



# CITY OF EAST PROVIDENCE

## **2020 – 2024 Consolidated Plan**

June 2021

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## **Executive Summary**

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

#### **Introduction**

Designated as an Entitlement City, East Providence receives annual grant awards from the Department of Housing & Urban Development (HUD) enabled through the Community Development Act. The Community Development Act's Objectives are: The development of viable urban communities, including decent housing and suitable living environment, and expanding economic opportunity, principally for persons of low and moderate income.

These funds are referred to as Community Development Block Grant (CDBG) funds. They are allocated through a citizen participation process, Request for Proposals, and analysis of demographic and socio-economic data, all of which is used to inform the priority needs within this 5 Year Plan. This Plan outlines the goals hoped to be achieved through annual allocations of these funds toward activities that will impact the identified priority needs and achieve the community goals from 2020 through 2024.

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

The following objectives and outcomes are the result of a process of diverse community participation, the most recent available American Community (ACS) Census data, 2013 – 2017 Comprehensive Housing Affordability Strategy (CHAS) data, RI Housing Factbook, the 2020 – 2024 Rhode Island Consolidated Plan, the National Housing Preservation Database, along with numerous other sources and consultations.

The Community Development Office facilitated this process and developed the following objectives and outcomes:

*Housing Strategic Plan Goals*

**Table 1 – Housing Strategy**

Objective	Outcome
Maintain and preserve the existing housing stock, including subsidized developments so that it provides accessible, sustainable, decent, safe and affordable housing choices to its citizens.	Housing stock is stabilized and available for households with a variety of incomes and housing needs
Increase the supply of affordable housing and housing types through infill development and development opportunities in the Waterfront District for low to moderate income households in the City	Households in need of affordable units have access to new housing opportunities
Increase rental housing opportunities for lower income families in the City	Households whose income preclude them from ownership have access to affordable rental units to meet their needs
Provide homeownership opportunities in the City for first time buyers.	Young families will have home ownership opportunities through accessing subsidized financing to buy starter homes
Provide Landlords of smaller multi-family properties with support maintaining safe units, and incentives for converting to affordable housing	More affordable rental units will be available for small related households and landlord owned property will be stabilized and preserved
Ensure that there is affordable, sustainable, and accessible ageing in place housing for our increasing senior population	More seniors will have the option to remain in their own house and have it accommodate their housing needs
Provide transitional housing opportunities for homeless or those at risk of becoming homeless	Homeless persons and families will have the opportunity to move from homelessness to permanent sustainable housing
Work in collaboration with the East Providence Housing Authority and RI Housing to seek opportunities to further access to affordable housing choices	Create additional subsidized affordable housing units for both families and elderly
Provide Fair Housing education and information through various mediums to help prevent impediments to Fair Housing from occurring	Prevent future impediments to fair housing from occurring

Pursue regional affordable housing initiatives	Provide affordable housing options in a coordinated fashion for the region
Provide emergency and disaster assistance for repairs to residential property owners	Prevent long term recovery for those that do not receive other federal assistance or received insufficient funds to address their need

*Public Facilities and Infrastructure Strategic Plan Goals*

**Table 2 – Public Facility and Infrastructure Strategy**

Objective	Outcome
Identify public infrastructure needs that do not have other existing public funding resources that are targeted to address that need and are on a neighborhood level such as small parks, recreation facilities, and pedestrian safety improvements to sidewalks and roadways, giving priority to those that are concentrated in income eligible neighborhoods	Infrastructure will continue to be a neighborhood asset and function to meet basic needs that it was intended for
Prioritize public facilities that provide community benefits and services, in particular those providing housing, health, senior, youth, or employment services to low income block groups	Stabilize and grow the capacity of community service provider oriented facilities to meet unmet community needs
Identify and prioritize revitalization needs of public facilities, including historic preservation, energy efficiency, health, safety, and technology	Broadens the approach to addressing public facilities to include more comprehensive and modern day technologies
Provide assistance to remove architectural barriers to accessibility	Broadens the participation and access to persons with a physical disability
Provide opportunities for aesthetic and artistic ornamentations as a part of public facilities improvement when feasible	Improves the quality of life and community pride

Provide broadband, hot spots, or subsidies for internet access	Broadens access to internet for youth and others for education, persons seeking employment, and seniors to not be as isolated
Provide emergency and disaster repairs to damaged critical facilities and infrastructure	Mitigates further challenges due to the damage incurred

*Public Service Strategic Plan Goals*

**Table 3 – Public Service Strategy**

Outcome	Objective
Support the financial, social and environmental needs of the senior population	Help stabilize the quality of life and housing situation for the elderly
Provide programs for youth which allow them to reach their full potential and guide them toward appropriate social and recreational opportunities	A sense of community will manifest itself within more youth and increase their participation in their community social and civil fabric
Support quality, accessible and affordable medical services for all eligible residents	Quality of life will not be significantly disrupted by unattended health issues
Provide job training programs and re-training programs which enables residents with usable skills to enter fields with employment opportunities	Stabilize households with marginal incomes and a workforce to better meet employers' needs
Provide preventative and supportive services to meet the needs of homeless or those at risk of becoming homeless	Transition homeless to permanent housing and stabilize household incomes that are marginal
Provide educational opportunities and appropriate social services to families in need of assistance	Improve families' economic and social circumstances

Provide access to food and clothing to families that are experiencing food insecurity and are in need of assistance	Address food insecurity and stabilize those persons and families to be better able to address the other challenges in their lives
Provide emergency and disaster assistance to public service providers	Prevent the loss of vital services during an emergency
Provide broadband and computer access to residents	Address inequities associated with unequal access to broadband across the city

*Economic Development Strategic Plan Goals*

**Table 4 – Economic Development Strategy**

Outcome	Objective
Support and create programs that facilitate the rehabilitation of commercial businesses in eligible areas	Add esthetic value and maintain economic activity in commercial corridors while creating jobs
Support and create programs that provide job training and placement for unemployed, underemployed or unskilled persons	Create jobs and provide new economic opportunities
Provide loans to businesses for job creation and retention	Stabilize small businesses and maintain economic vitality to the commercial corridors and villages
Leverage additional funding sources such as Section 108 Loan Program, New Market Tax Credits, Economic Development Incentive Grants, etc.	Provide comprehensive financing tools to leverage the implementation of community development activities
Provide emergency and disaster loan assistance to small businesses	Retain jobs that would be lost due to the impact of the emergency or disaster

*Evaluation of past performance*

The City has made significant progress toward achieving the 5 Year Plan started on July 1, 2015 and completed on June 30, 2020. Over the last five years, the majority of activities focused on



the priority needs and was successful in meeting contract and public services agreement obligations in benefitting close to 100% low to moderate income families in East Providence. It focused on public service agencies that provided various services primarily to youth, families and seniors; housing opportunities through home renovation and lead hazards reduction; transitional housing stabilization for adolescent girls in the state's custody and housing for families at risk of becoming homeless; public facility improvements such as ADA improvements to housing for seniors and the conversion of a library into a creative learning center.

The City has also experienced some challenges. The original Plan's goal of creating economic opportunities through job training and loans to small businesses was not realized. While some the public services focused on job readiness, no opportunities were presented to provide specific job training or financial assistance. The majority of financial assistance is from small businesses that need to update their physical space but not the creation of new jobs. Those that were going to create new jobs found that to use these funds for construction/renovations was not feasible because of prevailing wage requirements. Lastly, the debt service for an outstanding Section 108 loan has continued to be paid out of the economic development portion of the annual entitlement awards. Throughout the plan's five year term, the priorities have not shifted but require significantly more funds to fully address their needs.

### Summary of citizen participation process and consultation process

The consultation process for this plan started in early 2019. Both local and statewide citizen participation occurred through a variety of means. Public hearings, news articles, community meetings, request for proposals, surveys, and consultations with business, nonprofit agencies, elected officials, and other stakeholders were all used to inform this plan's priorities and goals. Requests for input on needs were made to grass root originations, various City Committees and Commissions. Public Service agencies are periodically asked to report the needs of their clientele, underserved or marginalized populations. Two public Hearings are held each year for further input on determining priorities or improvements on past plans. A community development survey was used along with other agency surveys. A public network event was held for further input and to improve service coordination. The 2019 Annual Action Plan starts with the publishing of a Request for Proposals with the majority of responses coming from public service providers. Their proposals state the priority need that they are requesting funding to address.

Broader consultation occurs within the context of the state wide agencies such as the RI Historic Preservation and Heritage Commission, RI Office of Housing and Community Development, RI Commerce Corporation, RI Housing, the regional COC, and area Indian Tribes.

In addition to this effort is the City’s own Comprehensive Plan update. Lastly, the city collaborates in the regional Analysis of the Impediments to Fair Housing Plan.

### Summary of public comments

There were no formal comments provided during the comment period advertised and announced during a public hearing. This plan was developed based on diverse sources of input.

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

All public comments were accepted and reviewed.

### Summary

The public process and coordinated input from a wide variety of stakeholders culminated into the development of this plan. The priorities for housing, economic development, public facilities, public services, and infrastructure have been determined through a comprehensive and informed process. The desired and anticipated impacts of this plan’s investments and activities for benefiting low to moderate income families and households are felt to have the appropriate level of resources committed to them to ensure the implementation to be successful. Given this comprehensive approach and the continued capacity of the City, this plan’s goals and objectives are feasible and achievable.

## The Process

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

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.

#### Table 5 – Responsible Agencies

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Agency Role	Name	Department/Agency
Lead Agency	East Providence	
CDBG Administrator	David Bachrach	Community Development Office

**Narrative**

The City’s Community Development Office within the Planning and Economic Development Department is responsible for the development and administration of each one year Action Plan and for each five year Consolidated Plan. The Community Development Office ensures all administrative and program compliance requirements are met according to the regulations governing the CDBG program for all of the plans’ funded activities. Other city departments provide the various expertise needed for particular procedures required for some aspects of the implementation of these plans.

This Consolidated Plan was informed through a comprehensive citizen participation process along with other related planning and research projects such as Roadmap Rhode Island and the City’s Comprehensive Plan. The Community Development Office implements citizen participation efforts such as surveys, community meetings, outreach to a wide spectrum of stakeholders. The City’s past experience and capacity managing this process and these funds should ensure the implementation of this plan to be successful.

**Consolidated Plan Public Contact Information**

For information and questions regarding this plan, please contact: David Bachrach at (401) 435-7536, or email at dbachrach@cityofeastprov.com, or write to Attention: David Bachrach, Community Development, 145 Taunton Ave., East Providence Rhode Island, 02914.

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

### **Introduction**

The City is dedicated to supporting community providers of dedicated to providing services that achieve the goals of this plan. City staff, and in particular the Community Development Office, acts as a liaison to enhance the coordination between public and assisted housing providers and other type of communities’ providers. Community Development Office acts as a facilitator to better determine, identify, and implement various ways that coordination and collaboration can occur within East Providence.

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)).

The City Community Development staff participated on various boards and organization that represents assisted and public housing providers, economic development interests. For example, city staff participate the East Providence Chamber of Commerce, the Health Equity Zone private and government health agencies, and mental health and human service agencies. Through this participation, the Community Development staff act as liaisons to enhance the coordination between public and assisted housing providers and our community’s other types of providers.

Additional agencies that the Community Development Office interacts with on a regular basis include but are not limited to: East Providence Health Equity Zone; East Providence Housing Authority; East Providence Chamber of Commerce; East Bay Prevention Coalition; Childhood Lead Action Program; East Bay Coalition for the Prevention of Homelessness; the regional COC; Thrive by Five public services group; Rhode Island Department of Commerce; Rhode Island State Planning; Rhode Island Office of Housing and Community Development; Rhode Island Housing; Rhode Island Department of Transportation; Rhode Island Department of Environmental Management.

