-income households.

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

While the most recent ACS median gross rent for Providence is \$1,333 (2019–2023 5-Year Estimates), it is important to note that these figures are calculated at the Metropolitan Statistical Area (MSA) level, not the neighborhood or block group level. As such, public feedback collected from the community and from housing providers continues to emphasize that "affordable" rents, as defined by HUD, remain out of reach for many residents—particularly in historically underserved neighborhoods.

This affordability gap is even more pronounced for households seeking units on the private market without income restrictions, where rents often exceed \$2,000 per month for modest apartments. The disconnect between HUD affordability standards and actual market conditions highlights the continued need for targeted investment in deeply affordable housing and rental assistance strategies.

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

Given the above, the City must consider in its funding of affordable housing projects: 1) whether proposed rents are appropriately targeted and sufficiently affordable to neighborhood residents, and 2)

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whether the project is in an area of low or high opportunity with access to amenities. The City's Comprehensive Housing Strategy recommends prioritization of developments with deeply-affordable units, and those sited in high-opportunity neighborhoods.

Discussion

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

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

Introduction

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

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

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

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

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

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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

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

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

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

Based on this definition, nearly half of all renter-occupied households in the City (42%) have at least one "selected condition". A smaller but still significant percentage (35%) of owner-occupied households are estimated to have at least one selected condition.

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OMB Control No: 2506-0117 (exp. 09/30/2021)

As previously detailed, the primary concern for Providence housing units is cost burden. This is the housing condition of much greater magnitude compared to any other condition. The City's housing stock only has a small number of units that would be considered substandard regarding the conditions related to lack of plumbing or lack of kitchen facilities (~600), and overcrowding (~3,000), which of course creates serious hardship to that subset of households. However, the rate of those substandard conditions as reported by the ACS does not speak to a systemic or pervasive issue in the community (as housing cost burden does).

Condition of Units

Condition of Units	Owner-Occupied		Renter	Occupied
	Number	%	Number	%
With one selected Condition	8,605	35%	16,870	42%
With two selected Conditions	270	1%	920	2%
With three selected Conditions	10	0%	135	0%
With four selected Conditions	0	0%	55	0%
No selected Conditions	15,405	63%	21,920	55%
Total	24,290	99%	39,900	99 %

Data Source: 2016-2020 ACS

Table 34 - Condition of Units

Year Unit Built

Year Unit Built	Owner-Oo	Owner-Occupied		Occupied
	Number	%	Number	%
2000 or later	1,905	8%	2,035	5%
1980-1999	2,080	9%	4,665	12%
1950-1979	5,215	21%	10,365	26%
Before 1950	15,090	62%	22,835	57%
Total	24,290	100%	39,900	100%

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number %		Number	%
Total Number of Units Built Before 1980	20,305	84%	33,200	83%
Housing Units build before 1980 with children present	2,060	8%	675	2%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

OMB Control No: 2506-0117 (exp. 09/30/2021)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

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

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

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

The City does not have a complete inventory of housing units that contain lead-based paint. However, based on the age of the housing stock, we know that a substantial portion of both owner-occupied and rental units were built before 1979 and are therefore at risk. While 30,103 addresses in Providence have received a Lead Mitigation Certificate under the State of Rhode Island's Lead Mitigation Act, these certificates do not specify tenure (owner-occupied vs. rental), and they expire after two years. There are 771 properties with Full Lead Safe Certificates which never expire. Many units may remain lead-safe after expiration, but without renewed inspections, the City cannot reliably verify their condition. Therefore, a conservative estimate is that tens of thousands of housing units in Providence remain at risk of lead-based paint hazards.

More concerning is the number of children under the age of six living in these homes who may be exposed to lead. According to the Rhode Island Department of Health (RIDOH) surveillance data, between 2018 and 2020, certain neighborhoods in Providence had up to 15-20% of children tested showing elevated blood lead levels (EBLLs) of 5 μ g/dL or higher. This indicates a continuing and serious public health risk for children living in the City, especially in older, lower-income housing.

RIDOH's composite Healthy Housing Index—which factors in elevated blood lead levels, age of housing, asthma-related emergency department visits, and median household income by census tract—indicates

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that several areas in Providence experience greater housing-related health challenges relative to other parts of the state. These findings highlight the importance of continued investment in lead hazard reduction and healthy housing initiatives to support child and family well-being across the city

Discussion

N/A

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

Introduction

The PHA owns and manages 10 housing complexes:

Chad Brown/Admiral Terrace/Sunset Village (375 units),

Hartford Park (508 units)

Codding Court (120 units)

Manton Heights (330 units)

Roger Williams (40 units)

Dexter Manor (291 units)

Dominica Manor (204 units)

Kilmartin Plaza (106 units)

Carroll Tower (194 units)

Parenti Villa (194 units).

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

In total, the PHA currently administers 2,367 Housing Choice Vouchers (Section 8), 219 Veterans Affairs Supportive Housing (VASH) vouchers (31 project-based; 188 tenant-based), 140 Mainstream vouchers (with 38 with preference for households experiencing homelessness referred via Coordinated Entry, and preference for 12 vouchers for households seeking to leave nursing homes or other institutional settings), 57 ModRehab vouchers, 306 Project-Based Vouchers, 42 Emergency Housing Vouchers, and 48 Homeownership vouchers.

Totals Number of Units

			Program Type								
Certificate	Mod-Rehab Public		ficate Mod-Rehab Public					Vouchers			
		Housing	Total	Project -based	Tenant -based	Specia	l Purpose Vouch	ucher			
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
95	250	2,606	2,240	0	2,240	512	0	0			
			Housing	Certificate Mod-Rehab Public Total	Certificate Mod-Rehab Public Housing Total Project -based	Certificate Mod-Rehab Public Voucher Housing Total Project -based Tenant -based	Certificate Mod-Rehab Public Vouchers Housing Total Project -based Tenant -based Specia Veterans Affairs Supportive Housing Housing	Certificate Mod-Rehab Public Vouchers Housing Total Project -based Tenant -based Special Purpose Vouch Vouchers Vouchers Vouchers Vouchers Vouchers Image: Special Purpose Vouch Image: Special Purpose Vouchers Vouchers Vouchers Image: Special Purpose Vouchers Image: Special Purpose Vouchers Vouchers Vouchers Image: Special Purpose Vouchers Image: Special Purpose Vouchers Vouchers Vouchers Image: Special Purpose Vouchers Image: Special Purpose Vouchers Vouchers Vouchers Image: Special Purpose Vouchers Image: Special Purpose Vouchers Vouchers Vouchers Image: Special Purpose Vouchers Image: Special Purpose Vouchers Vouchers Vouchers Image: Special Purpose Vouchers Image: Special Purpose Vouchers Image: Special Purpose Vouchers			

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The PHA implemented the National Standard for Physical Inspection of Real Estate (NSPIRE) for the public housing program on July 1, 2023, in accordance with HUD regulations. This replaced the HUD REAC inspections.

The NSPIRE inspection model prioritizes health, safety, and functional defects over appearance. These inspections provide a more accurate representation of the property's physical conditions and encourage ongoing maintenance throughout the year.

Public Housing Condition

Public Housing Development	Average Inspection Score
Chad Brown	68
Manton Heights	80
Parenti Villa	Inspection scheduled for July 2025 – Last REAC inspection in 2019 scored 86
Hartford Park	53
Codding Court	57
Dominica Manor	Pending inspection date for 2025 – Last REAC inspection in 2018 scored 95
Carroll Tower	Pending inspection date for 2025 – Last REAC inspection in 2018 scored 94
Kilmartin Plaza	74
Dexter Manor	Inspection scheduled for July 2025 – Last REAC inspection in 2019 scored 84

Table 42 - Public Housing Condition

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

The Providence Housing Authority (PHA) continues to address the needs of its aging public housing stock through its Annual and Five-Year Capital Fund Program budgets. While major modernization needs have been identified, funding has not kept pace with inflation or rising construction costs, making it difficult to address the backlog of capital repairs.

Key challenges include outdated building systems, accessibility upgrades, and energy efficiency improvements. Limited resources also hinder the PHA's ability to modernize units to meet evolving safety and climate resilience standards. Additional investment is needed to preserve housing quality and ensure long-term viability of the City's public housing.

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

The PHA remains diligent in (1) exploring modern day affordable housing programs and comprehensive, neighborhood revitalization strategies, (2) promoting healthier living and housing initiatives and (3) continuing to create and maintain partnerships that provide access or the provision of the important

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social needs of our residents to stimulate family self-sufficiency and economic independence and sustainability.

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

Discussion:

N/A

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

Introduction

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

Facilities and Housing Targeted to Homeless Households

	Emergency S	helter Beds	Transitional Housing Beds	Permanent Supportive Housing Beds		
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development	
Households with Adult(s) and Child(ren)	0	0	0	0	0	
Households with Only Adults	0	0	0	0	0	
Chronically Homeless Households	0	0	0	0	0	
Veterans	0	0	0	0	0	
Unaccompanied Youth	0	0	0	0	0	

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: see Table 1 (below)

Type of Facility	Units for Adult(s) and	Beds for Adult(s) and	Adult(s)	Child	Total Year-	Seasonal/	Chronic	Veteran	Youth
	Child(ren)	Child(ren)	Only	Only	Round	Overflow			
Emergency Shelter	261	86	299		646	60			6
Safe Haven &									
Transitional									
Transitional			74		74		1	62	12
Permanent	152	178	285		615				11
Permanent	52	173	257		482		343	8	3
Supportive*									
Rapid Rehousing	149	44	81		274			1	19
Other*							1		
Totals:								1	1

Table 1 - Facilities & Housing Targeted to Homeless Households (HMIS) - Providence, 2024 Housing Inventory Count (RI Coalition to End Homelessness)

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

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

In Providence, these mainstream services include:

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

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

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

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

Health Services:

Access to mainstream health services remains a critical component in addressing chronic homelessness. The State of Rhode Island continues to maintain protocols to prevent hospital discharges directly into homelessness. Memoranda of Agreement (MOAs) link area hospitals with community-based organizations, substance use treatment centers, and assisted living or long-term care facilities to support appropriate discharge planning. Many hospitals and residential care facilities now employ dedicated discharge planners trained to identify and connect individuals to available mainstream services and housing resources, helping to reduce the risk of housing instability following treatment.

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

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

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

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

The service delivery system to homeless persons is as follows:

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

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

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

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

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

Rhode Island's Coordinated Entry System has 3 goals:

1. Helping households move through the homeless system faster

2. Reducing new entries into homelessness

3. Improving data collection and quality.

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

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

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

Introduction

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

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 40– HOPWA Assistance Baseline

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

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Table 1 - HOPWA Assistance Baseline (2020)

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

Persons Living with HIV/AIDS

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

There are 49 permanent housing units available for those living with HIV/AIDS and their families in the EMSA as of 2025. Additionally, 22 units are supported with Tenant-Based Rental Assistance (TBRA) which continues to be successful in maintaining stability for households and linking to community resources and primary medical care. The waitlist of individuals and families seeking TBRA is 305 households. The level of TBRA support that can be provided varied based on annual funding levels.

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

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

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

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

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

Persons with Substance Use Disorders

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

In addition to diversion, specific treatment can manifest in a variety of forms depending on the specific acuity of the circumstance. A continuum of services ranging from in-patient hospitalization, residential sobriety treatment in a supportive and structured environment, long-term outpatient treatment, relapse prevention programs, regular toxicology screening, medication management, and other programs could be necessary to increase the likelihood of future abstinence from drugs and alcohol.

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Often times, there are contributing or concurrent conditions that result in alcohol or drug abuse which need to be addressed in order to assist the individual from dependence on alcohol or drugs.

The City's senior population (aged 65+) now makes up approximately **11.5%** of Providence residents, translating to around 7,400 elderly households. Given statewide trends, it's likely that around 2,900 older households are paying over 30% of their income for housing—and about 1,500 facing severe burdens above 50%. Seniors who rent are most vulnerable, with over half likely cost-burdened and more than a quarter severely burdened. These households often struggle to afford healthcare, maintenance, and other essentials on fixed incomes—underscoring the need for increased targeted support to ensure healthy and affordable living for older residents.

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

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

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

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

Public Housing Residents

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

In 2025, the PHA intends to utilize CDBG funds to expand its programming space at the Hartford Park Tower in order to sustain and provide additional wellness activities such as ESL and GED instruction, their Family Self Sufficient Program and their on- site computer lab which offers digital literacy classes.

Improvements will also occur at the Sunset Village, Dominica Manor, and Dexter Manor. These updates will ensure residents are living in safe and secure units.

Persons with Mental, Physical, and/or Developmental Disabilities

Among the City's population, 11,263 residents experience ambulatory difficulties, and 14,419 residents are estimated as having self-care and independent living difficulties.

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

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

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

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

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

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

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

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

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

See above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Providence was a partner in the 2025 development of a Statewide Regional Analysis of Impediments to Fair Housing (Regional AI) in consultation with the RI HUD entitlement communities: Providence, Cranston, East Providence, Pawtucket, Warwick, and Woonsocket. Providence continues to support a regional approach to fair housing, recognizing that many systemic barriers—such as economic conditions, limited transportation infrastructure, the cost and scarcity of property insurance, and underinvestment in affordable housing—are beyond the authority or financial capacity of any single municipality to address. Tackling these challenges requires coordinated action among municipalities, state and federal funding agencies, housing developers, lenders, fair housing advocates, and planning entities.

Rhode Island maintains a statutory "fair share" requirement for affordable housing. Municipalities are obligated to plan for housing that serves a broad range of residents by age, income, and household composition. Despite these mandates, production continues to fall short of demand—particularly for households earning below 30% of AMI. As noted in the 2025 AI, the affordability gap is widening statewide, and disparities in homeownership and cost burdens persist by race and ethnicity.

To address these needs, the State has reaffirmed a "both-and" policy approach—prioritizing new affordable housing development in high-opportunity areas while also investing in historically underresourced neighborhoods such as those in Providence. However, limited land availability in Providence makes large-scale new development challenging. As such, the City and its partners continue to focus on **rehabilitation and infill development** strategies. Programs like the **RI Housing Land Bank** and the **Providence Redevelopment Agency** support nonprofit developers by acquiring and holding properties for future redevelopment. Housing quality remains a key fair housing issue. Low-income households—disproportionately communities of color—are more likely to reside in substandard housing, often with lead-based paint or code violations. Children in particular are vulnerable to the long-term effects of unhealthy housing conditions. While protections exist under the Residential Landlord and Tenant Act (R.I. Gen. Laws § 34-18-64) to guard against retaliation when tenants report unsafe conditions, these rights are not widely known or enforced. In response, the City recently launched an **Eviction Defense Program** to expand access to legal representation for low- and moderate-income renters, promote housing stability, and increase awareness of tenant protections

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	193	22	0	0	0
Arts, Entertainment, Accommodations	9,046	11,566	14	11	-2
Construction	2,021	2,702	3	3	0
Education and Health Care Services	16,709	39,413	25	39	14
Finance, Insurance, and Real Estate	3,912	6,780	6	7	1
Information	885	1,983	1	2	1
Manufacturing	6,790	3,926	10	4	-6
Other Services	2,684	4,408	4	4	0
Professional, Scientific, Management Services	4,652	10,562	7	10	3
Public Administration	0	0	0	0	0
Retail Trade	6,956	7,238	11	7	-3
Transportation and Warehousing	1,963	1,017	3	1	-2
Wholesale Trade	2,340	3,260	4	3	0
Total	58,151	92,877			

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	90,155
Civilian Employed Population 16 years and	
over	83,740
Unemployment Rate	7.14
Unemployment Rate for Ages 16-24	14.49
Unemployment Rate for Ages 25-65	4.58
Table 4	2 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People Median Income		
Management, business and financial	20,735		
Farming, fisheries and forestry occupations	2,865		
Service	11,590		
Sales and office	15,590		
Construction, extraction, maintenance and			
repair	3,994		
Production, transportation and material			
moving	5,900		
Table 43 – Occupations by Sector			

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	53,727	71%
30-59 Minutes	15,026	20%
60 or More Minutes	6,623	9%
Total	75,376	100%

Table 44 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed Unemployed		Not in Labor Force
Less than high school graduate	6,960	690	5,410

Educational Attainment	In Labo		
	Civilian Employed	Civilian Employed Unemployed	
High school graduate (includes			
equivalency)	18,720	1,380	7,820
Some college or Associate's degree	13,795	1,340	3,965
Bachelor's degree or higher	25,080	715	4,250

Table 45 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age							
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs			
Less than 9th grade	170	795	1,535	4,185	4,165			
9th to 12th grade, no diploma	1,925	1,350	1,830	3,370	1,935			
High school graduate, GED, or								
alternative	9,795	8,530	7,240	12,155	6,675			
Some college, no degree	14,405	5,885	3,385	4,900	1,700			
Associate's degree	1,000	1,625	890	2,415	565			
Bachelor's degree	2,615	8,010	3,140	5,750	2,250			
Graduate or professional degree	380	5,010	3,595	4,585	3,455			

Data Source: 2016-2020 ACS

Table 46 - Educational Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,567
High school graduate (includes equivalency)	31,700
Some college or Associate's degree	33,671
Bachelor's degree	42,296
Graduate or professional degree	66,563

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within

your jurisdiction?

Providence, as Rhode Island's capital and economic hub, remains the state's primary job center. A significant portion of the state's workforce either lives in, commutes into, or commutes from the Providence metropolitan area. The City's economy is anchored by a concentration of major institutions

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and employers, particularly in the education and health care sectors, which together account for the largest share of jobs (39%) and 25% of the resident workforce.

These sectors are bolstered by the presence of leading institutions such as Brown University, Rhode Island School of Design (RISD), Providence College, Johnson & Wales University, and Rhode Island College, alongside major healthcare systems like Brown University Health and Care New England. These anchor institutions provide stable employment and play a critical role in supporting Providence's economy.

Other important employment sectors include professional, scientific, and management services (10% of jobs), arts, entertainment, and accommodations (11% of jobs), and retail trade (7% of jobs). The arts and cultural economy, in particular, reflects Providence's vibrant creative community and supports both tourism and local economic activity.

However, the City also relies on industries with lower average wages and greater exposure to economic fluctuations. Sectors such as retail trade, transportation and warehousing, and manufacturing together represent a meaningful portion of jobs but are also more vulnerable to disruption. The difference between the number of workers and available jobs in some sectors—such as manufacturing (10% of workers, but only 4% of jobs)—highlights structural challenges in aligning workforce skills with local employment opportunities.

While the impacts of the COVID-19 pandemic have receded, the lasting economic disruptions it caused underscore the need for continued investment in workforce development, economic diversification, and support for industries that offer long-term stability and upward mobility.

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

Over the 2025 Consolidated Plan period, the City of Providence is poised to experience both continued economic opportunity and important policy challenges. As the capital of Rhode Island and its primary economic hub, Providence is well-positioned within the Northeast I-95 corridor—just 45 minutes south of Boston and three hours north of New York City. The City benefits from high-speed Amtrak service and the MBTA commuter rail to Boston, offering residents and employers strong regional connectivity.

In recent years, major transit investments have strengthened this connectivity. The Pawtucket-Central Falls Transit Center, which opened in 2023, is improving access to commuter rail and stimulating nearby development. Providence Station is undergoing a \$25 million renovation to enhance safety, capacity, and rider experience. Additionally, the T.F. Green Airport MBTA stop now offers more convenient service, supporting the region's accessibility for both residents and businesses. These improvements are expected to support long-term mobility, workforce access, and economic competitiveness.

The relocation of Interstate 195 through downtown Providence has continued to be a catalyst for revitalization and growth. The newly available 27 acres of developable land have created space for dynamic mixed-use development and open space, reconnecting Downtown, the Jewelry District, and Upper South Providence. Guided by the I-195 Redevelopment District Commission, this area is becoming a hub for innovation and inclusive growth, with new projects including institutional expansions, mixed-income housing, office and lab space, retail, hospitality, and public amenities like the Providence Pedestrian Bridge and Waterfront Park. These investments reflect a broader vision for building a more connected, vibrant, and economically resilient city.

While Providence's location and anchor institutions continue to attract investment, housing affordability remains a key issue. Though demand for housing is high, new construction and household formation have grown at a modest pace, which reinforces the need for sustained investment in housing supply. This presents an opportunity for the City and its partners to pursue creative strategies such as infill development, adaptive reuse, and mixed-income housing that align with neighborhood character and infrastructure capacity. Regional

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collaboration and state-level support will also be essential in addressing affordability gaps and promoting equitable access to housing.

Although the direct effects of the COVID-19 pandemic have subsided, its longer-term impacts are still shaping the local economy. Industries such as hospitality, arts, and food service—which were heavily affected—are recovering, but many small businesses continue to face challenges. At the same time, shifts in the nature of work and business models have created opportunities for innovation, remote work adaptation, and workforce retraining.

In response, Providence continues to invest in inclusive economic development, small business support, and workforce training. The Providence Business Loan Fund (PBLF) has played a vital role by offering flexible financing and emergency relief to help businesses remain stable and grow. Programs focused on job training and career pathways—especially in healthcare, green jobs, tech, and construction—are helping prepare residents for sustainable, living-wage employment. These efforts aim to strengthen economic resilience, close equity gaps, and ensure that Providence's growth benefits all residents.

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

Providence continues to work toward aligning its workforce with the demands of a growing and evolving economy. While the City's educational attainment levels remain below the state average, recent trends show encouraging signs: more residents are entering the labor force, and employers across sectors are actively seeking skilled workers.

The 2025 Rhode Island Economic Overview highlights strong job growth and record-high employment, particularly in healthcare, construction, and education. However, employers still face challenges in finding candidates with both technical and foundational "soft" skills, such as communication and reliability. These needs are especially relevant in Providence, where a diverse and multilingual population offers both opportunities and unique workforce development challenges.

Nearly 20,000 of the 51,000 new jobs projected by 2030 will require some post-secondary education, with over 12,000 needing a Bachelor's degree or higher. In response, the City and

State have expanded programs like Real Jobs RI and PrepareRI, which connect residents to career pathways in high-demand fields.

With continued investment in adult education, English language training, and sector-specific skills programs, Providence is well-positioned to grow a more inclusive, resilient, and future-ready workforce.

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

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

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

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

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

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

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

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positions. First Source acts as an intermediary between employers covered by First Source and unemployed Providence residents and assists Providence residents in connecting to job openings made available by First Source employers.

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

No

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

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

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

Cost burden remains the predominant housing issue facing Providence residents. According to the most recent CHAS data, approximately 29,000 households in Providence experience at least one of the four key housing problems defined by HUD—lack of kitchen or plumbing facilities, overcrowding, or cost burden. Among these, a substantial majority are low-income: 42% earn less than 30% of the area median income (AMI), and 87% earn less than 80% of AMI, underscoring the City's persistent shortage of affordable housing.

Disproportionately greater housing need exists among certain racial and ethnic groups. In the 0–30% AMI bracket, 72.5% of all households experience at least one housing problem, but this rises to 47% of Hispanic and 29% of White households, exceeding HUD's 10 percentage point threshold for identifying disproportionate need. In the 30–50% AMI bracket, 73.2% of households experience housing problems overall, with Hispanic households again showing a disproportionate need (45%). In the 50–80% AMI range, nearly 48.3% of households experience a housing problem, with Hispanic households again disproportionately impacted (43.4%). By contrast, at the 80–100% AMI level, only 25.7% of households experience a housing problem, and no racial or ethnic group exceeds the threshold for disproportionate need.

This concentration of housing problems is most pronounced in low- and moderate-income neighborhoods, such as Upper South Providence, Olneyville, and Hartford, which also have some of the lowest homeownership rates and highest concentrations of residents of color. These areas overlap with historic redlined neighborhoods and HUD-defined R/ECAPs (Racially or Ethnically Concentrated Areas of Poverty), including Census Tracts 7, 18, and 27 in Providence. These communities continue to experience layered challenges, including aging housing stock, environmental hazards, and limited economic opportunity.

In response, the City is committed to ensuring that future housing and development policies prioritize healthy, safe, and affordable housing, particularly in historically underserved neighborhoods. The City's Anti-Displacement and Comprehensive Housing Strategy and the Regional Analysis of Impediments to Fair Housing lay out targeted strategies to promote equitable access, reduce cost burdens, and prevent displacement through a combination of housing production, preservation, and tenant protections.

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

For the purposes of this section, "areas of concentration of persons of color" refer to Census Tracts where the majority of residents identify as a race or ethnicity other than White, non-Hispanic. These areas are identified in the Analysis of Impediments to Fair Housing Choice (2025 draft) using data from the HUD AFFH tool and include tracts where persons of color make up more than 70% of the population. Neighborhoods with high concentrations of persons of color include Upper and Lower South Providence, Elmwood, West End, Olneyville, Valley, Hartford, and parts of Wanskuck and Silver Lake. Providence is a majority-minority city, with White, non-Hispanic residents comprising only about one-third of the total population.

"Areas of low-income concentration" are defined as Census Tracts where 51% or more of the population qualifies as low- to moderate-income (LMI), with the highest concentrations (75% to 100%) found in the Upper and Lower South Providence, West End, Elmwood, Olneyville, Federal Hill, Valley, and Wanskuck neighborhoods. These areas overlap significantly with communities of color, underscoring the importance of targeted investment and equity-driven housing strategies.

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

Because these areas have lower property values, higher concentrations of vacant and abandoned property, and high commercial vacancy rates in an otherwise built-up City, they also present market

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opportunities for redevelopment and leveraging existing partnerships between community organizations and the City to improve conditions. Many of the non-profits in these communities are providing support services for which the City lacks adequate funding or labor to operate. Building stronger relationships with these organizations, and encouraging and facilitating coordination of services between these organizations, can enhance the existing network and eliminate areas of duplication.

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

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

Access to reliable, high-speed internet remains a key barrier for many low- and moderate-income households in Providence. While broadband service is widely available, affordability and access to devices continue to limit full participation in education, employment, and healthcare. According to the 2024 Rhode Island Digital Equity Plan, several Providence neighborhoods report broadband subscription rates below 33%, with nearly 45% of households relying solely on smartphones for access. Affordability was the top challenge statewide, with only 15% of residents rating their service as affordable. In response, the State has secured over \$100 million in federal funding to expand infrastructure, increase device access, and support digital literacy programs. Local efforts, including library-based digital support and workforce centers, continue to play a vital role. Continued investment in affordable internet, devices, and training is essential to ensure digital inclusion for all residents.

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

The Northeast region, including Providence, remains well-served by internet infrastructure due to its high population density. Providence continues to benefit from multiple broadband providers offering cable, fiber, DSL, and satellite service. As of 2023, the city averages 4.2 fixed broadband providers per Census block, reflecting above-average competition compared to both state and national benchmarks (2024 RI Digital Equity Plan). However, despite widespread availability, affordability and digital skills remain significant barriers to access—particularly for low-income residents, seniors, and non-English speakers. The 2024 Plan notes that nearly 45% of households in some Providence neighborhoods rely solely on smartphones for internet, and only 15% of residents statewide consider their internet affordable.

To address these disparities, the State of Rhode Island launched the ConnectRI Digital Equity Initiative, a statewide collaboration that includes Rhode Island Housing, the Providence Housing Authority, the City of Providence, and other partners. The initiative promotes low-cost, high-speed internet, access to computers and digital devices, and free digital literacy training for underserved residents. These efforts are supported by over \$108 million in federal infrastructure and equity funding, with the goal of achieving universal, affordable broadband access and full digital participation for all Rhode Islanders by 2027.

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

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

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

The impacts of climate change on Providence's built and natural environments are increasingly evident and remain an important area of focus. According to the 2024 update to the State of Rhode Island's Climate Resilience Strategy, the state is projected to experience rising air and water temperatures, more frequent and severe storms, inland and coastal flooding, longer summers, shorter winters, and reduced snowfall as local manifestations of global climate change.

These changes pose significant risks to the City's infrastructure—including stormwater and wastewater systems, utilities, transportation networks, and housing—as well as to the health, safety, and economic stability of residents. As these risks grow, they are expected to disproportionately affect Providence's frontline communities, including low-income neighborhoods and communities of color, many of which already face overlapping social and environmental vulnerabilities.

In response, the City has expanded its Climate Justice Initiative, which prioritizes equity and resilience in climate planning and action. This effort centers the voices and needs of communities most impacted by climate change and focuses on implementing near-term policies and programs to reduce environmental harm, promote environmental justice, and strengthen neighborhood-level resilience across Providence.

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

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

The Rhode Island Shoreline Change Special Area Management Plan (which has not been updated since 2018) has analyzed all exposed structures in the 21 coastal municipalities in Rhode Island (including Providence) under a variety of coastal flooding scenarios. Under these scenarios, thousands of structures in Providence are at risk of inundation. Coastal "hot spots" in Providence (those where the highest number of structures per square mile are estimated to be exposed to flooding) include the City's downtown, Woonasquatucket River corridor, and the Port of Providence.

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

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

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

Geographic Area

Table 52 - Geographic Priority Areas

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

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?
Identify the needs in this target area.
What are the opportunities for improvement in this target area?
Are there barriers to improvement in this target area?

General Allocation Priorities

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

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

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

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

Priority Needs

Priority Need Name	Priori ty Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority	
<type=[pivot_table] report_guid="[FA94014F47E6D9E2B2BD089A3161AB93]"></type=[pivot_table]>							

Affordable	High	Fortune of the	Community	Increase	There are	The Needs
Housing		- Extremely Low	Wide -	Availability	many	Assessment and
_		- Low	Entire City	of	residents of	Market Analysis
		- Moderate	Geographic	Affordable	the City who	both
		- Large Families	Area	Housing	have stable	demonstrate
		- Families with			low-to	that cost burden
		Children			moderate	is of primary
		- Elderly			incomes;	concern in the
		- Public Housing			however, these	City. Additionally,
		Residents			incomes are	consultation
		- Chronic			not sufficient	with CDCs and
		Homelessness			to afford	community
		- Individuals			market-rate	engagement all
		- Families with			housing costs	demonstrate
		Children			in the City.	that additional
		- Mentally III			Increasing the	affordable
		- Chronic			availability of	housing is a
		Substance Abuse			affordable	priority. There is
		- Veterans			housing (both	an abundance of
		- Persons with			homeowners hip and rental	unoccupied units, vacant and
					units) would	abandoned
		HIV/AIDS			alleviate the	property, and
		- Victims of			housing	vacant lots in the
		Domestic			burden of	City that can be
		Violence			City residents	used to expand
		-Unaccompanied			and	access to
		Youth			households.	affordable
		- Elderly			The City will	housing. Further,
		- Frail Elderly			work in	more accessible units for the
		- Persons with			partnership with	elderly and
		Mental			affordable	those living with
		Disabilities			housing	disabilities
		- Persons with			developers to	would allow for
		Physical			provide	more
		Disabilities			resources in	opportunities for
		- Persons with			the form of	independent
		Developmental			grants and	living.
		Disabilities			loans for	
		- Persons with			purchase, new	
		Alcohol or Other			construction,	
		Addictions			rehabilitation,	
		- Persons with			and/or	
		HIV/AIDS and			conversion of	
					market-rate	

their Femilies	unite to
their Families	units to
- Victims of	expand the
Domestic	availability of
Violence	affordable
Violence	homeowners
	hip and rental
	housing units.
	This includes
	setting aside
	at least 15%
	of each
	annual
	allocation of
	HOME funds
	to support
	projects by
	qualified local
	Community
	Housing
	Development
	Organizations
	· · ·

Improved	High	- Extremely Low	Community	Improve	Resources are	Throughout
Housing	1.1.2.1	- Low	Wide -	Quality of	needed in the	much of the City,
Quality &		- Moderate	Entire City	Occupied	form of	occupied
Habitability			Geographic	Housing	grants or	housing units are
		- Large Families	Area	Units	loans to low-	in need of
		- Families with			and	substantial
		Children			moderate-	rehabilitation.
		- Elderly			income	Residents have
		- Frail Elderly			owner	consistently
		D			occupants or	expressed
		- Persons with			property	interest in an
		Mental			owners	expanded home
		Disabilities			renting to low- and	improvement
		- Persons with			moderate-	program and stricter
		Physical			income	enforcement of
		Disabilities			tenants to	the City's
		- Persons with			conduct	building codes to
		Developmental			physical	improve the
		Disabilities			improvement	quality of the
		- Persons with			s to existing	housing stock.
		Alcohol or Other			structures,	Additionally, the
		Addictions			including but	Department of
		- Persons with			not limited to	Inspections and
					exterior	Standards has a
		HIV/AIDS and			paint;	consistent
		their Families -			structural improvement	caseload of properties that
		0-Victims of			s to porches,	have received
		Domestic			stairs and	notices of
		Violence			railings;	violation.
					environmenta	
					l hazard	
					remediation	
					including	
					lead,	
					asbestos,	
					mold, etc.;	
					weatherizatio	
					n and energy	
					efficiency improvement	
					s;	
					s, remediation	
					of code	
					violations;	
					etc.	

Return Abandoned Property to Productive Use	High	-Extremely Low - Low - Moderate - Middle - Large Families - Families with Children Elderly - Non-housing Community Development	Community Wide - Entire City Geographic Area	Return Abandoned Property to Productive Reuse	The City contains over 100 hundred vacant and abandoned homes. As part of a broad initiative to rehabilitate these houses and put that back into productive use, several homes will be beyond repair. The City wiill need to provide resources for the demolition of structurally hazardous buildings and blighted property not suitable for rehabilitation.	Protects the health and safety of the residents of Providence, creates opportunities for new infill development, and eliminates neighborhood blight.
---	------	--	--	---	---	---

Reduce	High	-Extremely Low	Community	Reduce	The State's	
Homelessnes		- Low	Wide -	Homelessn	Continuum of	The City of
s		- Large Families	Entire City	ess	Care, the	Providence is
		- Families with	Geographic		Consolidated	fully supportive
		Children	Area		Homeless	of the goals of
					Fund, and the	the State
		- Elderly			City are	Housing Plan.
		- Chronic			continuing to	Point-in-time
		Homelessness			expand	data also inform
		- Individuals			efforts to end	relative priority.
		- Families with			chronic homelessness	
		Children			by connecting	
		- Mentally Ill			the	
		- Chronic			chronically	
		Substance Abuse			homeless	
		- Veterans			living on the	
		- Persons with			street to	
		HIV/AIDS			emergency	
		- Victims of			shelters,	
		Domestic			rapid	
		Violence			rehousing,	
					and	
		Unaccompanied			permanent supportive	
		Youth			housing with	
					the	
					appropriate	
					supports to	
					maintain	
					their housing.	
					The City uses	
					its ESG funds	
					in	
					coordination with other	
					funds to	
					reduce the	
					number of	
					persons and	
					families	
					experiencing	
					homelessness	
					, to assist	
					those that fall	
					into	
					homelessness	
					, and to	

Housing & Support	High	-Extremely Low - Low	Providence - Fall River -	Increase Housing	reduce the duration of homelessness compassionat ely and efficiently. The pressing need for	Consultation with AIDS Care
Services for PLWHA		 Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families 	New Bedford EMSA	Stability among PLWHA	people living with HIV/AIDS is for safe, affordable and secure permanent housing with supportive services. Due to the stigma associated with HIV infection, persons living with the disease may be at risk of housing discriminatio n. Housing instability is a greater challenge for HIV/AIDS patients as stable housing is important for the regular delivery of consistent medical treatment to manage the disease.	Ocean State, Family Service of Rhode Island, Justice Resource Institute, and Stanley Street Treatment and Resources as well as data from the Rhode Island Department of Health was used to determine the priority level.