The Community Development Office provided an annual networking lunch event specifically designed to facilitate this type of coordination and improve service delivery. The overwhelming response to these events have been positive with many providers finding new collaborative approaches for pursuing the agency’s missions.

The Community Development Director also works with the city’s Web Page Content Developer to develop and publish short videos on the city’s website that showcase some of these

collaborations and their initiatives. This has led to such new initiatives such as the re-purposing of old city and other agencies' computers for a community giveaway program to those who cannot afford to access the technology. To date, over 55 computers have been donated to be used in our community.

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 Community Development Director participates on the East Bay Community Action Coalition for the prevention of homeless. They in-turn coordinate with the State coalition for the prevention of homelessness. The Community Development Office also participates with the East Providence Housing Authority's Family Self Sufficiency Program. In general, Community Development Office acts as a facilitator to better determine, identify, and implement various ways that coordination and collaboration can occur within East Providence. Request for CDBG funds are crafted to encourage coordination amongst these agencies by providing a scoring system that makes such proposals more competitive.

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

Consultation with RI Coalition for the Homeless (RICH) was conducted primarily through its East Bay affiliate; continuum of care information provided by Eric Hirsch of Providence College in association with RICH. The State coalition and the East Bay affiliate are the main sources that consult with the jurisdiction which is normally through the Community Development Director. The Affirmative Action & Equal Opportunity Office has also been involved with being a conduit to this type of consultation.

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

***See Table 6 Below.***

**Table 6 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	<b>Rhode Island Coalition for the Homeless</b>
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultation with representative of the Rhode Island Coalition for the Homeless who in turn is part of the jurisdiction’s CoC– Outcome is to support critical improvements needed to homeless facility
<b>2</b>	<b>Agency/Group/Organization</b>	<b>EAST BAY COMMUNITY ACTION PROGRAM</b>
	Agency/Group/Organization Type	Services-Education, comprehensive social services, and employment preparation Regional organization
	What section of the Plan was addressed by Consultation?	Public Services and Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular phone, email, and meeting correspondence with various staff members and Director of agency along with CD Director participating as committees and boards member with agency staff. Priority setting for under met public service needs
<b>3</b>	<b>Agency/Group/Organization</b>	<b>East Providence Housing Authority</b>
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Regular phone and email correspondence with the HA Director  Most need was identified as facility improvements which the HA already has budgeted
<b>4</b>	<b>Agency/Group/Organization</b>	<b>RHODE ISLAND HOUSING</b>
	Agency/Group/Organization Type	Affordable housing finance and state policy advisor
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, potential development financing, and Fair housing plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Work on Fair Housing Plan and development projects
<b>5</b>	<b>Agency/Group/Organization</b>	<b>RI Department of Health</b>
	Agency/Group/Organization Type	State Health policy, initiatives, and programming
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development Director is on the East Providence Health Equity Zone’s steering committee which is informed and financed through the this agency

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

No agencies or stakeholders were intentionally not consulted in the development of this plan. Because of CDBG’s broad application, most community interests have the potential to impact priority needs and their solutions.

Other local/regional/state/federal planning efforts considered when preparing the Plan  
**Table 7 – Other local / regional / federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Department of Housing and Urban Development	The CoC approach has been into strategies for the framework for providing neighborhood revitalization funding
Rhode Island Business Incentives	Rhode Island Commerce Corporation	Commerce RI publishes this summary of state and local business incentives as an informational tool for the business community. These are analyzed as to how they may provide additional resources for CDBG to leverage to meet the need for East Providence projects.
Grow Smart Rhode Island 2019	Smart Rhode Island	Grow Smart Rhode Island provides statewide leadership for diverse public and private interests seeking sustainable and equitable economic growth. They promote such growth by advocating for compact development in revitalized urban, town, and village centers balanced with responsible stewardship of our regions natural assets farmland, forests, the coastline, and the Bay. CDBG strategies follow smart growth principles that are informed through their broad coalitions that advocate policy reforms and specific projects designed to build communities where all people and businesses can thrive.
Insights	Center for Housing Policy	Study that examines if affordable housing development causes nearby property values to decrease. The Consolidated Plan uses some of this research to inform local affordable housing development decisions.
2018 Housing Fact Book	Housing Works RI	HousingWorks RI at Roger Williams University is an authoritative source of information about housing in Rhode Island. They conduct research and analyze data to



		inform public policy, develop communications strategies, and promote dialogue about the relationship between housing and the state’s economic future. The data presented includes easily accessible housing information on East Providence and comparable data for the state as a whole along with the individual cities and towns.
Out of Reach 2018 Report	National Low Income Housing Coalition	Many points and statistics regarding access to affordable housing in this plan inform the strategies and goals of the Consolidated Plan

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(l))

Rhode Island State Wide Planning, RhodeMap Rhode Island, East Providence Planning Department Comprehensive Plan, City Department and Division Head facilitated envisioning meeting, East Providence Housing Authority, East Providence Chamber of Commerce, East Providence Health Equity Zone all were a part of a collaborative process used to inform this plan. We have also convened quarterly meetings with the four other Rhode Island Entitlement communities to share and collaborate on various issues, approaches, and each of our community’s priorities.

Narrative

The City of East Providence regularly coordinates with community partners to improve service delivery to residents. A new key step forward has been staff participation and coordination with the East Providence Health Equity Zone (HEZ), of which other community service providers representatives participate. The HEZ has established working teams that include city staff and other community partners to improve outcomes in the city with respect to housing and wellness needs, creating better policy infrastructure that promote health equity, reducing homelessness in the city, and leveraging business relationships in the city to promote health equity.

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

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Starting in late 2019, a conscious effort was made to begin inquiring into the needs of East Providence over the next 5 years. This was accomplished in part by supplementing the normal administrative correspondences and meetings regarding the city's priority needs to be addressed over the next 5 years. While there was two public hearings held to gain input, to broaden citizen participation the CD Office staff attended other public forums in the community to get public input. An RFP was sent out and publicized for proposals that will help address priority needs from the perspective of public services agencies, developers, and businesses. A community survey was widely distributed through social media, a survey internet provider, and by hard copies available at various places for stakeholders such as the Senior Center, Boys & Girls Club, Cape Verde and Portuguese Clubs, and housing developments and Authorities.

Priority needs were formed from this input: RFP Proposals, data, consultations, and studies which were then presented at a City Council Meeting that is broadcasted on cable TV. A 30 day comment period was provided for feedback and suggestion. After the comment period ended and comments were taken into consideration, a 1 year Action Plan and itemized budget was presented to City Council for approval along with the 5 Year Consolidated Plan's priority goals informed by this process.

Citizen Participation Outreach

**Table 8 – Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public service phone conversations, and emails by the Community Development Office	Service providers for youth and families, seniors, mental and physical health, housing, and homeless	The majority participated	Transportation for seniors, mental and physical health, employment opportunities and training, affordable housing were needed	All comments were accepted	
2	Public service monitoring by the Community Development Office	CDBG funded public Service providers and other key providers	Significant responses	Affordable Housing, available jobs for unskilled workers, and various public services were identified as priority needs	All comments were accepted	

3	Phone contact with state congressional members' local offices by the Community Development Office	State Congressional Officials	Legislators' staff provided feedback on beneficiaries of CDBG and discussed their needs	Legislators provided their continued support of the CDBG programming in East Providence	All comments were accepted	
4	Public Hearing at City Council meeting with the Community Development Office presenting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Elected city officials and general public	Local Cable TV and moderate sized live audience	General questions were asked and information shared	All comments were accepted	
5	Request for Proposals	Minorities	Proposals were received from public	Most proposals focused on	All comments were accepted	

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	issued by the Community Development Office	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing General Public and organizations that provide services for housing, economic development and social services	services and transitional housing providers	providing services to youth in families, low income in housing, seniors, and preventative services		
6	City's Face Book and other social media	Non-targeted/broad community	Has broad participation/responses	Information requested regarding available services mostly	All comments were accepted	

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				regarding available affordable housing and home repairs.		
7	Survey Monkey	Non-targeted/broad community	250 Responders	# 1 need Affordable Housing - # 2 Need Economic Development	All comments accepted	
8	Mailing	Small Businesses	23 Business Owners	Majority impacted by pandemic	All comments accepted	
9	Survey Monkey, emails, paper mailings	General population and service provider staff	494	More mental, behavior, and housing Services needed	All comments were accepted	

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, community development and homelessness in the city. This section identifies and discusses the following issues:

- Housing cost burdens are a significant housing problem that many East Providence residents face
- Despite the city being majority white, housing problems disproportionately fall on minority racial or ethnic groups in the community
- There is a shortage in supply of affordable housing in the City of East Providence, and much of the need is to maintain existing affordable housing that is at risk of deteriorating due to housing age
- Housing problems in the city are also most concentrated among areas with the lowest incomes, and in particular renters.

Increasing costs for housing, food, and other basic necessities create a need for (1) the city and other community service providers to create and maintain affordable housing in the city and (2) the city to work across systems to help low-income households access an array of services to provide greater opportunity and economic mobility.

#### Demographics

According to 2013-2017 American Community Survey estimates, the City of East Providence has an estimated population of 47,449 (82% of which are white, 28.9% Portuguese), a poverty rate of 10.6%, 16% foreign born, and 37.4% non U.S. citizens. The median age is 41.5 and 23% of the population is over the age of 62. Those with a high school diploma or equivalent represent 29.4% of the population. 83.7% of households have a computer and 75.9% have broadband internet. 15.10% of the population are disabled. Persons living alone represent 33% of the population.

In all household categories, with the one exception of small family households, the majority are under 80% of area median income (AMI). The median income for the City is \$59,021 but the per capita income is \$32,025. The employment rate is 61.5%.

#### General Needs

The diversity of programming allowed under the CDBG program enables a comprehensive approach to addressing interconnected needs. They are often entwined with supportive

services, behavioral and physical health care, transportation, child care, training, and education. Access to affordable housing relies in part on keeping the existing affordable housing from deteriorating beyond being feasible to repair, making it vulnerable for redevelopment as non-affordable housing. Seniors' needs are often linked to socialization, transportation, health care, and fixed incomes. Virtually every community need is connected to another community need.

Some of the City's general priority needs are housing renovation, affordable housing, greater support for seniors, youth services, support for persons living alone and with disabilities, behavioral and medical health care, literacy training, affordable child care, transportation, and support for families. Over 40% of East Providence's housing units were built before 1950 (over 8,000 units). Persons living alone represent 33% of the population (almost 19,000 individuals). Those over 62 years old represent 23% of the population (almost 11,000 individuals). There is a large Portuguese population (28.9%, over 13,000). Those that speak a language other than English at home make up 22% of the city's population (2018 ACS).



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

### Summary of Housing Needs

Stable, safe, and affordable homes are foundational to a healthy and resilient East Providence community where every resident has the opportunity to thrive. The East Providence population of 47,425 has 19,913 households and a median household income of \$54,700.

According to 2019 HousingWorks RI data, housing cost burdens (spending over 30% of a household's income on housing costs) are significant in East Providence. 35% of total households are cost burdened. Overspending on housing is a heavy burden to each individual household, as well as to places where that money might otherwise be spent: a local store, retirement fund, or institution of higher learning.

The annual income needed to affordably purchase a median priced home in East Providence is approximately \$75,000 and approximately \$65,200 is needed to affordably rent an average priced 2-bedroom apartment. This has been exacerbated by a 27% increase in the cost for a median signal family home and a 12% increase for an average 2-bedroom's rent. Only 9.82% of housing stock qualifies as long-term, year-round affordable (just under 2,100 units), yet 9,480 households fall below the median income (80% and under area median income). Monthly housing costs for owners are roughly \$1,877 and for renters \$1,630.

This assessment reveals a need for safe and affordable homes to meet the growing needs of our low to moderate income senior, small family, single-headed, and non-senior households.

**Table 9 - Housing Needs Assessment Demographics**

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
<b>Population</b>	47,037	47,265	0%
<b>Households</b>	20,225	19,795	-2%
<b>Median Income</b>	\$50,397.00	\$51,051.00	1%

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

### Number of Households Table

**Table 10 - Total Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
<b>Total Households</b>	3,015	2,940	3,535	1,910	8,400
<b>Small Family Households</b>	870	745	1,400	830	4,800
<b>Large Family Households</b>	155	135	190	65	455
<b>Household contains at least one person 62-74 years of age</b>	495	590	730	520	1,400
<b>Household contains at least one person age 75 or older</b>	735	1,010	655	235	545
<b>Households with one or more children 6 years old or younger</b>	635	325	640	260	670

Data Source: 2011-2015 CHAS

Housing Needs Summary - Tables

*Housing Problems (Households with one of the listed needs)*

**Table 11 – Housing Problems Table**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	45	55	0	165	10	15	0	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	4	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	0	40	0	95	35	4	25	0	64
Housing cost burden greater than 50% of income (and none of the above problems)	1,115	400	65	0	1,580	395	600	365	35	1,395
Housing cost burden greater than 30% of income (and none of the above problems)	355	585	565	165	1,670	140	415	665	295	1,515
Zero/negative Income (and none of the above problems)	180	0	0	0	180	50	0	0	0	50

Data Source: 2011-2015 CHAS

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

**Table 12 – Housing Problems 2**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,235	445	160	4	1,844	435	620	400	35	1,490
Having none of four housing problems	965	1,065	1,485	725	4,240	150	805	1,485	1,145	3,585
Household has negative income, but none of the other housing problems	180	0	0	0	180	50	0	0	0	50

Data 2011-2015 CHAS  
Source:

*Cost Burden > 30%*

**Table 13 – Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	585	385	335	1,305	60	255	485	800
Large Related	120	110	15	245	35	24	110	169
Elderly	510	200	130	840	375	665	360	1,400
Other	330	305	205	840	105	90	105	300
<b>Total need by income</b>	<b>1,545</b>	<b>1,000</b>	<b>685</b>	<b>3,230</b>	<b>575</b>	<b>1,034</b>	<b>1,060</b>	<b>2,669</b>

Data 2011-2015 CHAS  
Source:

*Cost Burden > 50%*

**Table 14– Cost Burden > 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	435	135	0	570	60	155	170	385
Large Related	120	65	0	185	35	20	35	90
Elderly	340	100	65	505	235	355	120	710
Other	290	115	40	445	105	70	60	235
<b>Total need by income</b>	<b>1,185</b>	<b>415</b>	<b>105</b>	<b>1,705</b>	<b>435</b>	<b>600</b>	<b>385</b>	<b>1,420</b>

Data 2011-2015 CHAS  
 Source:

*Crowding (More than one person per room)*

**Table 15 – Crowding Information – 1/2**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	55	0	55	0	110	35	10	35	0	80
Multiple, unrelated family households	0	0	0	0	0	0	4	0	0	4
Other, non-family households	0	0	0	4	4	0	0	0	0	0
<b>Total need by income</b>	<b>55</b>	<b>0</b>	<b>55</b>	<b>4</b>	<b>114</b>	<b>35</b>	<b>14</b>	<b>35</b>	<b>0</b>	<b>84</b>

Data 2011-2015 CHAS  
 Source:

**Table 16 – Crowding Information – 2/2 – No Data Available**

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

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

According to CPD Maps, a significant portion of the population of East Providence are one-person households (33%). The three Census Tracts that have the highest percentage of single person households are occupied by a significant elderly population that are over the age of 60 with incomes at or below 80% of Area Median Income (AMI).

**Table 17 – Housing Assistance Highest Need**

<p>Tracts with highest percentage of single person households occupied by a significant elder population (&gt; age of 60) with incomes &lt; 80% AMI</p>	<p>Tracts with the highest percentage of 1 or more persons over the age of 60</p>	<p>Tracts with the highest percentage of 80% of AMI or lower</p>
---	---	--

Tract 106 (42.27%)	Tract 101.2 (53.16%)	Tract 106 (53.24%)
Tract 101.2 (40.97%)	Tract 103 (50.30%)	Tract 103 (63.9%)
Tract 103 (40.13%)	Tract 101.2 (36.56%)	Tract 101.2 (42.46%)

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.

Of the over 47,483 people living (ACS 2019 Estimates) in East Providence, about 6,700 are disabled. Most of those are white (over 5,650) and over 500 that are Black or African American. While the majority (just under 2,000) of the estimated disabled population are 75 or older, approximately 674 are between the age of 5 and 35, almost 400 are between the age of 5 and 17, and 45 are under 5 years old. An estimated 634 are between the age of 18 and 34.

*Note: There are an estimated 11,788 families in East Providence. Disability information could not be found for families but the presumption is that most families only have 1 disabled member. Thus the estimates above are presumed to represent number of disabled families.*

The numbers of persons and some specific types of disabilities are: ambulatory (3,844 individuals), unable to live independently (2,732), and cognitive (2,885). These types of disabilities create specific housing needs to accommodate a safe and accessible living environment. Lifts, ramps, width of door openings, kitchen and bathroom with proper access to fixtures, counters, and cabinets, and need for grab bars are just some of the particulars that their housing may need for those with ambulatory needs. In-law apartments and micro housing on the same lot may be needed for those with independent living or cognitive issues. Often zoning and the expense of facilitating these housing needs can be a challenge.

In 2019, the network of member agencies of the Rhode Island Coalition against Domestic Violence (RICADV) served over 10,000 victims of domestic violence in Rhode Island. The following provides the specific statewide statistics for 2019:

## STATEWIDE STATISTICS

- 10,134** individual victims of domestic violence received help in 2019.
- 405** adults and children stayed in shelters/safe homes.
- 140** adults and children lived in transitional housing.
- 2,969** victims were assisted by a court advocate in obtaining a restraining order.
- 400** victims of domestic violence participated in a support or educational group.
- 491** victims of domestic violence received clinical/counseling services.
- 601** children who have witnessed domestic violence received services.
- 15,623** helpline/hotline calls were answered.

### What are the most common housing problems?

In general, low income renters have more housing problems than low income homeowners. The most common housing problem is that the cost of housing is more than 30% and the household's income. This is referred to as being housing cost burdened. This affects renters with incomes from 0-50% AMI more so than the same income group of home owners. Small related and other renter households with incomes from 0-30% AMI are the most impacted subcategories. For homeowners, elderly are the most effected subcategory regarded as housing cost burdened.

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

The most effected groups by housing cost burdens are single headed renter households with low incomes. This subcategory is most likely to have these problems due to barely being able to financially support marginal housing options. Lower income elderly homeowners on fixed incomes are also very likely to be significantly behind their property's maintenance. Additional associated costs such as utility and taxes drain what little funds are available for other housing related costs.

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

The extreme housing cost burden is the greatest risk factor affecting households within the jurisdiction. In numerous cases, households are spending more than 50% of their incomes on

housing. Renters are more likely than homeowners to be at risk of becoming homeless. Smaller families with children, especially single female headed households are more vulnerable to interruptions in income and/or increases in expenses.

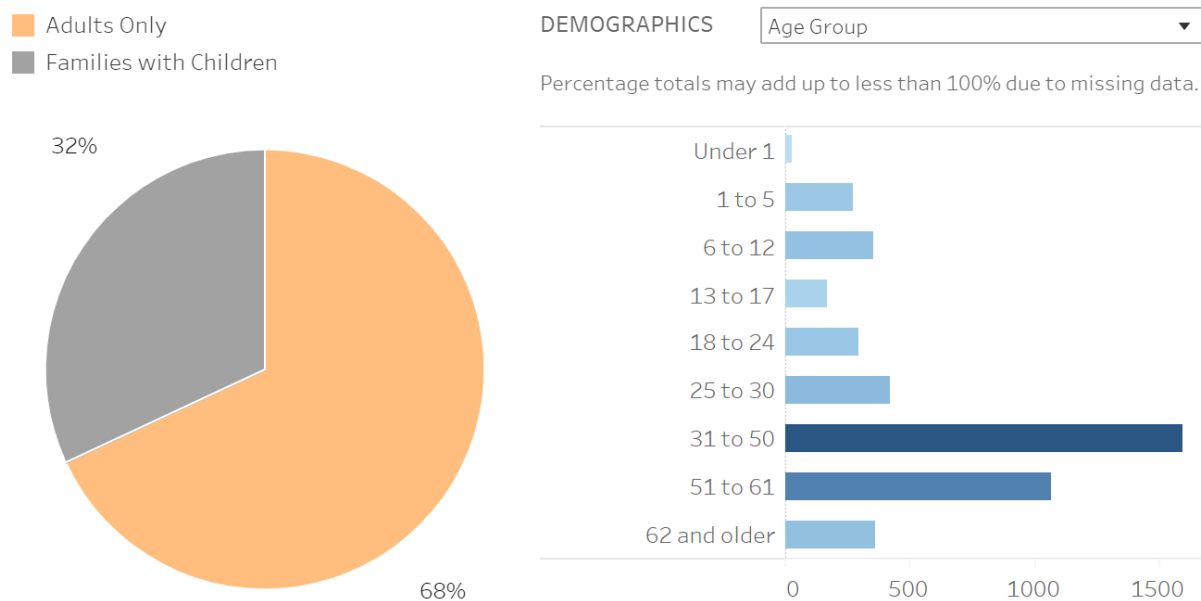
Those that were formerly homeless are vulnerable to slipping back into homelessness, despite receiving rapid re-housing assistance but are nearing the termination of this assistance have been able to access better stable income. This is in part due to the significant changes they need to make in their personal lives in a relatively short period of time to access stable incomes that will support them for independent living.

The statistics below are for all of Rhode Island and were collected by RI Coalition on Homelessness for 2020. Statistics for East Providence were not available. The statewide five year trend saw a 5% decrease in the overall number of Homelessness.

**Table 18 – Homeless Statistics for Rhode Island 2020**

in shelter	in housing	in families	adults only
3,242	1,148	1,261	3,129

**Chart 1 and 2 - Demographics of Homelessness in Rhode Island, 2020**





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 has not made efforts to estimate its homeless population. However, discussions with the Rhode Island Coalition for the Homeless, the East Bay Coalition for the Homeless and other advocates have led the city to identify certain characteristics which could place a household at risk. Single headed households and male individuals are most at risk of becoming homeless. Low income renters who have been faced with a 12% increase for an average 2-bedroom's rent are also at risk of homelessness. There are only just under 2,100 (9.82% of housing stock) long term year round affordable housing units yet 9,480 households below median income (80% and area median income). Monthly housing costs for owners are roughly \$1,877 and for renters \$1,630. Both of these factors are contributing to the risk factor of becoming homeless. Mental health issues and substance abuse are also factors increasing the risk of becoming homeless.

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

Age of the housing stock is a prime driver of housing cost burden affecting the stability of low income homeowner households and their risk of becoming homeless. Approximately 30% of the City's housing units were constructed prior to 1940 with less than 7% constructed within the last 20 years. The vast majority, approximately 63% of the City's housing units were built between 1940 and 1990. This older stock presents significant costs for their upkeep, especially for older adults who are on a fixed income and no longer address this by themselves and must hire others to do so.

Low income renters, especially one person income providers and those on fixed incomes, are at risk of becoming homeless and are also significantly more likely to have housing cost burdens over 50% of their income. Small interruptions of income or increased expenses have significant consequences when there is no reserve of money to use to carry them through these circumstances.