Public	High	-Extremely Low	Community	Improve	The physical	
Facilities	111811	- Low	Wide -	Condition	condition of	In consultation
Improvemen		- Moderate	Entire City	of Public	many of the	and site visits to
ts			Geographic	Facilities	structures	CDBG-funded
		- Large Families	Area		which	organizations,
		- Families with			community	the adverse
		Children			organizations	physical
		- Elderly			and social	condition and
		- Public Housing			service	high cost of
		– Residents -			agencies use are in	rehabilitation is
		Chronic			significant	abundantly
		Homelessness			disrepair,	clear. Needs
		- Individuals			have multiple	Assessments
		- Families with			code	completed for
		Children			violations, or	publicly-owned
		- Mentally Ill			have repair	facilities and
		- Chronic			needs so	schools illustrate
		Substance Abuse			extreme that	the cost and
					portions of	
		- Veterans			the building cannot be	urgency of
		- Persons with			used.	capital
		HIV/AIDS			Additionally,	improvement
		- Victims of			publicly-	needs.
		Domestic			owned	Additionally, to
		Violence			buildings such	be fully
		Unaccompanied			as schools	compliant with
		Youth			and	the Americans
		- Elderly			recreation	with Disabilities
		- Frail Elderly			centers are in	Act and to
		- Persons with			disrepair and	provide better
		Mental			are not in compliance	accessibility and
		Disabilities			with the	dignity to those
		- Persons with			Americans	with physical
		Physical			with	disabilities,
		Disabilities			Disabilities	publicly-owned
					Act.	buildings and
		- Persons with			Conducting	organizations
		Developmental			physical	providing public
		Disabilities			improvement	services need to
		- Persons with			s to structures in	remove mobility
		Alcohol or Other			which public	and accessibility
		Addictions			service	barriers.
		- Persons with			agencies are	Dalliels.
		HIV/AIDS and			providing	

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their Families - Victims of Domestic Violence - Non-housing Community Development	services to low- and moderate- income community residents so that organizations can provide services in clean, safe, and welcoming environments . Provide resources to make public buildings ADA compliant and sustainable.
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Information of	High	Entrana de la c	Community	Improve	Improvement	The City's Great
Infrastructur	0.1	- Extremely Low	Wide -	Streetscape	s to the City's	Streets Master
e		- Low	Entire City	s & Public	streets and	Plan, Safe
Improvemen		- Moderate	Geographic	Infrastructu	sidewalks will	Streets for All
ts		- Middle	Area	re	allow for	Project, Climate
		- Large Families			better	Justice Plan, the
		Families with			transportatio n and	Bicycle and
		Children			mobility	Pedestrian
		- Elderly			throughout	Advisory
		- Public Housing			the City while	Commission, and
		Residents			expanded	community
		- Chronic -			infrastructure	members
		Homelessness			improvement	throughout the
		Individuals			s for walking,	-
		- Families with			running, and cycling will	City have all
		Children			provide for a	expressed a
		- Mentally Ill			wider array of	strong desire for
		- Chronic			, transportatio	infrastructure
		Substance Abuse			n options	improvements
		- Veterans			which will	that would
		- Persons with			benefit those	provide for
		HIV/AIDS			without cars	additional
		- Victims of			and improve the City's air	transportation
		Domestic			quality by	options, make
		Violence			reducing the	the City safer
		-			reliance on	and more
		Unaccompanied			automobiles.	accessible to
		Youth				everyone, and
		- Elderly				allow for cycling
		- Frail Elderly				and walking to
		- Persons with				be safe and
		Mental				attractive
		Disabilities				transportation
		- Persons with				options.
		Physical				
		Disabilities				
		- Persons with				
		Developmental				
		Disabilities				
		- Persons with				
		Alcohol or Other				
		Addictions				
				1	l	

		- Persons with HIV/AIDS and their Families				
		- Victims of Domestic Violence				
		- Non-housing Community Development				
Improved Parks & Recreational Opportunitie s	High	 Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development 	Community Wide - Entire City Geographic Area	Improve Parks and Recreation al Areas	Improvement s at the City's parks and recreation fields will create more opportunities for neighborhood s to be engaged in physical outdoor activities and lead to improved individual and social health and wellness. Construction or improvement s to neighborhood community gardens will provide opportunity for healthy eating and economic opportunity for those wishing to engage in urban agriculture.	Parks, sports, and recreation activities were of primary importance during consultations. Many of the City's parks require significant repairs or investment, or lack the appropriate amenities to be of value to the neighborhood residents. Some facilities lack required ADA access. City residents have expressed strong desire to use even the parks that need major improvements, and do use them in many cases.

Public Services	High	-Extremely Low - Low - Moderate - Large Families Families with Children - Elderly - Public Housing Residents - Chronic Homelessness Individuals - Families with Children - Mentally III - Chronic Substance Abuse - Veterans - Persons with HUV(ALDS	Community Wide - Entire City Geographic Area	Provide for Basic Needs of LMI Persons	The City aims to provide comprehensiv e community services to meet the basic subsistence, health and wellness, recreational, artistic, cultural, and development al needs of individuals and families to improve and enrich	Consultation with social service agencies are the basis for relative priority and for the selection of specific public services.
		Children			meet the	
		- Elderly			basic	
		- Public Housing			subsistence,	
		Residents			health and	services.
		- Chronic			wellness,	
		Homelessness			recreational,	
		Individuals			artistic,	
		- Families with			cultural, and	
		Children			development	
		- Mentally Ill			al needs of	
		- Chronic			individuals	
		Substance Abuse			and families	
		- Veterans			to improve	
		- Persons with			and enrich	
		HIV/AIDS			their lives,	
		- Victims of			move them	
		Domestic			out of	
		Violence			economically	
		-			vulnerable	
		Unaccompanied			situations,	
		Youth			and promote	
		- Frail Elderly			self-	
		- Persons with			sufficiency.	
		Mental			The goals will	
		Disabilities			depend on	
		- Persons with			the public	
		Physical			service	
		Disabilities			provided but	
		- Persons with			could include:	
		Developmental			providing	
		Disabilities -			enrichment	
		Persons with			activities to	
		Alcohol or Other			low- and	
		Addictions			moderate-	
		- Persons with			income	
		HIV/AIDS and			areas;	

	their Families	improving
		improving
	- Victims of	literacy of
	Domestic	low-skilled
	Violence	adults;
	- Non-housing	reducing
	Community	discriminatio
	Development	n and
		promoting
		diversity;
		providing
		recreational
		activities for
		low/mod
		people;
		providing day
		care services
		to
		low/moderat
		e-income
		households;
		providing
		afterschool
		and summer
		enrichment
		programs to
		school-age
		youth;
		providing
		wellness
		activities and
		social services
		to seniors;
		minimizing
		foreclosures,
		evictions, and
		tenant
		displacement;
		reducing
		incidence of
		crime; etc.
		Resources for
I	1 1	

		public
		services will
		be broadly
		distributed to
		meet the
		needs of the
		community
		including but
		not limited to
		youth and
		afterschool
		programs;
		services for
		adults and
		seniors; job
		training and
		work
		readiness
		programs;
		childcare;
		transportatio
		n; food
		assistance;
		arts and
		cultural
		programs;
		adult
		education,
		literacy, and
		GED
		programs;
		financial
		empowermen
		t; homebuyer
		and
		homeowner
		nutrition
		and homeowner education; health, mental health, and

		services;	
		crime	
		prevention;	
		and legal	
		services. The	
		nature,	
		extent, and	
		location of	
		the public	
		services to be	
		provided will	
		be based on	
		need for	
		services.	

Facilitate Small	High	-Extremely Low - Low	Community Wide -	Facilitate Small	With low- and moderate-	Public data on unemployment
Business		- Moderate	Entire City	Business	income	and wages, labor
Developmen		- Middle	Geographic	Developme	residents	market trends,
t & Growth		- Large Families	Area	nt and	bearing a	interviews with
		Families with		Growth	disproportion	employers,
		Children			ate burden of	unemployed job
		- Elderly			unemployme	seekers, and
		- Public Housing			nt,	individuals in the
		Residents			underemploy	public workforce
					ment, and	system provided
		- Non-housing			low-wage	the basis for this
		Community			jobs, there is	priority area.
		Development			a critical need	-
					to provide	
					economic and	
					employment	
					opportunities	
					to low- and	
					moderate-	
					income	
					individuals	
					that will	
					provide a	
					living wage	
					and path to	
					self-	
					sufficiency.	
					Programming	
					to facilitate	
					the creation	
					and growth of	
					small	
					businesses	
					and 	
					microenterpri	
					ses through	
					technical	
					assistance	
					and business	
					consultation	

		as well as	
		small	
		business	
		financing in	
		order for the	
		City's	
		businesses to	
		grow and	
		expand are	
		needed.	

Commercial	Low	-Extremely Low	Community	Revitalize	In 2025,	Dublic foodlessle
Revitalizatio		- Low	Wide -	Commercia	despite	Public feedback
n		- Moderate	Entire City	l Districts in	broader	from community meetings and
		- Non-housing	Geographic	LMI Areas	economic	stakeholder
		Community	Area		recovery, the	engagements
		Development			City of	provided the
					Providence	basis for this
					continues to	priority area.
					face	priority area.
					persistent	
					economic	
					disparities,	
					with low- and	
					moderate-	
					income	
					residents	
					disproportion	
					ately affected	
					by	
					underemploy	
					ment, low-	
					wage work,	
					and limited	
					access to	
					capital. There	
					remains a	
					critical need	
					to support	
					small	
					businesses	
					and revitalize	
					commercial	
					corridors,	
					particularly in	
					low-income	
					neighborhood	
					s where	
					economic	
					opportunity is	
					still unevenly	
					distributed	

Effective Planning & Administrati on	High	-Extremely Low - - Low - Moderate - Middle - Other	Community Wide - Entire City Geographic Area	Effectively Administer Programs	In order to increase efficiency and impact for programs and projects to benefit low- and moderate- income persons, the City will conduct research studies and provide accurate and detailed information, research findings, and reports with which to properly allocate CDBG, HOME, ESG, and HOPWA funds.	In an environment of reduced Federal and State funding, identifying the most appropriate, efficient, and impactful ways to allocate resources in critical.
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Table 48 – Priority Needs Summary

Narrative (Optional)

During the development of this 2025 - 2029 Consolidated Plan, the City of Providence held community meetings, conducted one-on-one interviews, and solicited input from the community, stakeholder organizations, and community groups to identify priority needs. This input serves as the foundation for the development of the Consolidated Plan and guides the Strategic Plan.

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

these are activities, projects, or programs that may be funded with federal funds, either alone or in combination with other public or private investments, if additional federal funding becomes available during the strategic plan program years.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence
	the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High market-rate rents in many neighborhoods throughout
	the City combined with Fair Market Rents that are lower
	than actual rents will limit the ability of Housing Choice
	Voucher holders, HOPWA TBRA programs, and holders of
	other forms of TBRA or rapid rehousing to successfully
	obtain rental housing. Property condition is also a factor, as
	many units in the private market do not meet Housing
	Quality Standards due to age and deferred maintenance.
TBRA for Non-Homeless Special Needs	High market-rate rents in many neighborhoods throughout
	the City combined with Fair Market Rents that are lower
	than actual rents will limit the ability of Housing Choice
	Voucher holders, HOPWA TBRA programs, and holders of
	other forms of TBRA or rapid rehousing to successfully
	obtain rental housing. Property condition is also a factor, as
	many units in the private market do not meet Housing
	Quality Standards due to age and deferred maintenance.

New Unit Production	
	As housing market activity in Providence stabilizes, new
	residential development—both rental and
	homeownership—is gradually increasing across the City.
	While recent growth in market-rate housing production
	offers potential to expand supply and moderate price
	escalation, limited affordability remains a core concern,
	especially for low- and moderate-income households. New
	market-rate units may exert some downward pressure on
	prices for similar units, but this effect is expected to be
	modest given high demand and continued supply
	constraints. At the same time, strong demand persists for
	affordable housing, driven by high-cost burdens in the
	private market. New affordable units—particularly those
	financed through Low-Income Housing Tax Credits (LIHTC),
	ARPA/Housing Production Fund allocations, and local
	partnerships—are helping to address this gap. In addition,
	longtime residents in affordable rental units—many housed
	through Community Development Corporations—represent
	a growing pool of households ready to transition into
	affordable homeownership, if appropriate housing stock is
	made available. Demographic trends are also shaping
	housing demand. Providence's aging population, increasing
	number of smaller households, and the desire among
	seniors and individuals with mobility challenges to live
	independently are creating new pressure for accessible, age-
	friendly, and appropriately sized housing options. The
	mismatch between the existing housing stock and evolving
	needs underscores the importance of diverse new unit
	production and strategic reinvestment in existing homes.
	Rhode Island voters have consistently supported the
	expansion of affordable housing, most recently through the
	2020 and 2022 statewide bond initiatives, which together
	authorized \$95 million in funding for new development,
	rehabilitation, and acquisition of affordable rental and
	homeownership units. Continued investment at the state
	and local levels—including a potential future bond initiative
	or a dedicated budget line—would accelerate the pace of
	affordable housing development and support equitable
	access to housing across the city.

Rehabilitation	The age and physical condition of the City's housing stock
	will be the primary influencing factor of unit rehabilitation.
	As the City of Providence is fairly "built-out" there is limited
	available land for new construction. The number of
	abandoned properties, historic preservation requirements,
	aggressive code enforcement activities, and the
	identification of lead paint hazards will influence the use of
	funds for rehabilitation. Voters in Rhode Island have
	supported affordable housing development by approving
	two affordable housing bond initiatives for the development
	of affordable housing rental and homeownership units.
	Availability of additional resources at the state level would
	facilitate the development of new affordable housing units
	through new unit production, rehabilitation, and acquisition.
Acquisition, including preservation	The acquisition cost is the primary market factor for the
	viability of converting existing market-rate units to
	affordable housing units. As the City of Providence is fairly "built-out" there is limited available land for new
	construction. The number of abandoned properties in the
	City provides for an opportunity to acquire them through
	the receivership program at little cost and convert them to
	affordable units. Voters in Rhode Island have supported
	affordable housing development by approving two
	affordable housing bond initiatives for the development of
	affordable housing rental and homeownership units.
	Availability of additional resources at the state level would
	facilitate the development of new affordable housing units
	through new unit production, rehabilitation, and acquisition.

Table 49 – Influence of Market Conditions

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

Introduction

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

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

<u>CDBG</u>: The City will receive \$5,227,138 in new 2025-2026 Community Development Block Grant (CDBG) entitlement funds. The City also reprogrammed and reallocated \$200,000.00 in "prior year CDBG resources." Forecasting forward at an anticipated 1.5% decrease year-over-year in the entitlement allocation, and assuming \$700,000 in Revolving Loan program income per year, the City can anticipate deploying a total of approximately \$23,708,552 over the ConPlan period.

<u>HOME</u>: The City will receive a final allocation of \$1,414,533.27 in HOME Investment Partnerships Program funds to support the creation of affordable housing, and program \$227,685 in program income. The City also has \$1,165,000 in reprogramming funds. Forecasting forward at an anticipated 2% reduction year-over-year, the City can anticipate approximately \$8,190,978 in HOME resources over the ConPlan period.

<u>HOPWA</u>: The City will receive \$1,484,128 in Housing Opportunities for People with AIDS funds. Over the ConPlan period, the City can anticipate receiving \$7,129,692 in resources (-2% decrease per year).

<u>ESG</u>: The City will receive \$476,119 in Emergency Solutions Grant funds for programs and services for the homeless in PY25. Over the ConPlan period, the City anticipates receiving approximately \$2,287,257.

Lead Grant: The City recently received its \$6 million, four-year grant from the Office of Lead Hazard Control and Healthy Homes, hoping to make over 200 units by lead-safe by 2029.

Anticipated Resources

OMB Control No: 2506-0117 (exp. 09/30/2021)

Program	Source	Uses of Funds	Expected Amount Available Year 1			Expected Narrative		
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	Description
	public - federal	 Acquisition Admin and Planning Economic Devalorment 	\$5,227,138	\$700,000	\$200,000	\$6,127,138	\$23,708,552	The City will undertake activities and projects using CDBG funds
		Development - Housing - Public Improvements - Public Services						including housing development and rehabilitation, facilities improvements, public infrastructure improvements, economic development, public services, planning and administration.

HOME	public -	- Acquisition	\$1,414,533.27	\$227,685	\$1,165,000	\$2,807,218.27	\$6,568,873.08	The City will
	federal	- Homebuyer						undertake
		assistance						activities and
		- Homeowner						projects using
		rehab						HOME funds
		- Multifamily						including new
		rental new						housing
		construction						development,
		- Multifamily						rehabilitation of
		rental rehab						existing and vacant
		- New						units, and
		construction for						homebuyer
		ownership						assistance
		- TBRA						programs.

HOPWA	public -	- Permanent	\$1,484,128	\$0.00	\$0.00	\$1,484,128	\$5,645,564	The City will
	federal	housing in						undertake
		facilities						activities and
		- Permanent						projects using
		housing						HOPWA funds
		placement						including
		Short term or						acquisition,
		transitional						rehabilitation, or
		housing						new construction
		facilities						of housing units;
		- STRMU						costs for facility
		- Supportive						operations; rental
		services						assistance; short-
		- TBRA						term payments to
								prevent
								homelessness; and
								case management
								services for those
								living with
								HIV/AIDS.