The majority of homeless persons are ages of 31 to 50, with the second largest group being between the ages of 51 to 61. This may be another indication of both unstable incomes due to mental or physical health, low educational attainment, or being on a fixed income.

## Discussion

While housing problems impact many different demographics in the city, households of low-incomes and the elderly are two groups that are both experience cost-burdens at high rates.

- Approximately one-third of all East Providence households experience cost burdens of greater than 30% percent of their household income
  - Of those that are very low income (0 – 30% of HAMFI), approximately 70% of households have cost burdens that exceed thirty percent of their household income
- Approximately 27% of households that experience cost burdens of greater than 30% of their household income are elderly

The very low-income and the elderly both may have difficulty overcoming excessive cost burdens due to (1) very low-income households are unlikely to have income to spare on mobility opportunities like pursuing higher education due to the majority of their paycheck going towards basic necessities (2) elderly households are on a fixed-income. East Providence's aging housing stock compounds this due to large maintenance costs

## 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

HUD defines four housing problems: (1) lacking complete kitchen facilities, (2) lacking complete plumbing facilities, (3) more than one person per room, and (4) cost burden greater than 30%. Substandard housing significantly affects residents’ lives. Negative health and sanitary impacts are associated with a lack of complete facilities, such as a kitchen or plumbing. Overcrowding can also have negative health impacts, and in particular, is associated with negative school outcomes amongst children. Often, housing problems disproportionately fall on marginalized racial or ethnic groups in a community. The population reporting severe substandard housing issues is relatively low compared to the city as a whole.

The non-white population of East Providence remains small compared to other comparable cities in Rhode Island. For example, the percentage of residents defined as “white alone” in Cranston, RI (population approximately 81K) was 66% in 2019, in Pawtucket, RI (population approximately 72K) was 46.2% in 2019, and Woonsocket, RI (population approximately 41K) was 62.5%. In comparison, the City of East Providence with a population of approximately 47K has a “white alone” population of 78.9%. As such, the majority of individuals affected by all housing problems are white. Yet, within this small population, non-white groups are disproportionately represented compared to the overall percentage they make up in the City.

### \*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%**

0%-30% of Area Median Income

**Table 19 - Disproportionally Greater Need 0 - 30% AMI**

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	2,165	619	230
White	1,490	509	85
Black / African American	340	10	45
Asian	20	0	89

American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	180	55	0

Data Source: 2011-2015 CHAS

### 30%-50% of Area Median Income

**Table 20 - Disproportionally Greater Need 30 - 50% AMI**

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
<b>Jurisdiction as a whole</b>	2,065	870	0
<b>White</b>	1,735	680	0
<b>Black / African American</b>	130	115	0
<b>Asian</b>	0	25	0
<b>American Indian, Alaska Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	95	40	0

Data Source: 2011-2015 CHAS

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

**Table 21 - Disproportionally Greater Need 50 - 80% AMI**

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	1,795	1,740	0
White	1,470	1,480	0
Black / African American	115	80	0
Asian	30	25	0

American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	130	0

Data Source: 2011-2015 CHAS

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

**Table 22 - Disproportionally Greater Need 80 - 100% AMI**

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	500	1,410	0
White	415	1,190	0
Black / African American	30	105	0
Asian	20	30	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	4	30	0

Data Source: 2011-2015 CHAS

### Discussion

The population reporting substandard housing issues is relatively low compared to the city as a whole. Yet within this population, non-white residents are disproportionately represented.

Despite East Providence being majority white (78.9%) housing problems seem to disproportionately fall on non-white residents, particularly amongst those with lower incomes.

For those within 0% - 30% AMI, approximately 68.8% of those who experienced one or more of HUD’s designated four housing problems were white, whereas 15.7% were Black, and 8% were Hispanic – despite the fact that Black and Hispanic individuals make up only 6.2% of the general population each (see the above figure).

However, amongst higher incomes, 80% - 100% AMI, 83% of those experiencing one or more of HUD’s designated four housing problems were white, whereas 6% were Black, 4% were Asian

and .8% were Hispanic. This data aligns more with expectations based on overall race/ethnicity proportions in the East Providence community.

One driving factor for this is that, on average, non-white individuals in East Providence make less than white individuals and thus may make up a greater total proportion of the lowest income bracket compared to the proportion they make up of the general population. According to 2019 5-year estimates, the mean per capita income for white individuals was approximately \$34K, whereas for Black individuals was \$27K and for Hispanic individuals was \$20K. This points to systemic factors that may be disproportionately limiting economic opportunity for non-white individuals in our community compared to white individuals.

**Table 23 - City of East Providence Race/Ethnicity Makeup, 2019**

Race/Ethnicity	Percentage
<b>White</b>	78.9%
<b>Black/African American</b>	6.2%
<b>American Indian and Alaska Native</b>	0.1%
<b>Asian</b>	2.8%
<b>Pacific Islander</b>	0.1%
<b>Hispanic</b>	6.2%
<b>Two or more races</b>	4.3%
<b>Other Race</b>	1.4%

*Source: 2019 ACS 5-year estimates ACS Demographic and Housing Estimates*

## 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

HUD defines four severe housing problems: (1) housing lacking complete kitchen facilities, (2) housing lacking complete plumbing facilities, (3) more than 1.5 persons per room, (4) cost burdens over 50%. Negative health and sanitary impacts are associated with a lack of complete facilities, such as a kitchen or plumbing. Overcrowding can also have negative health impacts, and in particular, is associated with negative school outcomes amongst children. Often, housing problems disproportionately fall on marginalized racial or ethnic groups in a community. The population reporting severe substandard housing issues is relatively low compared to the city as a whole. Yet, within this small population, non-white groups are disproportionately represented.

As discussed in NA-15, The non-white population of East Providence remains small compared to other comparable cities in Rhode Island. For example, the percentage of residents defined as “white alone” in Cranston, RI (population approximately 81K) was 66% in 2019, in Pawtucket, RI (population approximately 72K) was 46.2% in 2019, and Woonsocket, RI (population approximately 41K) was 62.5%. In comparison, the City of East Providence with a population of approximately 47K has a “white alone” population of 78.9%. As such, the majority of individuals affected by all housing problems are white. Yet, within this small population, non-white groups are disproportionately represented compared to the overall percentage they make up in the City.

**\*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%**

0%-30% of Area Median Income

**Table 24 – Severe Housing Problems 0 - 30% AMI**

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	1,670	1,115	230
White	1,095	910	85

Black / African American	315	30	45
Asian	20	0	89
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	140	95	0

Data 2011-2015 CHAS  
Source:

### 30%-50% of Area Median Income

**Table 25– Severe Housing Problems 30 - 50% AMI**

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
<b>Jurisdiction as a whole</b>	1,065	1,870	0
<b>White</b>	895	1,520	0
<b>Black / African American</b>	45	200	0
<b>Asian</b>	0	25	0
<b>American Indian, Alaska Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	75	60	0

Data 2011-2015 CHAS  
Source:

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

**Table 26 – Severe Housing Problems 50 - 80% AMI**

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
<b>Jurisdiction as a whole</b>	560	2,970	0
<b>White</b>	520	2,430	0
<b>Black / African American</b>	30	175	0



<b>Asian</b>	15	40	0
<b>American Indian, Alaska Native</b>	0	0	0
<b>Pacific Islander</b>	0	0	0
<b>Hispanic</b>	0	165	0

Data 2011-2015 CHAS  
Source:

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

**Table 27 – Severe Housing Problems 80 - 100% AMI**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	39	1,870	0
White	39	1,565	0
Black / African American	0	135	0
Asian	0	45	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	35	0

Data 2011-2015 CHAS  
Source:

### Discussion

As discussed in NA-15, the population reporting severe substandard housing issues is relatively low compared to the city as a whole. Yet within this population, non-white residents are disproportionately represented. Despite East Providence being majority white (78.9%) severe housing problems seem to disproportionately fall on non-white residents, particularly amongst those with lower incomes.

For those within 0% - 30% AMI, approximately 65.57% of those who experienced one or more of HUD’s designated four housing problems were white, whereas 18.86% were Black, and 8.38% were Hispanic – despite the fact that Black and Hispanic individuals make up only 6.2% of the general population each (see the above figure).

However, amongst higher incomes, 80% - 100% AMI, 100% of those experiencing one or more of HUD’s designated four housing problems were white. This data aligns more with expectations based on overall race/ethnicity proportions in the East Providence community.

One driving factor for this is that on average non-white individuals in East Providence make less than white individuals and thus may make up a greater total proportion of the lowest income bracket compared to the proportion they make up of the general population. According to 2019 5-year estimates, the mean per capita income for white individuals was approximately \$34K, whereas for Black individuals was \$27K and for Hispanic individuals was \$20K. This points to systemic factors that may be disproportionately limiting economic opportunity for non-white individuals in our community compared to white individuals.

**Table 23 - City of East Providence Race/Ethnicity Makeup, 2019**

Race/Ethnicity	Percentage
<b>White</b>	78.9%
<b>Black/African American</b>	6.2%
<b>American Indian and Alaska Native</b>	0.1%
<b>Asian</b>	2.8%
<b>Pacific Islander</b>	0.1%
<b>Hispanic</b>	6.2%
<b>Two or more races</b>	4.3%
<b>Other Race</b>	1.4%

*Source: 2019 ACS 5-year estimates ACS Demographic and Housing Estimates*

## 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

When housing cost burdens are too high, households often cut back on paying for other basic necessities, and/or overcrowd their homes. The non-white population of East Providence remains small compared to other comparable cities in Rhode Island. For example, the percentage of residents defined as “white alone” in Cranston, RI (population approximately 81K) was 66% in 2019, in Pawtucket, RI (population approximately 72K) was 46.2% in 2019, and Woonsocket, RI (population approximately 41K) was 62.5%. In comparison, the City of East Providence with a population of approximately 47K has a “white alone” population of 78.9%. As such, the majority of individuals affected by all housing problems are white. Despite this, according to CHAS data, compared to the City’s overall race/ethnic makeup, non-white individuals experience greater cost-burdens at slightly higher rates compared to the general race/ethnic make-up of the City.

### Housing Cost Burden

**Table 28 – Greater Need: Housing Cost Burdens AMI**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,585	3,770	3,205	230
White	10,810	3,025	2,465	85
Black / African American	675	290	405	45
Asian	290	60	20	89
American Indian, Alaska Native	20	0	10	0
Pacific Islander	0	0	0	0
Hispanic	395	115	165	0

Data Source: 2011-2015 CHAS

**Discussion:**

Amongst East Providence residents experiencing the greatest cost burdens relative to income (> 50%), Black residents are disproportionately represented compared to the percentage of Black residents overall in the City of East Providence. According to CHAS data, of residents experience cost burdens of greater than 50%, 12.64% of those residents are Black, approximately double the percentage of Black people that live in the city overall (6.2%).

**Table 23 - City of East Providence Race/Ethnicity Makeup, 2019**

<b>Race/Ethnicity</b>	<b>Percentage</b>
<b>White</b>	78.9%
<b>Black/African American</b>	6.2%
<b>American Indian and Alaska Native</b>	0.1%
<b>Asian</b>	2.8%
<b>Pacific Islander</b>	0.1%
<b>Hispanic</b>	6.2%
<b>Two or more races</b>	4.3%
<b>Other Race</b>	1.4%

*Source: 2019 ACS 5-year estimates ACS Demographic and Housing Estimates*

### **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?

The most obvious racial disparity occurred within 0 – 30% of AMI. According to CHAS Data, Black and Hispanic individuals experienced severe housing problems at greater proportions than their representation in the City overall. In higher income categories, 80 – 100% AMI, according to CHAS data, the percentage of non-white individuals experiencing housing problems aligns with expectations given the racial and ethnic makeup of the city.

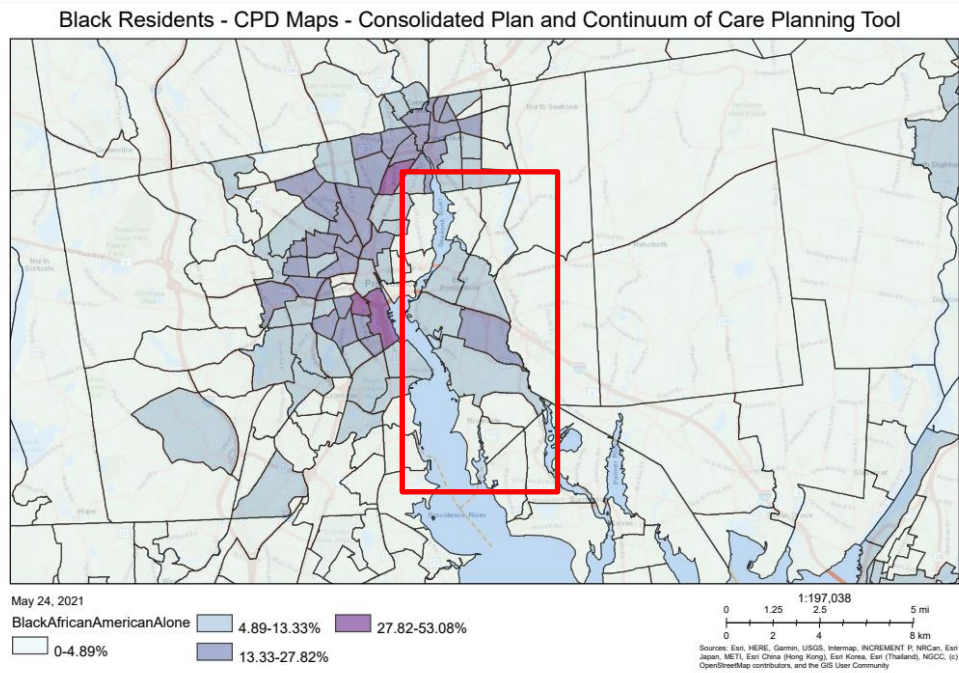
If they have needs not identified above, what are those needs?

According to ACS 2019 5-year estimates, East Providence has a total population of 47,483 people. Of that population, 12,562 report their ancestry as Portuguese (26.45% of residents). While we have not found a way to look at this population's income or housing needs via existing data sources, it is evident that the Portuguese represent a large presence in all of East Providence housing stock, from being home owners and renters to landlords of small and larger sized apartment buildings. Given the significant percentage of East Providence's population represented, it is expected that there may be disproportionate needs.

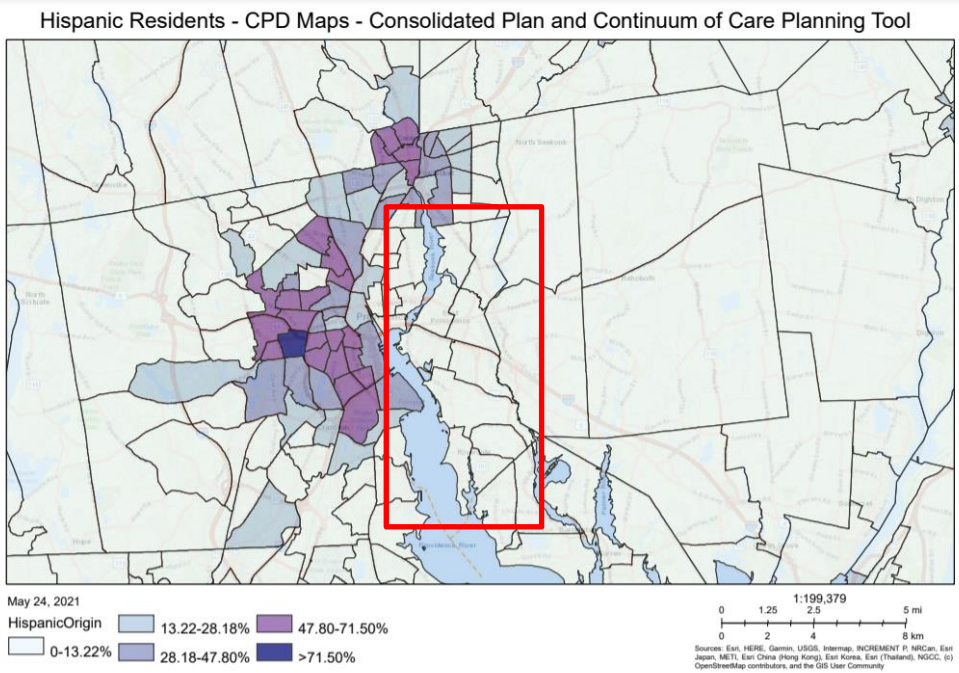
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to ACS 2019 5-year estimates, there are census tracts in East Providence that have higher concentrations of non-white groups. While overall, the City is 78.9% white, 6.2% Black and 6.2% Hispanic; certain Census tracts have higher concentrations of ethnic groups. For example, as seen in the map derived from HUD CPD maps below, tract 105.01 has a higher percentage of Black residents than any other areas in the City. According to CPD maps, Hispanic populations are not concentrated in any particular tract in the city. See Map 1 and Map 2 below.

## Map 1 – Concentration of Black residents in City Central/Tract 105.01



## Map 2 – Non-concentration of Hispanic residents



## NA-35 Public Housing – 91.205(b)

### Introduction

The East Providence Housing Authority owns and manages a significant amount of the senior housing while providing and administering tenant based Section 8 choice vouchers. The total Section 8 waitlist in 2017 was 1,181. This waitlist was incorporated into the Rhode Island centralized waitlist, which is open all the time, is currently 18,322. This indicates the severe lack of housing needed by our general population.

### Totals in Use

**Table 29 - Public Housing by Program Type**

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

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	386	285	0	276	12	0	0

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

**Table 30 - Characteristics of Public Housing Residents by Program Type**

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

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,448	16,788	0	16,904	14,093	0
Average length of stay	0	0	6	5	0	5	0	0
Average Household size	0	0	1	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	264	72	0	72	7	0
# of Disabled Families	0	0	178	118	0	118	7	0
# of Families requesting accessibility features	0	0	385	285	0	273	12	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

Data Source: PIC (PIH Information Center)



Race of Residents

**Table 31 - Race of Public Housing Residents by Program Type**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	330	210	0	198	12	0	0
Black/African American	0	0	51	59	0	59	0	0	0
Asian	0	0	1	3	0	3	0	0	0
American Indian/Alaska Native	0	0	3	10	0	10	0	0	0
Pacific Islander	0	0	3	1	0	1	0	0	0
Other	0	0	14	2	0	2	0	0	0

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

**Table 32 - Ethnicity of Public Housing Residents by Program Type**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	22	52	0	52	0	0	0
Not Hispanic	0	0	369	227	0	221	12	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

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:

For tenants, accessible bathrooms that have showers and are handicap accessible. For those on the waiting list, stable incomes, physical and behavioral health care, child care, and transportation.

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

The needs of the vulnerable residents are food, clothing and transportation. The same needs exist for those Choice voucher holders. They have additional needs such as physical and behavioral health care, child care, employment training, and financial coaching.

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

The immediate needs of residents of Public Housing and Housing Choice voucher holders are not as prevalent in the general population. While there are some overlaps, these occur mostly within segments of the general population’s demographics. Single headed households, 1 person households, and seniors living on a fixed income share in many of the same needs as that of the Housing Authority’s population.

## Discussion

Those that have been able to be residents or Choice voucher holders of the Housing Authority have safe, decent, and affordable housing. They still have other needs presenting in their lives such as income stability, food or transportation. Those on the waiting lists have these needs compounded by unstable housing which is often substandard. They often also have unstable income making their tenancy very vulnerable to evictions and being at risk of becoming homeless.

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

### Introduction:

HUD defines homelessness in four categories: (1) literally homeless, (2) in imminent risk of homelessness, (3) homeless under other Federal statutes, (4) and fleeing or attempting to flee domestic violence. As detailed by the Rhode Island Coalition for the Homeless, experiencing homelessness can mean constant marginalization, harassment and stigma, as well as losing access to safety and stability. Homelessness affects people from all different demographics and backgrounds – young adults, families, elders, veterans, and children – however, some groups are disproportionately affected more than others. Being homeless is a symptom of large, systemic problems that inhibit individuals from being able to obtain safe, stable and affordable housing.

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) According to Point in Time (PIT) estimates from January 22<sup>nd</sup>, 2020 provided by the Rhode Island Coalition for the Homeless, on a given night, approximately 1,104 individuals in Rhode Island were homeless. Amongst those, at the time of the PIT, there were 226 chronically homeless individuals; 121 households with children, 92 veterans, and 48 young adults. According to HUD 2019 CoC point-in-time data, in the state of Rhode Island on a given night, there are 165 chronically 176 chronically homeless persons in households without children, and 22 chronically homeless persons in households with at least one adult and one child. Furthermore, there were 727 households without children and 111 households with at least one adult and one child at this point in time. The PIT estimates 92 veterans homeless at that PIT, and 26 unaccompanied youth. In addition, 213 adults with severe mental health illness, 131 with chronic substance abuse, 3 with AIDS, and 109 victims of domestic violence.

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

Statewide, 1055 persons were served at the time of PIT estimates in 2019 according to HUD CoC surveys. 69.19% of those served were individuals and 30.8% were adults with children. 8% of the population were Veterans, and 2.46% were unaccompanied youth.

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

While homelessness affects all racial and ethnic groups, according to HUD 2019 CoC PIT estimates from 2019, white and Black individuals make up the largest two groups effected by homelessness in Rhode Island. According to HUD CoC PIT estimates, of those recorded as homeless on January 23<sup>rd</sup>, 2019, 24.26% of that population is Hispanic, 29.28% identified as Black, 62.08% identified as white, 5.8% identified as multiple races, 0.7% identified as Asian, 1.6% identified as American Indian or Alaska Native and 0.3% identified as Native Hawaiian or other Pacific Islander. According to 2019 ACS estimates, in Rhode Island, Hispanics make up 15.4% of the population and Black individuals make up only 5.7% of the population. Given these statistics, it is clear that compared to state-wide demographics, Hispanic and Black individuals are overrepresented compared to the general population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The HUD CoC PIT data collected in January 2019 estimates that of the total homeless persons (1055) recorded in Rhode Island, 93.27% were sheltered (of that, 70.42% were in emergency shelter and 22.84% were in traditional housing) and 6.72% were unsheltered. Of those that are chronically homeless, 94% were sheltered and 5% were unsheltered. Important to note that as these estimates were collected in January, the coldest part of the winter, it can be inferred that many of the respondents may have gone unsheltered in less extreme conditions.

Discussion

At this time, the most detailed homelessness data available is state-wide CoC HUD PIT statistics, as well as Homeless Management Information System (HMIS) data, which also reports statewide.

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

### Introduction

Amongst youth, of the approximately 5,187 students in East Providence school system, approximately 14% of students are receiving special education services. According to ACS 2019 estimates, approximately 14.7% of East Providence residents have a disability, including hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.