ESG	public -	- Conversion	\$476,119	\$0.00	\$0.00	\$476,119	\$1,811,138	The City will
	federal	and rehab for						undertake
		transitional						activities and
		housing						projects using ESG
		- Financial						funds including
		Assistance						shelter operations,
		- Overnight						transitional
		shelter						housing, rapid
		- Rapid re-						rehousing
		housing (rental						assistance, and
		assistance)						supportive services
		- Rental						for the homeless.
		Assistance						
		- Services						
		- Transitional						
		housing						

Table 50 - Anticipated Resources

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

The City's HOME program requires that recipient organizations contribute a minimum 25% match of the total HOME award, in accordance with HUD regulations. This match requirement is fulfilled by the recipient and does not impose a financial burden on the City. In recent years, local developers have continued to successfully leverage HOME and CDBG funds alongside other financing tools to support the creation and preservation of affordable housing.

At the state level, Rhode Island has continued to invest in affordable housing through the Building Homes Rhode Island (BHRI) program. Following voter approval of \$50 million in 2016 and \$65 million in 2020, a third round of funding was approved through

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the 2022 Green Bond, which allocated an additional \$50 million to support affordable housing production, preservation, and community revitalization. These funds have been essential in helping Providence developers close financing gaps, particularly for LIHTC-supported projects.

The City anticipates continued alignment between local and state funding sources to increase the pace and scale of affordable housing development. Leveraging BHRI, HOME, and CDBG resources will remain a key strategy to meet housing needs, address cost burdens, and support equitable neighborhood revitalization throughout Providence.

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

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

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

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

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

The City of Providence continues to prioritize the revitalization of vacant and abandoned properties as a strategy to support neighborhood stabilization, affordable housing development, and community reinvestment. The City works through a combination of targeted code enforcement, land banking, and partnerships with nonprofit developers to return underutilized properties to productive use. In 2023, the City launched the Providence Home Repair Program, which provides grants of up to \$25,000 to income-eligible homeowners for critical home repairs, with a focus on health, safety, accessibility, and energy efficiency improvements.

The Providence Redevelopment Agency (PRA) plays a central role in acquiring and holding strategic parcels for redevelopment, particularly in areas with high vacancy or disinvestment. These efforts often align with broader goals such as the development of affordable homeownership opportunities, public open space, or infill housing on scattered sites.

To support these initiatives, the City will continue to leverage CDBG funds for eligible rehabilitation, demolition, and reconstruction activities. In partnership with CDCs and affordable housing developers, these investments help address blight, reduce health and safety risks, and ensure that neighborhood change benefits long-term residents.

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Providence	Government	 Non-homeless special needs Planning Neighborhood improvements Public facilities 	Jurisdiction
Providence Redevelopment Agency	Redevelopment authority	- Non-homeless special needs- Ownership - Rental - Public facilities	Jurisdiction
AIDS Care Ocean State	Subrecipient	- Non-homeless special needs - Rental - Public facilities	Region
Amos House	Subrecipient	 Homelessness Non-homeless special needs Rental Public services 	Jurisdiction
Better Lives	Subrecipient	- Homelessness - Non-homeless special needs - Public services	Jurisdiction
Boys & Girls Club - Providence	Subrecipient	 Non-homeless special needs Public facilities Public services 	Jurisdiction
Building Futures	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction

Capital City Community Center-	Subrecipient	- Non-homeless special needs - Public facilities - Public services	Jurisdiction
Clinica Esperanza/Hope Clinic	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Community Action Partnership of Providence	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
College Visions	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Crossroads RI	Subrecipient	- Homelessness - Non-homeless special needs - Public facilities	Jurisdiction
DaVinci Center for Community Progress	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
DesignxRI	Subrecipient	Economic Development Non-homeless special needs	Jurisdiction
DownCity Design	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Educational Center for the Arts and Science	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
RI Continuum of Care	Continuum of Care	- Homelessness	State

Family Services of RI	Subrecipient	 Non-homeless special needs Public facilities Public services 	Jurisdiction
Federal Hill House	Subrecipient	 Non-homeless special needs Public facilities Public services 	Jurisdiction
Gensis Center	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Higher Ground International	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Hope & Main	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Mathewson Street UMC	Subrecipient	 Homelessness Non-homeless special needs Public services 	Jurisdiction
Meals on Wheels RI	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Mt. Hope Learning Center	Subrecipient	- Non-homeless special needs -Public services	Jurisdiction
New bridges 4 Haitian Success	Subrecipient	- Non-homeless special needs -Public services	Jurisdiction

New Urban Arts	Subrecipient	- Non-homeless special needs -Public services	Jurisdiction
Open Doors	Subrecipient	- Non-homeless special needs -Public services	Jurisdiction
Project Weber/RENEW	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Providence Housing Authority	РНА	 Non-homeless special needs Public Housing Public facilities Public services 	Jurisdiction
Providence Community Library	Subrecipient	 Non-homeless special needs Public facilities Public services 	Jurisdiction
Rhode Island Free Clinic	Subrecipient	Non-homeless special needs public services	Jurisdiction
Rhode Island Black Business Association	Subrecipient	Economic Development Non-homeless special needs	Jurisdiction
Rhode Island Housing and Mortgage Finance Corporation	Continuum of care	Homelessness Ownership Planning Public Housing Rental	State
Roger Williams Day Care Center	Subrecipient	 Non-homeless special needs Public facilities Public services 	Jurisdiction

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Silver Lake Community Center	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
Trinity Restoration dba Southside Cultural Center	Subrecipient	 Non-homeless special needs Ownership Rental 	Jurisdiction
Washington Park Citizens Association	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
West End Community Center	Subrecipient	 Non-homeless special needs Public facilities Public services 	Jurisdiction
Young Voices	Subrecipient	- Non-homeless special needs - Public services	Jurisdiction
YWCA RI	Subrecipient	- Non-homeless special needs - Public facilities - Public services	Jurisdiction
Olneyville Housing Corporation	CHDO	- Non-homeless special needs - Ownership - Rental	Jurisdiction
Providence Revolving Fund	Developer	 Non-homeless special needs Ownership Rental 	Jurisdiction
Sojourner House	Subrecipient	 Homelessness Non-homeless special needs Rental Public services 	Jurisdiction

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Smith Hill Community Development Corp	CHDO	- Non-homeless special needs -Ownership - Rental	Jurisdiction
SWAP	CHDO	- Non-homeless special needs - Ownership - Rental	Jurisdiction
West Elmwood Housing Development Corp	CHDO	 Non-homeless special needs Ownership Rental 	Jurisdiction
Omni Development	Developer	 Non-homeless special needs Ownership Rental 	Jurisdiction
Justice Resource Institute	Subrecipient	Homelessness Non-homeless special needs	Region
Stanley Street Treatment and Resource Center	Subrecipient	Homelessness Non-homeless special needs	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

financing and strong funding partnerships (such as those the City maintains with Rhode Island Housing and LISC).

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

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

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

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

Table 52 - Homeless Prevention Services Summary

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

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

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

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

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

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

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

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

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

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

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

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

SP-45 Goals Summary – 91.215(a)(4)

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Goals Summary Information

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Availability of Affordable Housing	2025	2029	Affordable Housing	Community Wide - Entire City Geographic Area	Affordable Housing	HOME: \$	Rental units constructed: 25 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Added: 15 Household Housing Unit
2	Improve Quality of Occupied Housing Units	2025	2029	Affordable Housing	Community Wide - Entire City Geographic Area	Improved Housing Quality & Habitability	CDBG: \$2,145,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit

3	Reduce Homelessness	2025	2029	Homeless	Community Wide - Entire City Geographic Area	Reduce Homelessness	ESG: \$2,380,595	Public service activities other than Low/Moderate Income Housing Benefit: 3200 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 190 Households Assisted Homelessness Prevention: 250 Persons Assisted
4	Increase Housing Stability Among People Living with HIV/AIDS	2025	2029	Non-Homeless Special Needs	Providence - Fall River - New Bedford EMSA	Housing & Support Services for PLWHA	HOPWA: \$7,072,665	Tenant-based rental assistance / Rapid Rehousing: 110 Households Assisted HIV/AIDS Housing Operations: 245 Household Housing Unit Other: 900 Other
5	Improve Condition of Public Facilities	2025	2029	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities Improvements	CDBG: \$8,560,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 178,000 Persons Assisted

6	Improve Streetscapes & Public Infrastructure	2025	2029	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Infrastructure Improvements	CDBG: \$1,750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 129,955 Persons Assisted
7	Improve Parks and Recreational Areas	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Improved Parks & Recreational Opportunities	CDBG: \$1,750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 120,980 Persons Assisted
8	Provide for Basic Needs of LMI Persons	2025	2029	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$2,990,000	Public service activities other than Low/Moderate Income Housing Benefit: 125,000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted
9	Facilitate Small Business Development and Growth	2025	2029	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Facilitate Small Business Development & Growth	CDBG: \$1,650,000	Jobs created/retained: 200 Jobs Businesses assisted: 950 Businesses Assisted

10	Effectively Administer	2025	2029	Program	Community	Effective	CDBG:	Other:
	Programs & Promote			Administration	Wide - Entire	Planning &	\$5,225,000	5 Other
	Efficiency through				City	Administration	HOME:	
	Strategic Planning				Geographic		\$705,000	
					Area			
					Providence -		ESG:	
					Fall River -		\$175,000	
					New Bedford			
					EMSA		HOPWA:	
							\$220,000	

Table 53 – Goals Summary

Goal Descriptions

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Goal Name	Goal Description
Increase Availability of Affordable Housing	Through new construction, conversion, and/or rehabilitation of existing units, the City will use HOME and CDBG funds to increase and preserve the supply of affordable homeownership and rental housing units for City residents and households earning up to 80% of the area median income, including units with supportive services for extremely low- income and/or special needs populations. The City and partners shall facilitate homeownership through down-payment, closing cost assistance or other purchase programs.
Improve Quality of Occupied Housing Units	High costs of maintenance of the City's aging housing stock means many housing units in need of repair and rehabilitation. The City will use federal funds to offer grants and/or loans to qualifying private owners to rehabilitate property. Taking a blended "whole house" approach, these funds will be aligned with the City's lead grant and other programs available in the City to holistically address lead, health and safety, code violations, energy efficiency, and aging-in-place in Providence properties. Improve the quality and condition of public housing, addressing needs unmet with public housing capital funds.
Reduce Homelessness	In collaboration with the Consolidated Homeless Fund and the Continuum of Care, the City will use federal funds (CDBG, ESG, HOME- ARP) to ensure homelessness is brief, rare, and non-recurring through street outreach, intensive case management, operating funding for emergency shelters, and rapid re-housing assistance.

Increase Housing Stability Among People Living with	The City will use federal HOPWA funds to ensure that low-income
HIV/AIDS	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.
Improve Condition of Public Facilities	Many of the City's public-school buildings, recreation and community
	centers require substantial and costly repairs. The City will leverage City
	funds with CDBG funds in its capital improvement planning to ensure
	publicly-owned buildings providing critical services are safe and
	welcoming. Additionally, the physical condition of many of the
	privately-owned buildings social service agencies own and operate are in
	significant disrepair, require updates to meet codes (such as DCYF
	standards), or have emergency repair needs that impact service
	continuity. The City will use CDBG funds to improve these facilities so
	that the City's low- and moderate-income populations can continue to
	receive needed services. Energy-efficiency improvements that bolster
	long-term sustainability and improvements to foster accessibility will
	also be prioritized.

Improve Streetscapes & Public Infrastructure	CDBG funds will be used to improve the physical condition and functionality of the City's streets, roads, and sidewalks, and create more options for non-automobile transportation for convenient access to community destinations and public places, whether walking, bicycling, or taking public transportation. Public infrastructure improvements will include accessibility enhancements to ensure that those with physical disabilities are able to navigate the City safely. Additionally, the City may conduct eligible public infrastructure projects including sewer and service line upgrade projects as needed to facilitate housing or commercial development.
Improve Parks and Recreational Areas	Neighborhood parks and green spaces can promote healthy lifestyles, community engagement and revitalization, economic development, environmental and social health. The City will support the creation of new and improvement of existing parks, open space, and sports fields. New and expanded community gardens and urban farms will provide opportunities for healthy eating and income generation for those wishing to grow and sell food.

Provide for Basic Needs of LMI Persons	Federal funds will be used to provide for the basic, essential needs of
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	low-income residents to address residents' social determinants of
	health. These essential services will be delivered to residents through
	community-based organizations. Services rendered shall be equitable,
	accessible, and culturally-sensitive to Providence populations. Priority
	social service programs and target populations shall include: Provision
	of child care and day care assistance to low- and moderate-income
	families in order to prepare young children for kindergarten, teach
	literacy skills, provide a safe early learning environment, and facilitate
	caregivers' employment. Educational activities and arts and cultural
	programs for youth that will foster their educational attainment,
	enhance their interest in civic life, promote pro-social behavior, and
	build their skills and abilities. Job skills and literacy training for the City's
	low-skilled, low-literacy, unemployed, and underemployed populations
	to build literacy and higher-level job skills, including adult basic
	education, GED preparation, workforce readiness training, and job skill
	development so that LMI residents will be better prepared for living
	wage employment opportunities. Provision of health and wellness
	activities, exercise and social activities, transportation assistance,
	healthcare for the uninsured and underinsured, and assistance with
	accessing mainstream benefits such as Medicaid, SNAP, and TANF.
	Provision of support and short-term emergency housing assistance for
	survivors of violence and those experiencing temporary housing
	instability.

Facilitate Small Business Development and Growth	As economic development and the creation of new living-wage jobs is one of the most efficient and effective ways to reduce poverty, CDBG funds will be used to promote the creation of new or expanded business enterprises in the City. Further, small businesses, particularly businesses owned by people of color, women and microenterprises, often lack the same access to financial services from traditional lending institutions. As such, CDBG funds will be used to provide low-barrier technical assistance programs and access to capital for businesses in the City (either through direct loans or grants to community-based organizations for programming).
Effectively Administer Programs & Promote Efficiency through Strategic Planning	Allowable percentages of CDBG, HOME, HOPWA, and ESG funds will be used to administer these respective programs; to rapidly award projects and commit funds for programs; to monitor all projects, activities, and organizations, conduct proper performance evaluations of all programs; to meet all program standards; and to plan for effective projects and initiatives.

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

The City anticipates serving an estimated 140 extremely low-income, low-income, and moderate-income families through direct investment of HOME funds. This will be accomplished through investment in downpayment and closing cost assistance for families at or below 80% of AMI, new construction of homeownership units for households at or below 80% of AMI, and development, rehabilitation, or preservation of rental units for families at or below 60% of AMI. Through strategic layering of financing tools (such as with LIHTC) it is anticipated that rental units may be able to be targeted to 50% AMI or below (deep affordability).

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

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

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

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

Activities to Increase Resident Involvements

The PHA established the position of Resident Engagement Coordinator in 2024 to support the strengthening of the Resident Advisory Board (RAB), the maintenance of existing and formation of new Resident Associations, the revitalization of Planning Committees, fostering resident leadership, and increasing resident participation. RAB members are nominated to serve by their neighbors at their respective developments.

In 2022, the PHA expanded membership of the RAB to include representatives of families participating in Section 8 Program. Every two years, RAB members are nominated and elected to serve by their neighbors at their respective developments. The formal role of the RAB is to advise the PHA in the development of its Annual Plan submission to HUD. RAB members also play an important role in policy development and sharing information about PHA programs and policies with their fellow residents and often lead recreational and community building activities in their home developments.

Members are active participants in monthly RAB meetings with PHA that include updates from staff and RAB members, presentations by outside organizations, discussions, and leadership development. The PHA has two Resident Associations, the Hartford Park Resident Association, and the Carroll Tower Tenant Council; the presidents of these organizations also serve as members of the RAB. The Providence Housing Authority continues to cultivate resident Planning Committees at each public housing development as a strategy for engaging residents and fostering resident leadership. The PHA's Resident Engagement Coordinator works closely with RAB, Tenant Associations and Planning Committee members to maintain open lines of communication and develop collaborative projects and initiatives.

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

• Mental and Behavioral Health: This includes short-term counseling and crisis intervention services.

- Victim of Crime Program: Advocacy for victims of crime, relocation assistance, and safety planning.
- Community Health Worker Program: Health advocacy, health education workshops, and substance use assistance.
- Resident Service Coordinator (RSC) Program: Coordination of general social services and case management.
- Family Self-Sufficiency (FSS) Program: A five-year initiative that supports financial independence through employment and increased earned income, with an escrow savings plan available as an incentive.
- Jobs Plus Providence (JPP) Program: A four-year workforce development program that provides job training and employment support, with an Earned Income Disregard (EID) incentive for Chad Brown and Admiral Terrace residents.
- Employment Services for Adults and Youth: Includes financial coaching, job readiness training, job search and placement assistance, and job retention services.
- Adult Education Program: Offers programs such as ESL, ABE/GED, and digital literacy.

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

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

No, it is not.

Plan to remove the 'troubled' designation

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

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

Barriers to Affordable Housing

The City of Providence participated in the development of the 2025 Statewide Regional Analysis of Impediments to Fair Housing Choice (AI), in collaboration with Rhode Island's HUD entitlement communities—Cranston, East Providence, Pawtucket, Warwick, and Woonsocket. This regional approach reflects a shared understanding that many of the most persistent barriers to fair and affordable housing transcend municipal boundaries and cannot be solved by a single city acting alone. Economic inequality, limited transit access, high development costs, inadequate federal and state housing subsidies, and insurance availability are all factors that require coordination across jurisdictions and levels of government.

The AI reaffirms that the most intractable housing challenges—including racial segregation, disparities in homeownership and income, and the limited availability of affordable family-sized units—must be addressed through multi-sector partnerships. This includes collaboration among municipalities, state and federal agencies, affordable housing developers, lenders, fair housing advocates, and other key stakeholders.