Describe the characteristics of special needs populations in your community:

**Table 33 – Special Education in East Providence Schools**

Students Ages 6 through 21 Receiving Special Education Services by Primary Disability, Rhode Island, 2016											
District	Total # of Students	Autism Spectrum Disorder	Developmental Delay	Emotional Disturbance	Health Impairment	Learning Disability	Intellectual Disability	Speech/Language Impairment	Other	Total Students With Disabilities	% Students Receiving Special Education
East Providence	5,187	89	31	77	145	283	36	59	22	742	14%

The special needs population in East Providence ranges from youth with physical or mental challenges to adults who also share those same issues. Some find themselves having to deal with being victims of or involved with issues of addiction, domestic violence, homelessness, unstable employment, unstable places of residency, etc. Others are in mainstream households or in assisted or institutional housing. Their need ranges through all demographics and most categories such as ambulatory, self-care, and independent living difficulties.

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

The providers of services for special needs populations consistently refer to needing more day care and case managers that can work closely with their clients within their support structures. Legal assistance is often another need many within this population require for a range of health, housing, and family issues. As of the Coronavirus, access to telehealth has become an under met need further exposing the digital divide. These providers have a direct relationship with those living with these needs or live with someone that with need and provide a good reference point to inform the strategy and funding decisions for this plan.

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

The size of the population with HIV/AIDS is extremely small for the statistical area. Those aged 24-34 have the most cases of the other age groups. Females outnumber males with the infection. The available demographic information is presented below.

Total Metropolitan statistical area of Providence-Warwick-RI, MA is 1,609,533.

**Tables 33 and 34 - Centers for Disease Control and Prevention Statistics by Providence-Warwick MSA**

*By Gender*

	Diagnosis, 2018			Prevalence of diagnosed HIV infection, year-end 2018	
	No.	Rate	Rank	No.	Rate
<b>Both</b>	115	8.2	79	2,610	187
<b>Males</b>	14.1	80	-	1,868	277.8
<b>Females</b>	20	2.8	69	742	102.5

*By Age*

	Diagnosis, 2018		
	No.	Rate	Rank
<b>13 - 24 years</b>	20	15.4	67

<b>25 – 34 years</b>	30	27.0	85
<b>35 – 44 years</b>	16	16.8	63
<b>45 – 54 years</b>	18	16.9	34
<b>≥ 55 years</b>	11	4.8	-

### Discussion

East Providence is not one of the primary sources of HIV/Aids within the MSA, according to the EBCAP Community Health Center. Preventive health education and access to health and medical services along with supportive housing are among the significant needs for this population. Often as a case progresses and the health of a person is diminished, the ability to support independent living and maintain sustainable income becomes compromised.



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

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

The City needs facilities that can support entertainment and the arts such as a black box theater, outdoor festivals, and music events. Perspectives on various parts of the city’s history and the cultural groups that live here point out the need for a museum of some kind to facilitate and exposure and educate our past and present. Recreational facilities such as a community center is also a significant need of the City. Another need is a facility that can act as a jobs incubator that connects young entrepreneurs with training, financing, mentors and other supportive resources to help them succeed.

The jurisdiction currently has an array of public improvement projects targeted through the capital budget (FY 2020 and 2021). The Crescent Park Loeff Carousel, a national historical landmark and source of joy and recreation for the community, is currently undergoing revitalization, including painting, structural stabilization, and updating the concession building. Other improvement projects include structural updates to the Senior Center, improvements to Pierce stadium including basketball court renovation and a new baseball scoreboard and sound system, highway and pedestrian signal improvements, and parks updates including tree planting and expansion of the Hunt Mills dog park.

### How were these needs determined?

These were determined through input through participation in the East Providence Arts Council, City Departments, City Elected Officials, Chamber of Commerce, Carousel Commission, and local neighborhood community groups and organizations.

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

Infrastructure improvements have significant costs associated with them. City streets, sidewalks, catch basins for storm water runoff, and flood and erosion mitigation.

### How were these needs determined?

The City's Capital Improvement Plan along with the various housing and human service providers are used to inform this portion of this plan. The Planning Department has worked in cooperation with the City Manager, Finance Director, and Department and Division Heads in the preparation of the proposed fiscal year capital budget. Each year, the Planning Department solicits Capital Budget funding requests for the upcoming fiscal year beginning November 1, and compiles an inventory of needed capital improvements across the City for the five-fiscal-year period beginning at the same time. The result is a Five-Year Capital Improvement Program (CIP) Master List, compiled from all of the City Department budget submissions, and ranked by department priorities for FY 2020 through FY 2024.

The Community Development Office publishes a Request for Proposals annually for CDBG funding. Through this process, the community based organizations, institutions, and agencies have the opportunity to inform the city of their public facility's needs.

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

East Providence has significant public service needs ranging from mental and physical health problems to supportive housing and employment services. This need is present for young families, individuals living alone, youth and seniors, male and female, with or without a disability. Public services are needed and used by a wide demography of people and living situations.

### How were these needs determined?

CDBG funds are used to facilitate connections and fill gaps among the services needed through a Continuum of Need/Care model. A request for proposals is solicited annually by the Community Development Office to allocate the 15% allowed under CDBG statute. The CD Office is in contact with these providers throughout the year both to maintain program compliance but also to be kept informed of the community needs through those that provide these services. City Council also weighs in on what is recommended to be funded with CDBG funds based on their relationship with their constituents.

Each year, in order to help keep the public service providers well networked in spite of their busy workloads and a common lack of staffing, the CD Office hosts a networking event that provides 3 minutes for state, regional, and local agencies to present a summary of what they provide. The balance of the event is left completely open for the participants share points of interest and sharing more deeply how they are trying to improve their clients' quality of life. There are always new collaborative efforts formed from attending one of these events. This event also serves to inform the CD Office of additional under met needs of the community beyond those that respond to the annual RFP for funding.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

There are obvious benefits for the City's residents living in quality, stable, affordably priced housing. Stable, affordable and quality housing is an important component of a community's economic growth and has many tangible social and economic benefits that include:

- Increases the likelihood that households have sufficient disposable income for basic necessities (i.e. medication, groceries, transportation, education and health care);
- Provides a stable environment for childhood development and better school performance;
- Improves health outcomes and lowers community medical costs for healthcare;
- Increases spending in the local economy;
- Allows for the investment in higher grade materials and utilities with better energy-efficient ratings, further reducing monthly housing costs;
- Decreases the number of foreclosures and abandoned properties, increasing neighborhood stability and discouraging crime;
- Increases an employer's ability to attract and retain employees, in return increasing a community's economic competitiveness.

A comparison of the age of the head of the household to the monthly cost of rent reported by the 2019 ACS U.S. Census shows that cost burdened homeowners are represented in every age cohort, from persons in their early 20s that have recently entered the housing market to the City's senior citizens. Senior citizens are especially vulnerable to high housing cost given their fixed-income status. According to 2019 ACS estimates, 34.1% of occupied housing units in East Providence pay 30 percent or more of their household income on monthly housing costs. According to federal and state standards and as discussed previously, a household should spend no more than 30 percent of its income on the cost of housing; otherwise, households are deemed cost burdened and may not have enough disposable income for other basic necessities such as food, clothing, transportation, medical care and education.

Thus the housing market analysis leads us to conclude that the quality of the housing stock is deteriorating due to the significant costs needed to maintain an aging housing stock coupled with very low and low income households. Available resources to address these needs to the individual home owner who does not have the income to support mainstream financing to address these needs are left with little other options other than programs such as the Home Improvement Program that is provided by the City's Community Development Office.

In addition to the housing stock issue, there is another issue relating to a population demographic. According to ACS 2019 estimates, the median age in East Providence is 41.2; but twenty years ago, the City's median age was 39.6. Furthermore, according to ACS data, the City observed an 18.25% decrease in people under the age of 18 from the year 2000 to the year 2019, but a 1.84% increase in people over the age of 65. The city's young population is decreasing. The residential neighborhoods are increasingly being occupied by older persons in households with fixed or limited incomes with a significant portion being housing cost burdened over 50% of the annual income towards these types of costs. Slowly the residential neighborhoods are becoming decrepit looking occupied by households who do not have the means to maintain them resulting in an environment that will not attract younger families to move in. Retail commercial investments that create services and facilities that are attractive to younger families are not incentivized to invest in areas that are showing signs of disinvestment in housing stock.

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

### Introduction

East Providence has a diverse housing stock. According to ACS 2019 estimates, the City’s average household size is 2.35 persons per household with owner occupied units at 2.65 persons per households compared to renter occupied households at 1.87 persons per household. Approximately 29.8% of the City’s housing units were constructed in 1939 or earlier with less than 3.5% constructed within the last 20 years. Given the COVID-19 pandemic, the RI housing market is currently very strong. In data released by the Rhode Island Association of Realtors, single-family homes in RI saw a year over year increase of 12.3% in the median price. According to Housing Works RI, the median home price was \$232,000, a 27% increase from 2013. The average 2-bedroom rent is \$1,630, and increase of 12% from 2013. The income needed to afford this is \$65,200, but the median household income in East Providence is \$54,707.

More recent trends in types of housing has led the city to start to update its zoning policies to help foster higher density, more walkability, and less automobile reliant housing development along its commercial corridors. It also calls for smaller affordable units that could meet the needs of a young adult just beginning to get a stable income to a senior who is now on a fixed income. Zoning for life/work spaces are also a priority for the City assuming that more flexible, work from home policies persist after the COVID-19 pandemic.

### All residential properties by number of units

**Table 36 – Residential Properties by Unit Number**

Property Type	Number	%
<b>1-unit detached structure</b>	11,795	56%
<b>1-unit, attached structure</b>	715	3%
<b>2-4 units</b>	4,385	21%
<b>5-19 units</b>	1,830	9%
<b>20 or more units</b>	2,200	10%
<b>Mobile Home, boat, RV, van, etc</b>	55	0%

<i>Total</i>		20,980	100%
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Data Source: 2011-2015 ACS

### Unit Size by Tenure

**Table 37 – Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
<b>No bedroom</b>	55	0%	465	6%
<b>1 bedroom</b>	325	3%	2,960	35%
<b>2 bedrooms</b>	2,640	23%	3,110	37%
<b>3 or more bedrooms</b>	8,345	73%	1,900	23%
<i>Total</i>	11,365	99%	8,435	101%

Data Source: 2011-2015 ACS

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

Currently, according the Rhode Island Housing 2019 count, there are 2,101 subsidized affordable units in East Providence.

**Table 38 – 2019 Low & Moderate Income Housing by Community – September 9<sup>th</sup>, 2020**

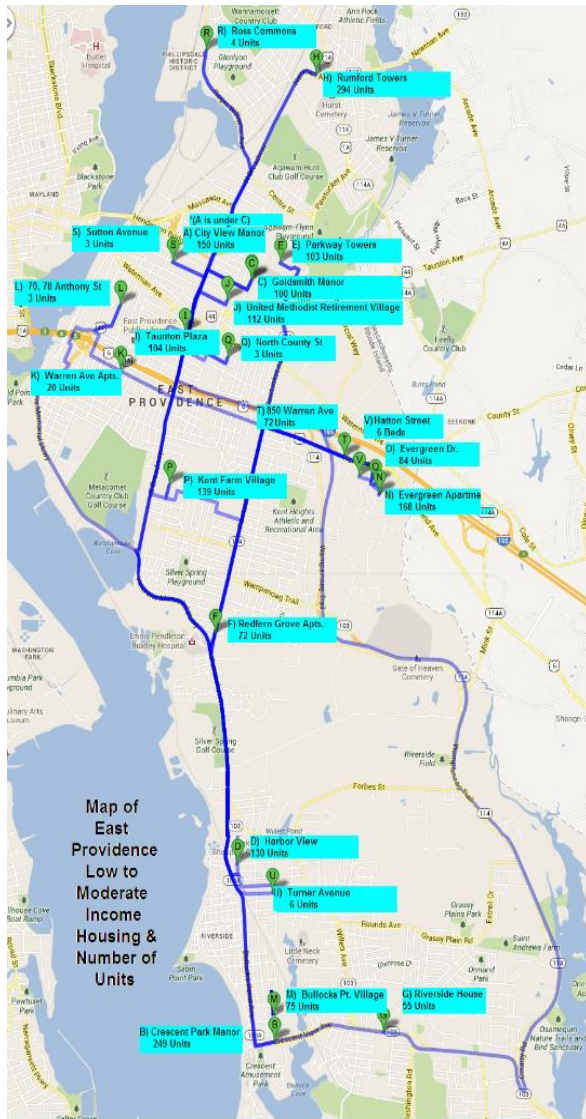
LMIH Units, 2019	Total Housing Units, 2010	% LMIH	Elderly							Family					Special Needs							
			HUD 202	HUD Sec. 8	Public Housing	RIH Elderly	RHS515	Other	Total	HUD Sect. 8	Public Housing	RIH Family	RHS515	Other	Total	Group Home Beds	HUD 811	RIH Special Needs	Supportive Units	RIH Family	Other	Total
2,101	21,363	9.83%	112	400	877			1,389	168	35	388				591	96	25					121

The East Providence Housing Authority (EPHA) currently operates a total of 400 units available for elderly, non-elderly and disabled populations. In the 2019-2020 program year, 368 of these have been occupied. These units are located within the facilities of: Harborview Manor, Goldsmith Manor, and City View Manor. Of these, the current occupants have incomes as follows: 59% are extremely low, 31% are very low, and 8% are low income.

In addition the EPHA has authority for a total of 445 Section 8 Vouchers for East Providence. Unfortunately, they do not have enough funds for all of the authorized vouchers. Unless the proportion of their average voucher subsidy goes down, they will continue not to be able to offer their total authorized number of vouchers. When a voucher holder moves to East Providence from an area with a different housing authority, then the East Providence housing authority receives a fee from the previous housing authority to administer that voucher. Currently there are 285 vouchers with tenants participating in the Program. This program enables tenants to find reasonable housing anywhere in the U.S. and still have their subsidy follow them. Thus this number changes regularly. The current incomes for the 285 in East Providence is 68% are extremely low, 23% are very low, and 9% low income. The map below shows the housing subsidies used within East Providence:



### Map 3 – East Providence Low to Moderate Income Housing



Consolidated Plan

EAST PROVIDENCE

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

The EPHA is expecting no units lost in next few years. The balance of duplexes they might sell will stay deed restricted as affordable. However, privately owned subsidized housing units have contracts that sunset typically after 30 years, giving the owners the option to then convert these to market rate units. The latest data from the National Housing Preservation data base suggests a potential loss of 214 units of elderly or disabled housing and 382 units of family housing could be lost from East Providence’s affordable housing stock within the next 3 years. Of this potential, it is likely that 139 units of family housing and 111 units of elderly or disabled.

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

According to HousingWorks RI 2020 Housing Factbook, East Providence has a total housing stock of 20,712 units, of which 58% is single-family and 42% is multifamily. Also according to that same report, East Providence has approximately 2,101 units of long-term affordable housing (defined as affordable to low- and moderate-income households), equivalent to approximately 9.83% of year-round housing stock. The 2019 HousingWorks RI Factbook cites HUD data that 9,480 households are 80% of area median income. According to these statistics, the City has a significant shortage of affordable housing based on need. In addition, the 2020 Factbook cites that the annual income needed to affordably purchase a median price home in East Providence is \$73,304, and \$67,360 to affordably rent a 2-bedroom apartment in this community. The median household income in East Providence is \$54,384.

EPHA Section 8 wait list in 2017 total was 1,181. This wait list was incorporated into the Rhode Island centralized wait list which is open all the time which is currently 18,322. A strong demand in rental market and increases in the median rents has strained the already need for additional vouchers.

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

According to 2019 ACS Estimates, approximately 61% of housing units are owner occupied, and 40% of units are renter occupied. From 2010 estimates, the City has seen a very small shift, approximately 2%, from renter to ownership. According to HousingWorks RI, single-family housing stock makes up 58% of the housing stock, whereas multifamily housing stock makes up 42%. Given that

according to the 2020 HousingWorks RI Factbook that the average annual income needed to afford a 2-bedroom (\$65,200) exceeds the household median income in East Providence by just over \$10,000, it is reasonable to infer more affordable, multi-family housing units are needed to increase the supply of both owner and rental units such that prices align with what people in the community can afford. The City also has a significant portion of aging housing stock, according to 2019 ACS estimates approximately 30% of the City's housing stock was built in 1939 or earlier, and 84.1% of housing was built in 1979 or earlier. Greater maintenance on existing housing stock is needed.

### Discussion

The City of East Providence offers a range of housing options from single-family dwellings located in traditional residential neighborhoods to multi-family dwellings located in or near commercial corridors. The majority of the City's residential neighborhoods were developed prior to 1960 that prioritized the automobile over the pedestrian and with few remaining large tracts of land available to be subdivided and developed. This creates a strain of the existing housing stock and limits potential diversity unless some stock is converted. Affordable, decent, and safe housing options will be compromised unless the existing stock is physically stabilized in a way that limits additional debt. Federal renovation funds used for the Home Improvement Program are seen as one source to achieve this.

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

### Introduction

The age of available units in the city is a significant problem for East Providence. Over 84% of all units in the City of East Providence were built before 1980. At the same time, building permits are at historical lows. According to U.S. Census building survey data, building permits issued in the Providence-Warwick MSA are much less than two decades ago. For example, on average from 1995 – 1999, approximately 3,000 building permits were issued for new housing units in the Providence-Warwick MSA. Counter wise, from 2015 – 2019, approximately 2,000 building permits were issued for new housing units. Yet, according to HousingWorks RI’s 2020 Factbook, 6,921 households in East Providence are cost burdened (spends 30% or more of its income on housing units). According to table 2 below, median contract rent has increased by 14% from 2009 – 2015. Taken altogether, the data demonstrates there is an affordability issue amongst East Providence households.

### Cost of Housing

**Table 39 – Cost of Housing**

	Base Year: 2009	Most Recent Year: 2015	% Change
<b>Median Home Value</b>	246,600	212,000	(14%)
<b>Median Contract Rent</b>	690	790	14%

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

**Table 40 - Rent Paid**

Rent Paid	Number	%
Less than \$500	1,805	21.4%
\$500-999	4,645	55.1%
\$1,000-1,499	1,670	19.8%
\$1,500-1,999	250	3.0%

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\$2,000 or more	55	0.7%
<i>Total</i>	8,425	99.9%

Data Source: 2011-2015 ACS

### Housing Affordability

**Table 41 – Housing Affordability**

% Units affordable to Households earning	Renter	Owner
<b>30% HAMFI</b>	1,035	No Data
<b>50% HAMFI</b>	2,195	340
<b>80% HAMFI</b>	5,270	2,495
<b>100% HAMFI</b>	No Data	4,455
<i>Total</i>	8,500	7,290

Data Source: 2011-2015 CHAS

### Monthly Rent

**Table 42 – Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
<b>Fair Market Rent</b>					
<b>High HOME Rent</b>					
<b>Low HOME Rent</b>					

Data Source: HUD FMR and HOME Rents

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

The state of Rhode Island Low and Moderate Income Housing Act (RIGL: 45-53) establishes a 10% benchmark for long-term affordable housing. There is significant unmet demand within the jurisdiction for affordable, multi-unit housing. Housing Works RI estimates that there is a gap of around 35 units in East Providence just to meet the states statutory 10% affordable housing threshold. East Providence is thus below the benchmark for long-term affordable units, and given cost burdens in the City, it is likely even greater than 10% of housing stock being affordable for low - to moderate-income households is needed. According to ACS Data, of those making less than \$50,000 per year, (approximately 84% of AMI), 28% of occupied housing units pay 30% or more of their household income on housing costs.

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

According to the HousingWorks RI 2020 Factbook, home values and rents are currently unaffordable for the median household income in East Providence. The 2020 Factbook estimates to afford a median single family home price, a household in East Providence must make at least \$83,755 annually. To afford an average 2-bedroom rent, a household must make at least \$66,040 annually. According to ACS 2019 estimates, the average median income for renters in East Providence is \$42,479, and for owners is \$81,988. Importantly, the average household that rents is making far less than what is needed to afford an average 2-bedroom. Thus, if rents were to become more affordable, this would most likely have the biggest impact on housing affordability.

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

The average 2-bedroom unit in East Providence increased from 2014 – 2019 by \$247 (17%). The current Fair Market rent for a 2 bedroom apartment is \$1,014. Those that pay more than 30% of their income are considered housing cost burdened. This is the case for 48% (3,532) tenants in East Providence. With the current rental prices significantly higher than the HOME FMR, the large percent of those that are cost burdened, our strategy will need to both preserve and produce affordable housing for the city. Given the limited financial resources of the City, block grant funds will be used as incentives for area Community Development Corporations (nonprofit, community-based organizations focused on revitalizing the areas they are located in) to preserve and produce affordable housing. In lieu fees generated by developments on the waterfront are another source we will try leveraging for this. We will also

continue to provide the Home Improvement Program to land lords to maintain their property as decent, safe, and affordable. The East Providence Housing Authority Choice Voucher program may also be able to add additional vouchers toward this effort.

### Discussion

Affordable housing remains a key issue for the city. Household incomes remain below what the median or average owner or renter can afford. Furthermore, as City's housing stock continues to age and deteriorate, housing costs rise due to maintenance costs. Federal funds can be leveraged to address housing deterioration and neighborhood revitalization concerns. The City must also pursue a strategy of preserving long-term affordable housing that already exists, and supporting the increase of supply of low- to moderate-income families to help reduce housing cost burdens for East Providence households.

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

### Introduction

The city’s stock of existing houses is significantly aged and the construction market for new multi-family units has all but collapsed until recently. About 30% of the city’s housing units were constructed prior to 1940, and 96.4% of which was built prior to 2000. The Providence MSA has seen a significant decline in the number of new construction permits, down by a little less than 1,000 from the year 2000.

### Definitions

#### *Low & Moderate Income Families*

Families whose incomes do not exceed 80 percent of the median family income for the area

#### *REO Property*

Homes that have fallen under the ownership of a mortgage lender or investor

#### *Lead-Based Paint Hazard*

Any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects.

#### *Selected Housing Conditions*

Substandard housing lacking complete plumbing or kitchen facilities, severely overcrowded with >1.51 people per room, overcrowded with 1.01-1.5 people per room

#### *Housing cost burden*

Greater than 50% of income paid for housing costs

### Condition of Units

#### Table 43 - Condition of Units

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Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,445	30%	3,485	41%
With two selected Conditions	80	1%	145	2%
With three selected Conditions	15	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,825	69%	4,790	57%
<i>Total</i>	<i>11,365</i>	<i>100%</i>	<i>8,435</i>	<i>100%</i>

Data Source: 2011-2015 ACS

### Year Unit Built

**Table 44 – Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	345	3%	260	3%
1980-1999	965	8%	1,675	20%
1950-1979	4,920	43%	3,615	43%
Before 1950	5,135	45%	2,880	34%
<i>Total</i>	<i>11,365</i>	<i>99%</i>	<i>8,430</i>	<i>100%</i>

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Lead Paint hazards are found in housing that was build prior to 1978. Lead poisoning is a preventable childhood disease. Infants, toddlers, and preschool-age children are most susceptible to the toxic effects of lead because they absorb lead more readily than adults and have inherent vulnerability due to developing central nervous systems. Lead exposure, even at very low levels, can cause

irreversible damage, including slowed growth and development, learning disabilities, behavioral problems, and neurological damage.