Rhode Island's "fair share" framework mandates municipalities to plan for inclusivity across income levels and household types. However, the 2025 AI, along with the City's 2021 Anti-Displacement and Comprehensive Housing Strategy, emphasizes that much more must be done—especially for extremely low-income households (<30% AMI) and families in need of larger units. The Strategy revealed unmet statewide demand for over 5,100 rental units at or below 30% AMI and a projected shortfall of 1,583 additional units by 2030. Homeownership gaps for those earning up to 80% AMI are also anticipated without strategic intervention.

Providence continues to advance a dual approach: promoting affordable housing development in highopportunity areas (via state tax credit and subsidy policy) while redeveloping and preserving existing affordable stock in neighborhoods impacted by disinvestment. Given land limitations, the City prioritizes infill and rehabilitation, leveraging tools like the Rhode Island Housing Land Bank and Providence Redevelopment Agency (PRA) land-banking to enable nonprofit acquisition and redevelopment.

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

These plans help guide where and how the City invests to advance equity and expand housing opportunity.

Consolidated Plan

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

- The City of Providence works closely with partner agencies such as Rhode Island Housing and other local nonprofits to connect residents with available housing services. These partners provide critical resources including homebuyer education, down-payment and closing cost assistance, rental assistance, and foreclosure prevention counseling. City staff regularly refer income-eligible residents to programs like RIHousing's FirstGenHomeRI, the Emergency Housing Assistance Program, and HUD-certified housing counseling agencies to help reduce financial barriers and support housing stability.
- The City continues to seek partners that can provide housing counseling in expanded languages (beyond English and Spanish). The City has expanded and on-call translation services for City and subrecipient services.
- 3. The City continues to engage with law clinics, the RI Center for Justice, and RI Legal Services to assist with support for low-income renters that have been unfairly treated in the access or retention of housing in the City.
- 4. The City will continue its Home Repair Program in the ConPlan period. This CDBG program will provide deferred payment, 0% interest loans to owner-occupants who are unable to finance critical repairs to their homes. Rising construction costs continue to exacerbate deferral of maintenance and substandard housing for households with fixed or stagnant incomes. This loan program will enable households to afford critical repairs who would otherwise be unable to do so (due to inability to obtain conventional home equity lending due to their limited or fixed incomes).
- 5. The City continues to offer incentives to developers to create affordable housing at the City level through policy and zoning changes. These incentives include:
 - Enabling legislation to permit the Providence Redevelopment Agency to acquire properties certified to be vacant, abandoned, and tax delinquent. This allows the City to convey clear title to potential developers at lower cost (than if developers purchased at auction) and bring hundreds of vacant and abandoned properties back into productive reuse as market and affordable housing. The PRA's Request for Proposal (RFP) process prioritizes proposals that include affordable housing components and encourage the use of Minority Business Enterprise (MBE) and Women's Business Enterprise (WBE) contractors.
 - Allowing land banking through the PRA without charging standard holding fees to support longer-term affordable housing development strategies.
 - Updating the Zoning Ordinance to establish Transit-Oriented Development (TOD) districts, enabling increased residential density near public transit and along key corridors.
 - Expanding commercial historic districts to increase eligibility for historic tax credits that can support affordable housing redevelopment and adaptive reuse.
 - Implementing height bonuses and other dimensional relief to incentivize developments that include affordable housing units.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Providence has established the Housing and Human Services Department to lead the development and implementation of the city's affordable housing strategy, integrate behavioral health services across departments, and collaborate with community partners to improve public health and ensure access to quality, affordable housing. A new Housing Resource Coordinator position has been created to lead the coordination of citywide partners and resources, providing vital support to individuals experiencing homelessness. In response to homelessness, the city partners with organizations such as Crossroads Rhode Island and East Bay Community Action Program to deliver essential resources and support to those residing in encampments, reinforcing the city's commitment to addressing homelessness and promoting community well-being.

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

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

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

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

Addressing the emergency and transitional housing needs of homeless persons.

On any given night in Rhode Island, more than 2,000 persons are estimated to be experiencing homelessness. Annually, more than 5,000 access the State's various shelters.

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

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

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

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

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

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

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

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

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs. Through the case management services funded by the City's allocation of ESG funds (along with other CHF and CoC resources), many of these prevention services are supported. However, the State of Rhode Island's Department of Children, Youth, and Families (DCYF) system does not always provide the necessary services to youth who are about to exit the foster care system to live independently, despite a Memorandum of Agreement with RI OHCD committing not to discharge clients into homelessness. Often times, these individuals fall into homelessness or are in precarious situations and are at imminent risk of homelessness. Similarly, for those exiting the criminal justice system, many are at-risk of homelessness.

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

Adoption Rhode Island, in partnership with Family Service of RI, Lucy's Hearth, and House of Hope Community Development Corporation developed the Bridges to Hope Project, a collaboration to help disconnected youth who are at risk of aging out of the foster care system without permanency or who have aged out. This collaboration provides comprehensive and outcomes-oriented services for youth who are or have been involved in the child welfare system who are facing barriers to stability as young adults. This collaboration works to streamline services in order to prepare youth in foster care for adulthood by providing opportunities for educational achievement and job readiness and to provide comprehensive housing stabilization services coupled with permanent supportive housing for young adults who have exited the child welfare system and require assistance in order to maintain housing, self-sufficiency, and improved quality of life. OpenDoors operates a specialized program called 9 Yards, a prisoner reentry program that works with clients recently released from prison to ultimately place them into permanent employment and housing. In the first phase of the program, clients participate in classes while in prison. These classes include college education, cognitive self-change, and vocational training. If they pass an initial screening test, they are moved into a second phase of the program after their release. Phase 2 includes subsidized transitional housing, addiction treatment, employment placement, and case management services. This model helps successfully transition clients who would otherwise be homeless or living in highly unstable housing after release into stable, sustainable housing.

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

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

The City of Providence, through its Division of Housing and Community Development (DHCD) has developed a comprehensive and cohesive Lead-Based Paint Hazard Reduction Program to coordinate lead hazard reduction with existing housing programs to integrate HUD-funded lead poisoning prevention and "Healthy Homes" interventions. The DHCD has experience in successfully operating its current HUD Lead Hazard Reduction Demonstration grant, as well as 10 prior HUD Lead Hazard Control Grants (since 1998: RILHD0557-24, RILHD0455-20, RILHD0310-17, RILHD0263-14, RILHB0490-10, RILHD0190-08, RILHB0402-08, RILHD0033-04, RILHB0227–02, RILHR0123-98, RILHH0071-99).

During this Consolidated Plan period, the City will continue to operate its Lead-Based Paint Hazard Reduction Program with support from a new \$6.5 million HUD Lead Hazard Reduction grant. Over the next four years, the program aims to make 190 housing units lead-safe, healthy, and energy-efficient in the citywide target area, with a focus on low-income households and communities disproportionately impacted by lead exposure and housing-related health risks.

Building on its track record managing prior HUD Lead and Healthy Homes grants, the LSPP will:

- Perform lead hazard reduction (interim controls) in hundreds of housing units;
- Provide free lead inspections and risk assessments for eligible properties;
- Complete Healthy Homes interventions to address other environmental health hazards;
- Deliver leveraged weatherization services to improve energy efficiency;
- Conduct over 100 outreach and education events to engage 5,000+ residents, health care providers, community organizations, property owners, and contractors;
- Offer free lead worker certification and green jobs training to expand local contractor capacity and workforce diversity;
- Maintain and distribute the City's Lead Safe Housing Registry to connect families with healthy housing options;
- Utilize HUD's Healthy Homes Rating System (HHRS) and mobile tools for field assessments and scope development;
- Continue its integration with the Green & Healthy Homes Initiative Providence model for comprehensive, sustainable housing interventions.

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

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Living in neighborhoods of deteriorating and aging housing stock, hundreds of Providence's children suffer needlessly each year from lead poisoning and preventable housing-based illnesses and injury which affect their well-being, education potential, and life prospects. Low income families are at risk for eviction, foreclosure, and homelessness and often lack the resources, income, support systems and connections needed to ensure safe and stable housing. Low-income communities of color also remain chronically unemployed or underemployed without the job skills or accreditations required to compete in the local economy.

With HUD Lead and Healthy Homes Supplemental funding and other leveraged funding, the Lead-Based Paint Hazard Reduction Program will reduce lead and other home-based environmental hazards (asthma triggers, slip and fall hazards, mold and moisture, poor indoor air quality, pests, and fire, carbon monoxide, and other safety hazards) to reduce lead poisoning, asthma episodes, household injury, and address other hazards identified by lead risk and HUD Healthy Homes Rating System assessments. By reducing home-based health hazards and reducing energy consumption and energy costs, the Program will increase housing affordability by reducing financial burdens on families, increasing wealth retention, spurring economic development through increased property values, and stabilizing neighborhoods. Through free Lead Worker training and workforce development for community residents and contractors, the Program will provide increased economic opportunities and earning capacity for Section 3 residents and increased lead contractor capacity for the City of Providence.

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

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

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

As noted above, the lack of maintenance of the City's housing stock means many housing units are in need of repair and rehabilitation. The City will use its federal funds (LHRD, CDBG, & HOME) to offer grants and/or loans to qualifying homeowners and tenants to rehabilitate property. Taking a blended

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"whole house" approach, these funds will be aligned with the City's Lead & Healthy Homes grants and other programs available in the City to holistically address hazards, health and safety, code, energy efficiency, historic preservation, and quality of life issues in the property.

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

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

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

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

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

- Affordable Housing and Home Repair: The City supports affordable housing production and home repair programs that address critical health and safety issues, reduce energy costs, and allow families—especially seniors and cost-burdened homeowners—to remain safely housed and avoid displacement.
- **Family Self-Sufficiency (FSS) Programs**: The Providence Housing Authority (PHA) administers effective FSS programs that assist residents in building savings and transitioning from public assistance toward economic independence.
- Education and Workforce Services at the Anton Center: Through CDBG support, the PHA's Thomas J. Anton Community Center provides financial literacy education, ESL classes, GED preparation, and continuing education to help residents increase earning potential and achieve self-sufficiency.
- Adult Education and Job Training: In partnership with organizations such as Providence Community Library and Building Futures, the City supports job readiness and skill development programs that serve immigrants, low-literacy adults, and unemployed or underemployed residents.
- Access to Work Supports: The City works with community partners to increase resident enrollment in programs like SNAP, child care subsidies, RI Works, Medicaid, and the Earned Income Tax Credit—key supports for stabilizing low-income families.
- Equity-Based and Place-Based Strategies: Guided by the Providence Anti-Displacement and Comprehensive Plans, the City targets investments in neighborhoods most affected by poverty and housing instability, ensuring an integrated approach to housing, workforce, and public health outcomes.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

All goals described in this Consolidated Plan directly or indirectly support the reduction of poverty in the City of Providence. By increasing the availability of affordable, safe housing for low- and moderate-income residents, the City aims to reduce housing cost burdens and enhance long-term household stability.

The City continues to support housing stability and preservation through CDBG- and HOMEfunded home repair programs. These investments enable low-income homeowners to make critical repairs that preserve safe, healthy housing and prevent costly emergency displacement. The Providence Housing Authority (PHA) administers a strong Family Self-Sufficiency (FSS) program that helps residents build savings, increase earned income, and reduce reliance on public assistance. The City supports complementary services at the PHA's Thomas J. Anton Community Center through CDBG-funded financial literacy workshops, ESL courses, GED classes, and employment readiness programs—equipping residents with tools to advance toward economic independence.

Homeless service providers funded through Emergency Solutions Grant (ESG) resources distributed through the Consolidated Homeless Fund (CHF) or the Rhode Island Continuum of Care (CoC)—deliver wraparound services that combine shelter, case management, and employment pathways. Agencies such as Amos House and Crossroads RI provide employmentfocused training, including culinary arts, carpentry, and certified nursing assistant (CNA) programs. These services are designed to stabilize housing while simultaneously increasing access to job opportunities and financial self-sufficiency. Together, these initiatives align the City's affordable housing goals with a broader anti-poverty strategy, targeting both immediate housing needs and the root causes of economic instability.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Providence continually seeks to maximize the impact of CDBG, HOME, HOPWA, and ESG funds in support of low- and moderate-income residents. The Division of Housing and Community Development is committed to actively monitoring all federally funded programs to ensure compliance, effectiveness, and timely delivery. In addition to the specific monitoring activities described below, the Division takes a proactive approach in identifying and addressing programmatic challenges experienced by subrecipients, providing technical assistance and corrective guidance as needed to prevent delays and improve outcomes.

To ensure ongoing program integrity, the Division regularly reviews and updates its internal Policies and Procedures manuals in consultation with HUD. These updates reflect changes in federal guidance, clarify local implementation processes, and ensure that subrecipients and City departments understand and follow all applicable requirements across funding sources. Monitoring also includes regular performance reviews, desk audits, site visits, and financial oversight to ensure all activities align with ConPlan goals and benefit the intended populations.

DHCD has historically used a solicitation of applications approach for its Entitlement Community programs. By asking local community organization to apply for CDBG, HOME, HOPWA, and ESG funding, the City receives over 100 applications per year. This approach allows for new ideas to be submitted which respond to community needs, and ensures the City is selecting the most advantageous proposals that maximize the funds available.

DHCD follows a four step subrecipient management process, detailed as follows:

- The City reviews proposals, assesses the quality and eligibility of activities, and the capacity of organizations to carry out activities.
- The City enters into subrecipient agreements that details the scope of work to be performed, the project timeline and milestones, and the required documentation of performance. Subrecipient agreements include all required federal provisions (e.g. equal opportunity, efforts to utilize MBE/WBE contractors, Section 3, etc.).
- Any necessary training, templates, and technical assistance is provided to the subrecipient in order to ensure they fully understand the compliance documentation required for Federal grants.

• City staff next tracks program progress to ensure that subrecipients are meeting performance and compliance goals. Senior Compliance staff utilizes both "desk monitoring" and "on-site" monitoring to assess the quality of program performance over the duration of the agreement.

Monitoring focuses on the programmatic, financial, and regulatory performance of the subrecipients. In conducting a monitoring review, staff primarily relies on information obtained from the subrecipient's performance reports, audits or financial reports, and records of eligibility and number of beneficiaries served. DHCD staff may also consider relevant information pertaining to a recipient's performance gained from other sources including litigation, citizen comments, news reports, and other information provided by or concerning the subrecipient.

Monitoring must also be conducted routinely to ensure the ongoing habitability and compliance of housing investments. The City has developed and maintains a database to track all federally-assisted housing units during their affordability periods. This database includes information on the property address, level of HOME or other federal investment, assisted units, funding contract date, and affordability period information (such as book and page of recorded Affordability Restriction and required duration). This database assists the City in tracking the need for annual inspections and recertification of tenant income to ensure units remain habitable and affordable.

The City conducts periodic inspections on a number of HOME-assisted rental units throughout their applicable affordability periods and is making progress towards addressing a backlog of inspections. Owners of units that fail health and safety inspections are issued a notice to correct any deficiencies in a timely manner. The appropriate level of enforcement then commences to ensure code and safety compliance and ongoing maintenance of federally-assisted units.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

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

<u>CDBG</u>: The City will receive \$5,227,138 in new 2025-2026 Community Development Block Grant (CDBG) entitlement funds. The City also reprogrammed and reallocated \$200,000.00 in "prior year CDBG resources", a \$917,548 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 \$7,044,686 in anticipated CDBG funds for programming in PY25. Forecasting forward at an anticipated 1.5% decrease year-over-year in the entitlement allocation, and assuming \$700,000 in Revolving Loan program income per year, the City can anticipate deploying a total of \$23,708,552 over the ConPlan period.

<u>HOME</u>: The City will receive a final allocation of \$1,414,533.27 in HOME Investment Partnerships Program funds to support the creation of affordable housing, and program \$227,685 in program income. The City also has \$1,165,000 in reprogramming funds. Forecasting forward at an anticipated 2% reduction year-over-year, the City can anticipate approximately \$6,568,873.08 in HOME resources over the ConPlan period.

<u>HOPWA</u>: The City will receive \$1,484,128 in Housing Opportunities for People with AIDS funds. Over the ConPlan period, the City can anticipate receiving \$7,129,692 in resources (-2% decrease per year).

ESG: The City will receive \$476,119 in Emergency Solutions Grant funds for programs and services for the homeless in PY25. Over the ConPlan period, the City anticipates receiving approximately \$2,287,257.

Lead Grant: The City recently received its \$6 million, four-year grant from the Office of Lead Hazard Control and Healthy Homes, hoping to make over 200 units by lead-safe by 2029.

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Anticipated Resources

Program	Source	Uses of Funds	Ex	pected Amoun	t Available Year 1	_	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	 Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services 	\$5,227,138	\$700,000	\$200,000	\$6,127,138	\$23,708,552	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.

HOME	public -	- Acquisition	\$1,414,533.27	\$227 <i>,</i> 685	\$1,165,000	\$2,807,218.27	\$6,776,444.73	The City will
	federal	- Homebuyer						undertake activities
		assistance						and projects using
		- Homeowner						HOME funds
		rehab						including new
		- Multifamily						housing
		rental new						development,
		construction						rehabilitation of
		- Multifamily						existing and vacant
		rental rehab						units, and
		- New						homebuyer
		construction for						assistance
		ownership						programs.
		- TBRA						

HOPWA	public -	- Permanent	\$1,484,128	\$0.00	\$0.00	\$1,484,128	\$5,645,564	The City will
	federal	housing in						undertake activities
		facilities						and projects using
		- Permanent						HOPWA funds
		housing						including
		placement						acquisition,
		Short term or						rehabilitation, or
		transitional						new construction of
		housing						housing units; costs
		facilities						for facility
		- STRMU						operations; rental
		- Supportive						assistance; short-
		services						term payments to
		- TBRA						prevent
								homelessness; and
								case management
								services for those
								living with
								HIV/AIDS.

ESG	public -	- Conversion	\$476,119	\$0.00	\$0.00	\$476,119	\$1,811,138	The City will
	federal	and rehab for						undertake activities
		transitional						and projects using
		housing						ESG funds including
		- Financial						shelter operations,
		Assistance						transitional housing,
		- Overnight						rapid rehousing
		shelter						assistance, and
		- Rapid re-						supportive services
		housing (rental						for the homeless.
		assistance)						
		- Rental						
		Assistance						
		- Services						
		- Transitional						
		housing						

Table 54 - Expected Resources – Priority Table

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

The City's HOME program requires that recipient organizations contribute a minimum 25% match of the total HOME award, in accordance with HUD regulations. This match requirement is fulfilled by the recipient and does not impose a financial burden on the City. In recent years, local developers have continued to successfully leverage HOME and CDBG funds alongside other financing tools to support the creation and preservation of affordable housing.

At the state level, Rhode Island has continued to invest in affordable housing through the Building Homes Rhode Island (BHRI) program. Following voter approval of \$50 million in 2016 and \$65 million in 2020, a third round of funding was approved through the 2022 Green Bond, which allocated an additional \$50 million to support affordable housing production, preservation, and

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community revitalization. These funds have been essential in helping Providence developers close financing gaps, particularly for LIHTC-supported projects.

The City anticipates continued alignment between local and state funding sources to increase the pace and scale of affordable housing development. Leveraging BHRI, HOME, and CDBG resources will remain a key strategy to meet housing needs, address cost burdens, and support equitable neighborhood revitalization throughout Providence.

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

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

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

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

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

The City of Providence continues to prioritize the revitalization of vacant and abandoned properties as a strategy to support neighborhood stabilization, affordable housing development, and community reinvestment. The City works through a combination of targeted code enforcement, land banking, and partnerships with nonprofit developers to return underutilized properties to productive use. In 2023, the City launched the Providence Home Repair Program, which provides grants of up to \$25,000 to income-eligible homeowners for critical home repairs, with a focus on health, safety, accessibility, and energy efficiency improvements.

The Providence Redevelopment Agency (PRA) plays a central role in acquiring and holding strategic parcels for redevelopment, particularly in areas with high vacancy or disinvestment. These efforts often align with broader goals such as the development of affordable homeownership opportunities, public open space, or infill housing on scattered sites.

To support these initiatives, the City will continue to leverage CDBG funds for eligible rehabilitation, demolition, and reconstruction activities. In partnership with CDCs and affordable housing developers, these investments help address blight, reduce health and safety risks, and ensure that neighborhood change benefits long-term residents.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Availability of Affordable Housing	2025	2029	Affordable Housing	Community Wide - Entire City Geographic Area	Affordable Housing	HOME: \$2,438,079.94	Rental units constructed: 25 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Added: 15 Household Housing Unit
2	Improve Quality of Occupied Housing Units	2025	2029	Affordable Housing	Community Wide - Entire City Geographic Area	Improved Housing Quality & Habitability	CDBG: \$452,193.34	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit

3	Reduce Homelessness	2025	2029	Homeless	Community Wide - Entire City Geographic Area	Reduce Homelessness	ESG: \$440,410.08	Public service activities other than Low/Moderate Income Housing Benefit: 3200 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 190 Households Assisted
								Homelessness Prevention: 250 Persons Assisted
4	Increase Housing Stability Among People Living with HIV/AIDS	2025	2029	Non-Homeless Special Needs	Providence - Fall River - New Bedford EMSA	Housing & Support Services for PLWHA	HOPWA: \$1,439,604.15	Tenant-based rental assistance / Rapid Rehousing: 110 Households Assisted HIV/AIDS Housing Operations: 245 Household Housing Unit Other: 900 Other
5	Improve Condition of Public Facilities	2025	2029	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities Improvements	CDBG: \$2,147,038.09	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 178,000 Persons Assisted

6	Improve Streetscapes &	2025	2029	Non-Housing	Community	Infrastructure	CDBG: \$101,616.66	Public Facility or
	Public Infrastructure			Community	Wide -	Improvements		Infrastructure Activities other
				Development	Entire City			than Low/Moderate Income
					Geographic			Housing Benefit:
					Area			129,955 Persons Assisted
7	Improve Parks and	2020	2024	Non-Housing	Community	Improved	CDBG: \$254,041.65	Public Facility or
	Recreational Areas			Community	Wide -	Parks &		Infrastructure Activities other
				Development	Entire City	Recreational		than Low/Moderate Income
					Geographic	Opportunities		Housing Benefit:
					Area			120,980 Persons Assisted
8	Provide for Basic Needs	2025	2029	Non-Housing	Community	Public Services	CDBG:	Public service activities other
	of LMI Persons			Community	Wide -		\$1,086,404.07	than Low/Moderate Income
				Development	Entire City			Housing Benefit:
					Geographic			125,000 Persons Assisted
					Area			
								Public service activities for
								Low/Moderate Income
								Housing Benefit:
								150 Households Assisted
9	Facilitate Small Business	2025	2029	Non-Housing	Community	Facilitate	CDBG:	Jobs created/retained:
	Development and			Community	Wide -	Small Business	\$1,247,802.14	35 Jobs
	Growth			Development	Entire City	Development		
					Geographic	& Growth		Businesses assisted:
					Area			180 Businesses Assisted

10	Effectively Administer	2025	2029	Program	Community	Effective	CDBG:	Other:
	Programs & Promote			Administration	Wide -	Planning &	\$1,106,397.57	5 Other
	Efficiency through				Entire City	Administration	HOME: \$141,453.33	
	Strategic Planning				Geographic		HOIVIE. \$141,455.55	
					Area		ESG:	
					Providence - Fall River		\$35,708.92 HOPWA:	
					- New Bedford EMSA		\$44,523.85	

Table 55 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Increase Availability of Affordable Housing	Through new construction, conversion, and/or rehabilitation of existing units, the City will use HOME and CDBG funds to increase and preserve the supply of affordable homeownership and rental housing units for City residents and households earning up to 80% of the area median income, including units with supportive services for extremely low-income and/or special needs populations. The City and partners shall facilitate homeownership through down- payment, closing cost assistance or other purchase programs.
Improve Quality of Occupied Housing Units	High costs of maintenance of the City's aging housing stock means many housing units in need of repair and rehabilitation. The City will use federal funds to offer grants and/or loans to qualifying private owners to rehabilitate property. Taking a blended "whole house" approach, these funds will be aligned with the City's lead grant and other programs available in the City to holistically address lead, health and safety, code violations, energy efficiency, and aging-in-place in Providence properties. Improve the quality and condition of public housing, addressing needs unmet with public housing capital funds.
Reduce Homelessness	In collaboration with the Consolidated Homeless Fund and the Continuum of Care, the City will use federal funds (CDBG, ESG, HOME-ARP) to ensure homelessness is brief, rare, and non- recurring through street outreach, intensive case management, operating funding for emergency shelters, and rapid re-housing assistance.

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Increase Housing Stability Among People Living with	The City will use federal HOPWA funds to ensure that low-income
HIV/AIDS	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.
Improve Condition of Public Facilities	Many of the City's public-school buildings, recreation and
	community centers require substantial and costly repairs. The City
	will leverage City funds with CDBG funds in its capital improvement
	planning to ensure publicly-owned buildings providing critical
	services are safe and welcoming. Additionally, the physical
	condition of many of the privately-owned buildings social service
	agencies own and operate are in significant disrepair, require
	updates to meet codes (such as DCYF standards), or have
	emergency repair needs that impact service continuity. The City will
	use CDBG funds to improve these facilities so that the City's low-
	and moderate-income populations can continue to receive needed
	services. Energy-efficiency improvements that bolster long-term
	sustainability and improvements to foster accessibility will also be
	prioritized.

Improve Streetscapes & Public Infrastructure	CDBG funds will be used to improve the physical condition and functionality of the City's streets, roads, and sidewalks, and create more options for non-automobile transportation for convenient access to community destinations and public places, whether walking, bicycling, or taking public transportation. Public infrastructure improvements will include accessibility enhancements to ensure that those with physical disabilities are able to navigate the City safely. Additionally, the City may conduct eligible public infrastructure projects including sewer and service line upgrade projects as needed to facilitate housing or commercial development.
Improve Parks and Recreational Areas	Neighborhood parks and green spaces can promote healthy lifestyles, community engagement and revitalization, economic development, environmental and social health. The City will support the creation of new and improvement of existing parks, open space, and sports fields. New and expanded community gardens and urban farms will provide opportunities for healthy eating and income generation for those wishing to grow and sell food.

Provide for Basic Needs of LMI Persons	Federal funds will be used to provide for the basic, essential needs
	of low-income residents to address residents' social determinants
	of health. These essential services will be delivered to residents
	through community-based organizations. Services rendered shall
	be equitable, accessible, and culturally-sensitive to Providence
	populations. Priority social service programs and target populations
	shall include: Provision of child care and day care assistance to low-
	and moderate-income families in order to prepare young children
	for kindergarten, teach literacy skills, provide a safe early learning
	environment, and facilitate caregivers' employment. Educational
	activities and arts and cultural programs for youth that will foster
	their educational attainment, enhance their interest in civic life,
	promote pro-social behavior, and build their skills and abilities. Job
	skills and literacy training for the City's low-skilled, low-literacy,
	unemployed, and underemployed populations to build literacy and
	higher-level job skills, including adult basic education, GED
	preparation, workforce readiness training, and job skill
	development so that LMI residents will be better prepared for living
	wage employment opportunities. Provision of health and wellness
	activities, exercise and social activities, transportation assistance,
	healthcare for the uninsured and underinsured, and assistance with
	accessing mainstream benefits such as Medicaid, SNAP, and TANF.
	Provision of support and short-term emergency housing assistance
	for survivors of violence and those experiencing temporary housing
	instability.

Facilitate Small Business Development and Growth	As economic development and the creation of new living-wage jobs is one of the most efficient and effective ways to reduce poverty, CDBG funds will be used to promote the creation of new or expanded business enterprises in the City. Further, small businesses, particularly businesses owned by people of color, women and microenterprises, often lack the same access to financial services from traditional lending institutions. As such, CDBG funds will be used to provide low-barrier technical assistance programs and access to capital for businesses in the City (either through direct loans or grants to community-based organizations for programming).
Effectively Administer Programs & Promote Efficiency through Strategic Planning	Allowable percentages of CDBG, HOME, HOPWA, and ESG funds will be used to administer these respective programs; to rapidly award projects and commit funds for programs; to monitor all projects, activities, and organizations, conduct proper performance evaluations of all programs; to meet all program standards; and to plan for effective projects and initiatives.

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	ESG25 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) - RIH25F001
13	AIDS Care Ocean State - RIH25F001
14	Family Service of Rhode Island - RIH25F001
15	Justice Resource Institute - RIH25F001
16	Stanley Street Treatment and Resources - RIH25F001

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities for the 2025–2029 Consolidated Plan were determined based on the level of federal funding available, extensive community engagement conducted through the citizen participation process, an assessment of needs across program areas, analysis of current data sources, the capacity and performance of local service providers, and opportunities to leverage non-federal investments to advance program goals.

The primary barrier to meeting identified needs remains limited funding. Each year, the City issues a competitive Request for Proposals (RFP) for its CDBG, HOME, ESG, and HOPWA resources. Demand consistently exceeds available funds by millions of dollars, especially in the public service category, where HUD's regulatory cap significantly restricts how much can be allocated. As a result, many high-need services are either underfunded or not funded at all, despite their demonstrated community impact.

Although Providence has made significant progress in addressing property abandonment and disinvestment stemming from the foreclosure crisis and COVID-19-era instability, many vacant and underutilized structures remain. The cost of rehabilitation—particularly for aging housing stock with environmental hazards—continues to exceed what many private developers or small property owners can absorb without subsidy. Federal resources remain a vital tool to unlock the redevelopment potential of these properties, particularly in neighborhoods hardest hit by disinvestment.

Additionally, the demand for private housing rehabilitation assistance far exceeds available funding. The City's home repair program is routinely oversubscribed, and the pipeline of eligible applicants far outpaces the annual allocation. These investments are critical for stabilizing low-income homeowners, preventing displacement, and ensuring long-term housing habitability.

Finally, land availability remains a structural constraint to new housing production. Parcels suitable for infill or new construction are scarce and are predominantly located in historically disinvested neighborhoods. While these sites present opportunities to increase housing supply, they also raise fair housing concerns about perpetuating concentrations of poverty. The City continues to explore strategies to increase site availability and align housing development with broader equity goals.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Effectively Administer Programs
	Needs Addressed	Effective Planning & Administration
	Funding	CDBG: \$1,106,397.57
	Description	Funds will be used for operating costs associated with the effective implementation and management of the City of Providence CDBG Program. Costs include rent, salaries, planning initiatives, fringe benefits, training costs, and other office costs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903
	Planned Activities	Funds will be used for operating costs associated with the implementation and management of the City of Providence CDBG Program. Costs include rent, salaries, fringe benefits, planning initiatives, training costs, and other office costs.
2	Project Name	ESG25 Providence
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Reduce Homelessness
	Needs Addressed	Reduce Homelessness
	Funding	ESG: \$476,119.00

	Description	The City of Providence will use HESG funds to provide direct grants to homeless service providers and for allowable administrative costs. PY2025 funds include \$476,119 in HESG.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless or imminently homeless persons will receive case management; homeless households will receive rapid rehousing rental assistance, and a number of homeless persons will be benefitted by street outreach.
	Location Description	Rapid rehousing, street outreach, and essential services will be delivered throughout the jurisdiction of Providence.
	Planned Activities	Funds will be used to support rapid rehousing rental assistance, mobile street outreach, homelessness prevention and diversion programming, as well as other essential services for persons experiencing homelessness in Providence.
3	Project Name	HOME Administration
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Effectively Administer Programs
	Needs Addressed	Effective Planning & Administration
	Funding	HOME: \$141,453.33
	Description	10% of HOME funds shall be used for operating costs associated with implementing and managing the City's HOME Investment Partnerships Program (HOME). Operating costs include rent, salaries, fringe, and office costs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903

	Planned Activities	Not applicable.
4	Project Name	Public Services
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide for Basic Needs of LMI Persons
	Needs Addressed	Public Services
	Funding	CDBG: \$1,086,404.07
	Description	CDBG funds will support the operations of, and service delivery by, Providence's community based organizations who provide for the basic needs of low/moderate income individuals and families.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 27,949 low/moderate income beneficiaries are anticipated to be served by the public service activities described below.
	Location Description	Capital City Community Center, 25 Danforth Street, Providence, RI 02808
		Community Action Partnership of Providence, 518 Hartford Avenue, Providence, RI 02909
		DaVinci Center for Community Progress, 470 Charles Street, Providence, RI 02904
		Federal Hill House, 9 Courtland Street, 02907 and 35 Swiss Street, 02908
		Providence Housing Authority, Thomas J. Anton, 100 Broad Street, Providence, RI 02903
		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
Better Lives RI, 12 Abbott Park Place Providence, RI 02903
Building Futures, 1 Acorn Street, Providence, RI 02903
Clinica Esperanza/Hope Clinic, 60 Valley Street, #104, Providence, RI 02909
College Visions, 131 Washington Street, Providence, RI 02903
DownCity Design, 425 West Fountain Street, Providence, RI 02903
Educational Center for the Arts and Science, 57 Parkis Avenue, Providence, RI 02907
Genesis Center, 620 Potters Avenue, Providence, RI 02907
Higher Ground Internatioanl, 250 Prairie Avenue, Providence RI 02805
Mathewson Street UMC, 134 Mathewson Street, Providence RI 02903
Meals on Wheels RI, 70 Bath Street, Providence RI 02908
Mt. Hope Learning Center, 140 Cypress Street, Providence, RI 02906
New Bridges 4 Haitian Success, 685 North Main Street, Providence RI 20904
New Urban Arts, 705 Westminster Street, Providence, RI 02903
Open Doors, 485 Plainfield Street, Providence, RI 02909
Project Weber/RENEW, 640 Broad Street, Providence, RI 02907
Providence Public Library, 150 Empire Street, Providence RI
Rhode Island Free Clinic, 655 Broad Street, Providence, RI 02907
Sojourner House, PO Box 28302, Providence RI 02908
The Steelyard, 27 Sims Avenue, Providence RI 02909
Young Voices, 204 Westminster Street, Providence RI 02903

Planned Activities	Capital City Community Center, early childhood and senior services - \$60,970.00
	Community Action Partnership of Providence, food pantry operations - \$50,808.33
	DaVinci Center for Community Progress, consolidated social services - \$60,970.00
	Federal Hill House, early childhood services and food pantry operations - \$71,131.66
	Providence Housing Authority, Thomas J. Anton – resident services - \$45,727.50
	Silver Lake Community Center, childcare program - \$50,808.33
	Washington Park Citizens Association, childcare program - \$50,808.33
	West End Community Center, early learning and emergency social services - \$71,131.66
	YWCA Rhode Island, childcare program - \$25, 404.17
	Amos House – A Hand Up Program: job training and case management program for homeless individuals- \$66,050.83
	Better Lives – 2025 -2026 Public Servies & Community Center - Basic Needs - \$15,242.50
	Building Futures – Workforce Development and Training Program in Building Trades - \$15,242.50
	Clinica Esperanza/Hope Clinic - healthcare services for the uninsured and underinsured - \$40,646.66
	College Visions - college prep and academic support services for youth - \$30,485.00
	DownCity Design - summer and after-school service learning programs for youth - \$20,323.33
	Educational Center for the Arts and Science - bilingual arts education for youth - \$15,242.50
	Genesis Center - CHOP Program: culinary and hospitality vocational training - \$20,323.33

Project Name	Providence Business Loan Fund
	Young Voices - youth programming - \$15,242.50
	The Steelyard - paid welding and fabrication training for Providence residents - \$15,242.50
	Sojourner House - emergency short-term housing assistance for victims of domestic violence - \$30,485.00
	Sojourner House - drop-in case management services for victims of domestic violence - \$25,404.17
	Rhode Island Free Clinic - healthcare for the uninsured - \$60,970.00
	Providence Public Library - workforce training and digital literacy programs for vulnerable adults - \$20,323.33
	Project Weber/RENEW - drop-in center with medical and behavioral health services - \$30,485.00
	Open Doors - resource center operations for individuals with criminal records to achieve employment, housing, recovery, and other basic needs - \$25,404.17
	New Urban Arts - afterschool arts program for LM youth - \$15,242.50
	New Bridges 4 Haitian Succes - ESOL computer instruction, basic needs assistance for low-income individuals - \$35,565.83
	Mt. Hope Learning Center - early childhood education services - \$15,242.50
	Meals on Wheels RI - home-delivered meals to food-insecure seniors - \$25,404.17
	Mathewson Street UMC – food pantry program for vulnerable individuals - \$14,348.27
	Higher Ground International - culturally appropriate food pantry - \$20,323.33
	Higher Ground International - culturally appropriate support and services for elders - \$25,404.17

Consolidated Plan

Target Area	Community Wide - Entire City Geographic Area	
Goals Supported	Facilitate Small Business Development and Growth	
Needs Addressed	Facilitate Small Business Development & Growth	
Funding	CDBG: \$917,548	
Description	Funds will support low-interest lending to businesses that will create or retain jobs for low-income hires.	
Target Date	6/30/2026	
Estimate the number and type of families that will benefit from the proposed activities	Loans issued by the PBLF are anticipated to create or retain at least 35 jobs for the low- and moderate-income.	
Location Description	Businesses assisted must be located within the City of Providence.	
Planned Activities	The Providence Business Loan Fund (PBLF) will provide financing for Providence businesses for working capital, expansion, or retention of jobs for the low-income.	
Project Name	Economic Development Programs	
Target Area	Community Wide - Entire City Geographic Area	
Goals Supported	Facilitate Small Business Development and Growth	
Needs Addressed	Facilitate Small Business Development & Growth	
Funding	CDBG: \$330,254.14	
Description	Economic development programs geared towards supporting and fostering small businesses and entrepreneurship.	
Target Date	6/30/2026	
Estimate the number and type of families that will benefit from the proposed activities	An estimated 180 low/mod income microenterprises and entrepreneurs will be served.	
Location Description	DesignxRI, 819 Westminster St. Providence RI 02903	
	Goals Supported Needs Addressed Funding Description Target Date Estimate the number and type of families that will benefit from the proposed activities Location Description Planned Activities Project Name Target Area Goals Supported Needs Addressed Funding Description Target Date Estimate the number and type of families that will benefit from the proposed activities	

E E		
		Genesis Center, 620 Potters Ave. Providence RI 02907
		Hope & Main, 100 Westminster St. Providence, RI 02903
		Rhode Island Black Business Association, 3 Regency Plaza, Providence RI 02903
	Planned Activities	DesignxRI - provides funding, mentorship, and training to help Providence design businesses grow, create jobs, and boost the local creative economy - \$152,424.99
		Genesis Center – support for low-income Providence residents in starting food businesses through counseling, financial education, and technical assistance - \$55,889.16
		Hope & Main - bilingual technical and business support - \$40,646.66
		Rhode Island Black Business Association - provide technical assistance and training to small Providence businesses - \$81,293.33
	Project Name	CDBG Occupied Housing
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Quality of Occupied Housing Units
	Needs Addressed	Improved Housing Quality & Habitability
	Funding	CDBG: \$452,193.34
	Description	Funds will be used to assist with property rehabilitation in both privately-owned and public housing for low-income families and individuals.
Ī	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 families are expected to benefit from loans issued through the City's Home Repair Program. An estimated 350 very low-income families will also benefit from improvements at two Providence Housing Authority complexes (McAuley Village & Manton Heights).
Ť	Location Description	Home Repair: 444 Westminster Street Suite 3A, Providence, RI 02903

		McAuley Village, 325 Niagara St. Providence RI 02907	
		Manton Heights, 31 Salmon St. Providence RI 02909	
	Planned Activities	Home Repair Program: \$304,849.98 will support the provision of 20 (est.) 0%, deferred payment loans to eligible homeowners throughout the City of Providence.	
		McAuley Village: \$96,535.83 will support heating system upgrades at the housing facility	
		Manton Heights: \$50,808.33 will support facility upgrades	
3	Project Name	Public Facility Improvements	
	Target Area	Community Wide - Entire City Geographic Area	
	Goals Supported	Improve Condition of Public Facilities	
	Needs Addressed	Public Facilities Improvements	
	Funding	CDBG: \$2,147,038.09	
	Description	Funds will be used for improvements to public facilities (such as improvements to community centers, neighborhood recreation centers, and other service agencies).	
	Target Date	6/30/2026	
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 100,000 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.	
	Location Description	Boys & Girls Club Fox Point, 90 Ives Street, Providence, RI 02906	
		Southside Boys & Girls Club, 1 Louisa St, Providence, RI 02905	
		Capital City Community Center, 1085 Chalkstone Avenue, Providence, RI 02908	
		Pleasant View Elementary, 50 Obediah Brown Rd. Providence RI 02909	

	Miguel Luna Park, 110 Sackett Street Providence RI 02907
	Washington Park Library, 1316 Broad Street Providence RI 02905
	Crossroads, 162 Broad Street Providence RI 02903
	Federal Hill House Association, 9 Courtland Street Providence RI 02909
	McAuley Corporation, 622 Elmwood Ave. Providence RI 02907
	Sunset Village, 285 Chad Brown St. Providence RI 02908
	Dominica Manor, 100 Atwells Ave, Providence RI 02903
	Dexter Manor, 100 Broad St. Providence RI 02903
	Roger Williams Day Care, 64 Applegate Lane, Providence RI 02905
	Trinity Restoration dba Southside Cultural Center, 393 Broad St. Providence RI 02903
	Matthewson St. Church, 134 Matthewson St. Providence RI 02903
	Hope High School, 324 Hope St. Providence RI 02906
	Igliozzi Recreation Center, 675 Plainfield St. Providence RI 02909
	Bucklin Park & West End Rec. Center, 109 Bucklin St. Providence RI 02907
	Rhode Island Indian Council, 807 Broad St. Providence RI 02907
	Urban Ventures, 807 Broad St. Providence RI 02907
	Classical High School, 770 Westminster St. Providence RI 02903
Planned Activities	Boys & Girls Club Fox Point: Phase II of sprinkler system installation, \$173,624.55
	Southside Boys & Girls Club: Phase II of bathroom renovations and underground tank removal, \$116,859.16
	Capital City Community Center: Building restoration project, \$86,374.16
	Pleasant View Elementary: ADA Playground Construction, \$91,454.99

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		Miguel Luna Park: Phase II of park improvement project, \$91,454.99
		Washington Park Library: Fire System Installation & Facility Improvements, \$121,939.99
		Crossroads: Domestic Violence Shelter Improvements, \$60,790.00
		Federal Hill House Association: Early Learning Playground Installation, \$101,616.66
		McAuley Corporation: ADA access upgrades and emergency generator installation, \$101,616.66
		Sunset Village: Safety & Security door upgrades, \$108,729.83
		Dominica Manor: Emergency Generator Installation, \$101,616.66
		Dexter Manor: Emergency Generator Installation, \$101,616.66
		Roger Williams Day Care: Phase II Roof Installation, \$381,062.48
		Trinity Restoration dba Southside Cultural Center: Historic Preservation, \$101,616.66
		Matthewson St. Church: Facility Improvements, \$50,808.33
		Hope High School: Capital Improvements, \$50,808.33
		Igliozzi Recreation Center: Capital Improvements, \$50,808.33
		Bucklin Park & West End Rec. Center: Capital Improvements, \$50,808.33
		Rhode Island Indian Council: Facility Improvements, \$25,404.17
		Urban Ventures,: Facility Improvements, \$25,404.17
		Classical High School: Capital Improvements, \$50,808.33
		Project Contingency: \$50,808.33
9	Project Name	Parks, Open Space, Sports and Recreation Improvements
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Parks and Recreational Areas

Needs Addressed	Improved Parks & Recreational Opportunities	
Funding	CDBG: \$254,041.65	
Description	Funds will be used for improvements to parks, play spaces, open space, and recreation fields utilized by Providence neighborhood residents.	
Target Date6/30/2026		
Estimate the number and type of families that will benefit from the proposed activities	from the proposed activities to neighborhood parks, play spaces, open spaces, and recreational fields.	
Location Description		
	Ascham St. Park, 323 Hawkins St. Providence RI 02904	
Mt. Pleasant Field, 434 Mt. Pleasant Ave. Providence RI 02908 Corliss Park, 30 Corina St. Providence RI 02908		
Planned ActivitiesBilly Taylor Park, Capital Improvements, \$50,808.33		
Ascham St. Park, Capital Improvements, \$50,808.33	Ascham St. Park, Capital Improvements, \$50,808.33	
Mt. Pleasant Field, Capital Improvements, \$50,808.33		
	Corliss Park, Fence Replacement & Capital Improvements, \$50,808.33	
	Joslin St., Donigian Park, Wallace St., Clarence St.: Dog waste station installation, \$50,808.33	
Project Name	Streets, Sidewalks, and Infrastructure Improvements	
Target Area	Community Wide - Entire City Geographic Area	
Goals Supported	Improve Streetscapes & Public Infrastructure	
Needs Addressed	Infrastructure Improvements	

Funding	CDBG: \$101,616.66	
Description	Funds will be used for improvements to streets, sidewalks, and other public infrastructure to eliminate accessibility barriers and improve walkability and safety in low/moderate-income Providence neighborhoods.	
Target Date	6/30/2026	
Estimate the number and type of families that will benefit from the proposed activities	An estimated 29,000 neighborhood residents will benefit from accessibility and safety improvements to City sidewalks and streetscapes.	
Location Description	Various areas in Ward 12	
	Various areas in Ward 13	
Planned Activities	Ward 12, Sidewalk Improvements - \$50,808.33	
	Ward 13, Streetscape Improvements - \$50,808.33	
¹¹ Project Name	HOME Affordable Housing	
Target Area	Community Wide - Entire City Geographic Area	
Goals Supported	Increase Availability of Affordable Housing	
Needs Addressed	Affordable Housing	
Funding	HOME: \$2,438,079.94	
Description	Funds will be utilized for new construction of homeownership and rental housing as well as rehabilitation of housing to create new, deed-restricted affordable housing opportunities for the low/moderate income.	
Target Date	6/30/2025	
Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 individuals and families will benefit from the creation of deed restricted, affordable rental and homeownership units.	
Location Description	Crossroads, 160 Broad St. Providence RI 02903	

		Standard Communities, Downtown Providence Home funds will support the following:	
	Planned Activities		
		 Crossroads: redeveloping 192 outdated SRO and studio units into 97 modern apartments for individuals who are homeless, have special needs, and earn 30% AMI or below. Standard Communities: redeveloping downtown building into apartments, creating 115 affordable senior units (30–80% AMI) and 13,000 SF of community space. 	
12	Project Name	City of Providence (Administration) - RIH25F001	
	Target Area	Providence - Fall River - New Bedford EMSA	
	Goals Supported	Effectively Administer Programs	
	Needs Addressed	Effective Planning & Administration	
	Funding	HOPWA: \$44,523.85	
	Description	Funds will be used to fund grantee HOPWA program administration.	
	Target Date	6/30/2026	
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.	
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903	
	Planned Activities	Not applicable.	
13	Project Name	AIDS Care Ocean State - RIH25F001	
	Target Area	Providence - Fall River - New Bedford EMSA	
	Goals Supported	Increase Housing Stability among PLWHA	
	Needs Addressed	Housing & Support Services for PLWHA	

Funding	HOPWA: \$965,058.66
Description	Funds will be used for facility-based housing assistance, operating costs for supportive housing units, and supportive services.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Target populations are low-income individuals who are living with HIV/AIDS and their families, individuals who are homeless and are at risk of homelessness, and those who have special needs. These families, youth and individuals, and those with mental health related issues are the populations most in need of HIV housing assistance and supportive services. Leased units: 49
Location Description	Scattered sites in EMSA.
Planned Activities	Facility Based Rental Assistance and including Operating costs associated with housing support, supportive services for people with HIV/AIDS.
⁴ Project Name	Family Service of Rhode Island - RIH25F001
Target Area	Providence - Fall River - New Bedford EMSA
Goals Supported	Increase Housing Stability among PLWHA
Needs Addressed	Housing & Support Services for PLWHA
Funding	HOPWA: \$57,362.64
Description	HOPWA funds will be used to provide supportive services to clients living with HIV/AIDS.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	An estimated 40 clients living with HIV/AIDS and their families will benefit from an array of supportive services provided by Family Service of Rhode Island.
Location Description	9 Pleasant Street, Providence, RI 02906

	Planned Activities	Funds will be used for supportive services.	
15	Project Name	Justice Resource Institute - RIH25F001	
	Target Area	Providence - Fall River - New Bedford EMSA	
	Goals Supported	Increase Housing Stability among PLWHA	
	Needs Addressed	Housing & Support Services for PLWHA	
	Funding	HOPWA: \$312,887.14	
	Description	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services.	
	Target Date	6/30/2026	
	Estimate the number and type of families that will benefit from the proposed activities	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services.	
		Tenant Based Rental Assistance -22	
		Supportive Services-30	
	Location Description	EMSA area.	
	Planned Activities	Funds will be used for Tenant-Based Rental Assistance (TBRA) and Supportive Services.	
16	Project Name	Stanley Street Treatment and Resources - RIH25F001	
	Target Area	Providence - Fall River - New Bedford EMSA	
	Goals Supported	Increase Housing Stability among PLWHA	
	Needs Addressed	Housing & Support Services for PLWHA	
	Funding	HOPWA: \$104,295.71	
	Description	Funds will be used for Project Aware supportive services.	
	Target Date	6/30/2026	
	Estimate the number and type of families that will benefit from the proposed activities	Target populations are low-income individuals who are living with HIV/AIDS and their families, individuals who are homeless and are at risk of homelessness, and those who	

	have special needs. These families, youth and individuals, and those with mental health related issues are the populations most in need of HIV housing assistance and supportive services. Supportive Services: 110 households to be served.
Location Description EMSA area.	
Planned Activities	Supportive services for people living with HIV/AIDS.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic priority is city-wide. CDBG, HOME, and ESG projects and activities reach into every lowand moderate-income area of the City. HOPWA funding supports operations throughout the Providence - Fall River - New Bedford EMSA.

With limited exception, most neighborhoods throughout the City of Providence have areas with low- to moderate-income populations. As such, the geographic allocation of resources will be fairly dispersed throughout the City, albeit targeting the most economically distressed areas of the City's neighborhoods. Fundamentally, the City has focused its strategies to assist low- to moderate-income residents regardless of where they live.

The areas of concentration for minorities in Providence are located in the Upper South Providence, Lower South Providence, West End and Olneyville neighborhoods. Providence has a rich diversity in its population. Communities of color in the City of Providence are the majority, with the White, non-Hispanic/Latino population only comprising 32.6% of the population. As such, assistance is targeted throughout the City's low-income neighborhoods, which are often also areas with high diversity.

Geographic Distribution

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

Table 57 - 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.

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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 2025 Program Year.

CDBG funds in the amount of \$452,194.14 will support the following:

- Home Repair Program \$304,849.98
 - The City will solicit applications from income-qualified homeowners and renters to provide deferred payment home repair loans. This program plays a critical role in preserving the City's aging housing stock and ensuring that residents—particularly low- and moderate-income households—can live safely and with dignity. Funding will be used to address urgent health and safety repairs, such as fixing leaking roofs, addressing code violations, improving accessibility, and remediating lead or mold hazards. By investing in existing homes, the program helps prevent displacement, supports aging in place for seniors and residents with disabilities, and maintains affordability in neighborhoods at risk of gentrification. In addition to improving housing quality, the program strengthens neighborhood stability and supports long-term community resilience.
- Public Housing Improvements \$311,963.15
 Funding will support critical health and safety upgrades at Manton Heights, Sunset Village, Dominica Manor and Dexter Manor. All public housing facilities that serve low-income families. These improvements will help ensure residents have safe, stable, and dignified living conditions while preserving long-term affordability in public housing.

HOME funds in the amount of \$2,438,079.94 will tentatively support the development of the following 212 affordable housing units:

- Crossroads: redeveloping 192 outdated SRO and studio units into 97 modern apartments for individuals who are homeless, have special needs, and earn 30% AMI or below.
- Standard Communities: redeveloping downtown building into apartments, creating 115 affordable senior units (30–80% AMI) and 13,000 SF of community space.

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 \$1,439,604.15 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 \$440,410.08 will support the following:

• Essential services, rapid rehousing, rental assistance, administration and street outreach services for those experiencing homelessness within the jurisdiction of Providence.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	60
Special-Needs	70
Total	135

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	71
The Production of New Units	115
Rehab of Existing Units	97
Acquisition of Existing Units	20
Total	307

Table 59 - 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 2025-2026 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 continues to support the operation of the Thomas J. Anton Community Center at Hartford Park. Through annual funding for public service activities, the Department of Resident Services offers adult education, family self-sufficiency programming, financial coaching, income support, and employment services. In 2025, the Providence Housing Authority will invest \$6.7 million through its Capital Fund for ongoing modernization needs, including critical upgrades to improve safety, energy efficiency, and accessibility across its developments. However, capital needs continue to exceed available federal funding, and the PHA will pursue additional resources—including CDBG funds—to enhance facilities and services for public housing 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 \$311,963.15 in CDBG to address needed facility and safety upgrades for McAuley Village, Manton Heights, Sunset Village, Dominica Manor and Dexter Manor. Improvements include safety & security door installation, emergency generator installation and other facility improvements.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The PHA established the position of Resident Engagement Coordinator in 2024 to support the strengthening of the Resident Advisory Board (RAB), the maintenance of existing and formation of new Resident Associations, the revitalization of Planning Committees, fostering resident leadership, and increasing resident participation. RAB members are nominated to serve by their neighbors at their respective developments. In 2022, the PHA expanded membership of the RAB to include representatives of families participating in Section 8 Program. Every two years, RAB members are nominated and elected to serve by their neighbors at their respective developments. The formal role of the RAB is to advise the PHA in the development of its Annual Plan submission to HUD.

RAB members also play an important role in policy development and sharing information about PHA programs and policies with their fellow residents and often lead recreational and community building activities in their home developments. Members are active participants in monthly RAB meetings with PHA that include updates from staff and RAB members, presentations by outside organizations, discussions, and leadership development. The PHA has two Resident Associations, the Hartford Park Resident Association, and the Carroll Tower Tenant Council; the presidents of these organizations also serve as members of the RAB. The Providence Housing Authority continues to cultivate resident Planning Committees at each public housing development as a strategy for engaging residents and fostering resident leadership. The PHA's Resident Engagement Coordinator works closely with RAB, Tenant Associations and Planning Committee members to maintain open lines of communication and

develop collaborative projects and initiatives.

- Mental and Behavioral Health: This includes short-term counseling and crisis intervention services.
- Victim of Crime Program: Advocacy for victims of crime, relocation assistance, and safety planning.
- Community Health Worker Program: Health advocacy, health education workshops, and substance use assistance.
- Resident Service Coordinator (RSC) Program: Coordination of general social services and case management.
- Family Self-Sufficiency (FSS) Program: A five-year initiative that supports financial independence through employment and increased earned income, with an escrow savings plan available as an incentive.
- Jobs Plus Providence (JPP) Program: A four-year workforce development program that provides job training and employment support, with an Earned Income Disregard (EID) incentive for Chad Brown and Admiral Terrace residents.
- Employment Services for Adults and Youth: Includes financial coaching, job readiness training, job search and placement assistance, and job retention services.
- Adult Education Program: Offers programs such as ESL, ABE/GED, and digital literacy.

The Providence Housing Authority is also a HUD-certified Housing Counseling Agency, 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 has published a draft on their 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

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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 2025 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 known as Better Lives offer essential services to prevent homelessness and work closely with other service providers like Open Doors to assist formerly incarcerated young adult males who are at risk of homelessness and to connect them with other programs as in subsidized transitional housing, addiction treatment programs, mental health facilities who will otherwise be homeless or living in highly unstable housing after release into stable, sustainable housing.

Homeless prevention initiatives are centered on short and long term initiatives. The long term strategy, on the other hand, is to facilitate employment and increase support networks as a means to preventing homelessness or return to homelessness. By preventing homelessness and supporting homeless services and outreach efforts, they City aims to identify and target those individuals and families who would otherwise become homeless without timely assistance. Supportive services and housing assistance for the special needs population are particularly important because of their vulnerability to homelessness.

Discussion

N/A

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA		
for:		
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or		
family	0	
Tenant-based rental assistance	22	
Units provided in permanent housing facilities developed, leased, or operated with HOPWA		
funds	49	
Units provided in transitional short-term housing facilities developed, leased, or operated with		
HOPWA funds	0	
Total	71	

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Providence participated in the development of the 2025 Statewide Regional Analysis of Impediments to Fair Housing Choice (AI), in collaboration with the State of Rhode Island and fellow HUD entitlement communities, including Cranston, East Providence, Pawtucket, Warwick, and Woonsocket. The AI was coordinated and prepared in partnership with Rhode Island Housing, building on a longstanding commitment to advancing equity and access to housing throughout the state.

Rhode Island's compact geography and interconnected housing and labor markets make a statewide approach to fair housing both practical and necessary. The regional AI reflects this by addressing systemic barriers that cross municipal boundaries, including exclusionary zoning, racial and ethnic segregation, and disparities in access to opportunity. The State's planning and policy framework, including legislated housing affordability goals and comprehensive planning requirements, reinforces this regional strategy.

The AI includes data analysis and community input highlighting persistent fair housing challenges, such as housing cost burdens, displacement pressures, and limited access to high-opportunity neighborhoods. It identifies contributing factors and outlines goals and strategies to affirmatively further fair housing—both by expanding access to affordable housing in well-resourced areas and by reinvesting in historically underserved communities.

The City of Providence will use the findings and recommendations of the 2025 Regional AI to guide fair housing strategies, funding priorities, and program implementation over the Consolidated Plan period, in alignment with HUD's duty to affirmatively further fair housing.

The City of Providence has consulted with various organizations 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.

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

The City of Providence remains committed to addressing regulatory, procedural, and structural barriers that restrict housing access and affordability. In 2025, the City will pursue the following strategies:

1. Language Access Implementation:

Following the adoption of a Language Access Plan and Toolkit, the City is expanding translation of public documents, multilingual communications capacity, and on-call interpretation services. These efforts promote inclusive access to housing programs and public processes for residents with limited English proficiency.

2. Tenant Legal Aid and Anti-Discrimination Measures:

The City supports expanded legal representation for low-income tenants in Housing Court and ongoing partnerships with RI Legal Services and the RI Center for Justice. These services protect residents from unlawful evictions and housing discrimination. The City is also advancing local fair housing legislation to expand protected classes such as source of income—and improve enforcement mechanisms.

3. Home Repair Program:

Through CDBG funding, the City will continue offering deferred-payment, zero-interest home repair loans for income-qualified homeowners and renters. This program addresses hazardous housing conditions, helps seniors and residents with disabilities age in place, and supports housing preservation citywide amid rising construction costs.

4. Zoning and Policy Reforms:

To increase housing supply and remove barriers to affordability, the City has adopted several zoning and policy reforms:

- a. Updated the Zoning Ordinance to allow for greater density in transit-oriented development (TOD) districts.
- b. Expanded commercial historic districts to increase eligibility for state and federal historic tax credits that can be used for adaptive reuse as housing.
- c. Enacted height bonuses for developments that include affordable housing units.
- d. Codified a long-term affordable housing funding stream by dedicating a portion of Tax Stabilization Agreement revenues to the Providence Affordable Housing Trust Fund, which offers low-interest loans and subsidies for affordable housing development.

5. Public Land Disposition for Affordable Housing:

The Providence Redevelopment Agency (PRA) continues to make publicly owned properties available for redevelopment through an RFP process that prioritizes affordability, community benefits, and the use of minority- and women-owned business

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enterprises (MBEs/WBEs). The PRA also permits land banking without a holding fee to enable long-term planning and predevelopment.

6. Regional and Intergovernmental Coordination:

The City aligns its local strategies with the 2025 Statewide Regional AI, the Anti-Displacement and Comprehensive Housing Strategy, and the updated Comprehensive Plan, which all emphasize equitable land use, inclusive zoning, and expansion of affordable housing opportunities in high-opportunity areas.

These actions reflect Providence's continued efforts to affirmatively further fair housing, reduce regulatory barriers, and support inclusive, equitable housing development across all neighborhoods.

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 Housing and 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 Housing and 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 of Providence recognizes persistent gaps in service delivery for underserved populations, particularly those experiencing homelessness, housing instability, economic insecurity, and limited access to healthcare, food, and legal assistance. To address these challenges, the City will prioritize funding and coordination in the following ways:

- **Targeted CDBG Public Service Investments:** The City will continue to use its CDBG public service funding to support agencies providing critical services to low- and moderate-income households, with a focus on food access, case management, job training, youth services, housing navigation, and eviction prevention.
- Housing Resource Coordination: The City will fund a Housing Resource Coordinator position to assist residents in accessing available programs and services, including home repair, rental assistance, and housing navigation. This role will help streamline referrals and improve service coordination across agencies as well as connect with the various homeless service providers in the City to coordinate services for unhoused residents.
- Eviction Defense and Tenant Legal Support: Recognizing the disproportionate impact of eviction on low-income households and households of color, the City will continue to partner with RI Legal Services. These efforts aim to reduce displacement, enforce tenant rights, and ensure safe housing conditions.
- Language Access Implementation: To improve access to services, the City is expanding its translation and interpretation capabilities as part of its Language Access Plan, ensuring that residents who speak languages other than English can meaningfully participate in public programs and housing opportunities.
- **Data-Driven Prioritization:** Through enhanced data collection, public consultation, and coordination with local service providers, the City will assess where gaps in service remain and prioritize funding for organizations addressing unmet needs. This includes

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reviewing performance outcomes and aligning funding with equity goals established in the Comprehensive Plan and Regional Analysis of Impediments.

These actions reflect the City's commitment to more equitable resource distribution, reduced service fragmentation, and support for organizations serving those most at risk of housing insecurity and poverty.

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. 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 Housing and Community Development Division (HCDD), 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 HCDD has experience in successfully operating its current HUD Lead Hazard Reduction Demonstration grant (RILHD0557-24), as well as 8 total prior HUD Lead Hazard Control Grants (Since 1999: RILHD0455-20, RILHD0310-17, RILHD0263-14, RILHB0490-10, RILHD0190-08, RILHB0402-08, RILHD0033-04, RILHB0227–02, RILHR0123-98, RILHH0071-99). Under its current grant, the City is making 190 units lead safe, healthy, and energy efficient. The \$6,567,260 grant-funded LSPP is providing matching funds of \$661,276.51 from its public, private, and community-based partners by grant close-out in 2029.

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

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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

- Adult Basic Education, Literacy, and GED Training: Working various organizations, 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, as well as other organizations 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 DesignxRI 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.

Actions planned to develop institutional structure

Providence continues to benefit from a strong network of agencies and organizations providing vital housing, economic, and social services to residents in need. This includes community development corporations (CDCs), non-profit housing developers, service providers, human services and shelter organizations, and groups supporting special populations such as seniors and individuals with disabilities. These agencies are supported through a mix of public and private funding.

However, despite the abundance of organizations, many continue to face resource constraints, competition for limited funding, and overlapping service delivery. A lack of coordination can hinder the overall effectiveness of the system. To address this, the Division of Housing and Community Development is advancing efforts to improve service alignment and collaboration, including plans to create a centralized, searchable database of providers, services offered, and populations served.

With a growing emphasis on compliance with local, state, and federal regulations—and an increased focus on tracking outcomes rather than outputs—the City expects that these efforts will strengthen both impact and organizational capacity. Through continued engagement with subrecipients, proactive outreach, technical assistance, and targeted capacity-building efforts, the City aims to enhance the overall service delivery ecosystem. As federal funding continues to decline, Providence will remain focused on maximizing results and measuring the return on investment for its limited resources.

Actions planned to enhance coordination between public and private housing and social service agencies

The City hosts and participates in regular focus groups and working sessions with agencies, organizations, and providers to better coordinate programming and align resources to create a holistic and targeted offering of services that account for the myriad needs found in particular neighborhoods. By working in partnership with locally-based providers and community development organizations, the City can actively promote the coordination of services. With the ongoing reduction in resources from the Federal government, the City needs to highlight efficiency and maximum value creation to deliver long-term impact in a strategic way.

Discussion:

The Division of Housing and 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 2025-2026 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.

 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
 The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives 	0
identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the	0
planned use has not been included in a prior statement or plan.	
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not applicable. The City's HOME Program and associated activities are not utilizing any forms of investment not covered by Section 92.205. All investments are identified under the 92.205 section

of the regulation.

The City's HOME program requires recipient organizations to contribute at least 25 percent of the value of the HOME award as a contribution match as a condition of the award in order to satisfy HUD regulations without financial impact to the City.

In 2024, Rhode Island voters approved a \$120 million housing bond to fund affordable housing development, preservation, and supportive housing. Providence developers are expected to leverage these funds alongside City HOME dollars, Low-Income Housing Tax Credits, and financing from RIHousing and local banks. The City's Housing Trust, supported by bond and ARPA funds, will also continue to provide critical gap financing for affordable housing projects.

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 federallyrequired 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 = (City's Investment / Total Investment) * Net Proceeds

In the event of resale of a property where there is not a direct subsidy to the homebuyer, the City will employ a Resale Provision to preserve the remaining affordability period to ensure the housing is retained for occupancy for low-income households. The Resale Provision requires that if the owner of an income-restricted property sells, conveys, or transfers his/her ownership interest in the property prior to the end of the minimum federally-required affordability period, the sale, conveyance, or transfer shall only be to an eligible, income-qualified purchaser. Other restrictions concerning notice of sale, maximum resale price, and marketing of affordable unit(s) shall apply and are fully detailed in the City's Resale Provision (see following section).

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

All property acquired with HOME funds is subject to a period of affordability and principal residency requirements, safeguarded by the appropriate legal instrument (whether it be a deed restriction, land covenant, or lien) and resale or recapture provision.

As outlined above, the City employs Recapture Provisions when direct subsidy is provided to a homebuyer. Resale is employed in the event an assisted property is acquired without direct subsidy to the buyer.

In the event of resale of a property where there is not a direct subsidy to the homebuyer, the City uses a Resale Provision to preserve the remaining affordability period to ensure the housing is retained for occupancy for low-income households. The Resale Provision requires that if the owner of an income-restricted property sells, conveys, or transfers his/her ownership interest in the property prior to the end of the minimum federally-required affordability period, the sale, conveyance, or transfer shall only be to an eligible, income-qualified purchaser intending to occupy the property as a principal residence. Other restrictions concerning notice of sale, maximum resale price, and marketing of affordable unit(s) shall apply and are fully detailed in the City's Resale Provision:

During the period of affordability prescribed by covenant, for any subsequent sale the property may only be sold to a household properly certified by the City as eligible under the income limits as established by HUD and in effect at the time of sale. In addition, the property must be affordable to a reasonable range of households qualifying as eligible under the HUD income limits. Housing remains affordable if the subsequent purchaser's monthly payments of principal, interest, taxes and insurance do not exceed 30 percent of the gross income of a household with an income falling within the range of 70 to 80 percent of median income for the area, as determined by HUD. For multi-unit properties the sale price may be adjusted to reflect the additional value of the rental unit(s). Further, in the event that a subsequent sale generates net proceeds, as defined below, those proceeds will be shared as described in the definition of "Fair Return to the Mortgagor" and the amount owing to the City will be immediately paid from closing funds.

"Net Sales Proceeds" means the subsequent sales price of the property minus ordinary closing costs

and any repayment of a senior loan(s).

"Fair Return to the Mortgagor" is defined as a share of available net sales proceeds from sale of the property. If there are sufficient proceeds from the sale, the owner shall receive equity invested, adjusted for the U. S. consumer price index, plus the value of any permanent improvements to the home as approved and determined by the City. Upon sale, after these amounts are reserved for the owner, any additional equity gain shall be apportioned between the City and the homeowners in proportion to their contributions. Proceeds allocated to the City may be used, upon approval by DCD, to lower the cost of the property to the subsequent low-income purchaser, if necessary to meet the affordability requirements.

If no proceeds are available to the City, additional HOME funds may be provided in the form of downpayment assistance or another appropriate mechanism in order to enhance affordability (subject to HCDD 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.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>
- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(I)(2)(vii)).
- If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

All providers funded under ESG will utilize a standardized assessment form when determining

eligibility for all individuals and families presenting for CHF services and/or shelter.

The City of Providence follows the written standard policies and procedures for evaluating individuals and families eligibility for assistance under the Emergency Solutions Grant (ESG) contained within the recently updated and HUD-vetted 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

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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. The CoC Recipient Approval and Reallocation Committee was merged with the CHF Review Committee. This committee that develops funding recommendations for CoC and CHF funds includes one active representative with lived experience.

Additionally, the Consolidated Homeless Fund and RI Continuum of Care's Policies & Procedures require that all subrecipents ensure that their Board of Directors or other equivalent policy-making body include not less than one homeless or formerly homeless individual to ensure active participation and representation in ESG-funded programs.

All recipient and sub-recipient organizations receiving HUD funding through the CoC or ESG programs must provide for the participation of not less than one homeless individual or formerly homeless individual on the board of directors or other equivalent policy making entity of the recipient or subrecipient. This is a condition for receiving grant funds from the CoC or ESG programs; failure to meet the homeless participation requirement would be grounds for non-renewal or denial of funding.

Additionally, all recipient and subrecipient organizations are expected to involve homeless people through employment, volunteer services, or otherwise in program operations or services.

5. Describe performance standards for evaluating ESG.

The City of Providence in coordination with the Consolidated Homeless Fund Partnership issues a request for proposals (RFP) that will include a set of evaluation criteria. Criteria include the

following factors: project description, organizational experience; coordination and collaboration; outcomes; data collection; and a program budget that will demonstrate how they will meet the matching requirements. The RFP is made available to private nonprofit organizations through the Continuum of Care, direct emailing, and is publicized on the State's website.

The City's ESG funds, as part of the Consolidated Homeless Fund, are designed to help prevent and reduce homelessness through supportive services, emergency assistance, and housing. In order to assess progress towards these goals, agencies who are awarded funds under this grant will be held to strict performance standards band outcomes, including specific program targets grantees will be expected to meet. The Consolidated Homeless Fund reviews applicants based upon a number of performance/evaluation criteria including:

- 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

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.