**Table 45 - Lead Poisoning in Children Entering Kindergarten in the fall of 2020, Rhode Island**

Number Tested	Confirmed with lead levels $\geq 5 \mu\text{g/dL}$	
	Number	Percent
448	31	6.9%

Data Source: RI Department of Health

**Table 46 – Risk of Lead-Based Paint**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,055	88%	6,495	77%
Housing Units build before 1980 with children present	600	5%	230	3%

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

## Vacant Units

**Table 47 - Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	1,203
Abandoned Vacant Units	N/A	N/A	
REO Properties	N/A	N/A	
Abandoned REO Properties	N/A	N/A	

### Need for Owner and Rental Rehabilitation

East Providence has consistently had a need for both rental and owner occupied rehabilitation. Last year, over \$300,000 was spent in CDBG funds for rehabilitation. This was limited because there is only a part-time Rehabilitation Specialist that runs the rehabilitation program.

The city has a total of 19,902 housing units of which 12,143 are owner occupied and 7,759 are occupied by renters. The city has not done a windshield survey of driving through all of its neighborhoods to determine from the exterior if the units may need renovation. However, a good indicator is the age of the housing stock. The median year that East Providence’s housing structures were built is 1956. Over a quarter of all owner occupied housing was built in 1939 or earlier and over 80% were built in 1960 or earlier. Occupied rental properties are similar with a quarter being built in 1939 or earlier and a third built in 1060 or earlier. Both owner and rental housing have complete plumbing and kitchen facilities with few exceptions.

Other potential indicators of the need for renovation are the general age of the population, income, and housing cost burden. Those over the age of 60 represent over 27% of the population that could mean they are less likely or able to keep up with maintenance or repairs that they may have done before such as painting the exterior of the home. Over 10% of the population are below the poverty level. East Providence has a significant number of households that are housing cost burdened. These factors can have a direct impact on the potential need for renovation due to limiting the ability to keep up with the structure’s need because of limited finances and ability to do so. (Source ACS 2019 5 Year data.)

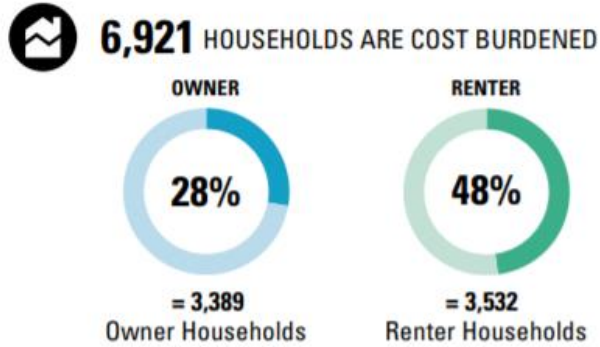
### Chart 3 – Cost Burdened Households

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► **COST BURDENED HOUSEHOLDS**



*A household is considered burdened if it spends 30% or more of its income on housing costs.*

Data Source: Housing Works, Rhode Island

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

A strong correlation exists between the age of homes and the incidences of lead poisoning. According to the State of Rhode Island Department of Health, an estimated 80% of Rhode Island homes were built before 1978 and likely contain lead-based paint which is the most common source of lead exposure to children in RI. The median year that East Providence’s housing structures were built is 1956. An average of 14.20% of housing in East Providence’s census tracts were built prior to 1978. Those same census tracts have over an average of 51% or higher occupied by low and moderate income households. This equates to a potential of 1,273 households may have lead paint hazards. Although these homes and apartments may have obtained a certificate of being lead paint safe, these need to be re inspected every 3 years. In the meantime, conditions may have changed within this time frame causing lead paint hazards to be present again.

It should therefore be reasonable to assume that a high proportion of the families exposed to LBP hazards are low/moderate income. This being said, East Providence is at or below state averages in instances of lead poisoning. The city has instituted a number of aggressive programs over the years to combat LBP hazards.

## Discussion

The city will continue to run a comprehensive home improvement program that incorporates lead-based paint certificates of safety, energy efficiency and sustainability, building & health code violation remediation, aging in place, and access issues. If feasible, the city will apply for abatement funding. Education on lead safe work practices and sources of lead poisoning are also available through the city. The city is working collaboratively with the Childhood Lead Action Program to provide the Building Department staffing with training to ensure permits are taken out for work that may disturb or potentially create a lead paint hazard. A collaborative approach is also being used to provide outreach and resources to small landlords and homeowners.

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

### Introduction

The city and the East Providence Housing Authority have a good relationship working for the provision of affordable housing to low and moderate income families. The majority of the units managed by the Authority are for older persons while their Housing Choice Vouchers Program are typically used by younger families and individuals. The city participates on their Family Self-sufficiency Advisory Board and has been able to help provide referrals and make connections available for some of their families. The city also reviews the Housing Authority’s 5 Year Plan for consistency with the City’s Consolidated 5 Year Plan. Collaborative efforts include reaching out to Landlords with tenants with Section 8 Housing Choice Vouchers through the monthly mailings of rent payments with information on renovation and lead safe funds that the city provides. Future collaborative projects may involve the development of additional affordable rental housing through an abandoned buildings initiative to acquire, rehab, and sell to low income first time home buyers.

### Totals Number of Units

**Table 48 – Total Number of Units by Program Type**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			410	285		276	12	0	0
# of accessible units									

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The East Providence Housing Authority owns and manages 4 developments and 7 scattered site duplexes of which they are selling. These developments are all mid-sized apartment styled buildings. The East Providence Housing Authority (EPHA) has a total of 410 housing units available for elderly, non-elderly, and disabled populations. Currently the majority of these are occupied. These units are located within the facilities of: Harborview Manor, Goldsmith Manor, and City View Manor. Of these, the current occupants have incomes as follows:

**Table 49 – Average Annual Income by Program Time**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
<b>Average Annual Income</b>	<b>0</b>	<b>0</b>	<b>14,448</b>	<b>16,788</b>	<b>0</b>	<b>16,904</b>	<b>14,093</b>	<b>0</b>

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:

East Providence is served by 4 public housing complexes and 7 duplex structures scattered site duplexes. The system has 386 units, 68% of which are 1 bedroom, 24% are efficiencies and the remaining 8% made up of 2-4 bedroom units. The average age of the structures is 50 years. All complexes were constructed between 1965 and 1971. According to the East Providence Housing Authority (EPHA), the majority of scattered duplex structures were built before 1985.

Since its inception in 1961, EPHA has been providing decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. They currently own, manage, and maintain 419 units. The application process and brief description of the properties, are described below.

## Property Descriptions and Locations

### City View Manor

99 Goldsmith Avenue, East Providence, RI

This 150 unit development consists of 11 efficiency units, 134 one bedroom units, and 5 two bedroom units. Constructed in 1967, City View Manor is an 11 story building serviced by two elevators and two stairways. It recently underwent modernization to install new energy efficient windows, and re-pointing of the exterior brick work. Several times throughout the year our full-time Resident Services Coordinator hosts events that keep our residents informed. This location is also home to our Administrative Offices.

A community room provides access to tenant organized activities such as bingo, karaoke, and craft classes. There is a kitchen on site, just off the community room, where lunch, provided by the Ocean State Senior Dining Program, is served during the week.

### Goldsmith Manor

115 Goldsmith Avenue, East Providence, RI

This 100 unit development, constructed in 1971, consists of 64 efficiency units, and 36 one bedroom units. It is a 6 story building serviced by one elevator and two stairways. While it does have its own building entrance, it is also connected to our City View Manor building by the community room. This affords the sharing of many resources, such as the lunch program, between buildings.

**Table 50 – Amenities at City view and Goldsmith Manor**

AMENITIES - City View Manor and Goldsmith Manor		
• Library/Computer Room	• Parking	• Laundry Facility
• Handicap Accessible Units	• Fully Equipped Kitchens	• Resident Associations
• 24 Hour Emergency Maintenance	• Weekday Lunch Program	• Security Cameras
• Emergency Alert System	• Key Fob Entry System	• Maintenance On Site
• On Site Flu Clinic		
AREA FEATURES - City View Manor and Goldsmith Manor		
• Grocery Stores	• Pharmacies	• Banks



• Coffee Shop	• Restaurants	• Bus Line
• Clothing Stores		

### Harbor View Manor

3663 Pawtucket Avenue, Riverside, RI

Harbor View Manor, constructed in 1966, consists of 131 units in its 9 story structure. There are 25 efficiency units, 97 one bedroom units and 9 two bedroom units. It is serviced by two elevators and two stairways. A community room provides access to tenant organized activities such as bingo, and craft classes. There is a kitchen on site, where lunch, provided by the Ocean State Senior Dining Program, is served during the week. At this location you will also find a convenient tenant run store.

**Table 51 – Harbor View Manor**

AMENITIES - Harbor View Manor		
• Parking	• Laundry Facility	• Handicap Accessible Units
• Fully Equipped Kitchens	• Resident Associations	• 24 Hour Emergency Maintenance
• Weekday Lunch Program	• Security Cameras	• Emergency Alert System
• Key Fob Entry System	• Maintenance On Site	• On Site Flu Clinic
AREA FEATURES - Harbor View Manor		
• Coffee Shop	• Pizza/Ice Cream	• Bus Line
• Barber Shop/Salon	• Bike Path	• Convenience Stores

### Warren Avenue Apartments

182-188 Warren Avenue, East Providence, RI

This low-rise development was built in 1965. There are 20 one bedroom units in the (3) – two story brick buildings. One of the buildings houses the laundry facility that is shared by all. There is a well-lit, off street parking area for 14 cars. Residents in these units are encouraged to utilize the resources available at our high-rise buildings.

**Table 52 – Warren Avenue Apartments**

AMENITIES - Warren Avenue Apartments		
• Parking	• Laundry Facility	• Fully Equipped Kitchens
• 24 Hour Emergency Maintenance	• Security Cameras	• Emergency Alert System
AREA FEATURES - Warren Avenue Apartments		
• Bus Line	• Restaurants	• Minutes from Providence

### Duplex Scattered Sites

The East Providence Housing Authority currently has 9 duplexes located throughout the City. These units, ranging from 2 to 4 bedrooms, built in 1971 and 1985, are part of HUD Section 32 Homeownership Program, where a Public Housing tenant, residing in one of the units, has been offered an option to purchase the home. After reaching several qualifying factors, the home is purchased by the tenant, while the remaining tenant receives a Housing Choice Voucher. It is through this program that over 16 families have successfully fulfilled their dream of becoming homeowners.

Occasionally one of the units may become available. Depending on whether the vacancy is from a purchaser or non-purchaser, the EPHA would look to its Homeownership Applicants on file or public housing waiting list, to fill the vacancy.

### Public Housing Conditions

The following are the Physical Inspection Scores for 2019 provided via the Real Estate Assessment Center.

**Table 53– REAC Inspection Scores for PH Developments**

Public Housing Development	Average Inspection Score
City View Manor	89
Duplex Scattered Sites (9)	59
Goldsmith Manor	66
Harbor View/Warren Ave.	84

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

Recent renovations have included window replacements of windows for Harbor View Manor (2018), replacing the emergency generator at Goldsmith Manor (2019), and upgrading the two elevators and Harbor View Manor (2020). In 2021, Goldsmith Manor, City View Manor, Harbor View Manor, and Warren Avenue Apartments intend to upgrade entrance locksets and landscaping. In addition, Goldsmith Manor intends to replace north entrance pavement, raise catch-basins, and replace and strip the parking lot. In the future, community room upgrades are necessary for each site, new window treatments, flooring, and installation of ductless pump split system for A/C in the ceiling to replace the current window units. Roof repairs for certain units as well as driveway repairs, vinyl siding repairs, and landscaping are needed for the future.

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

The EPHA has implemented strategies to improve the living environment and stabilize their stock of units by:

- Employ effective maintenance and management policies to minimize the number of public housing units off-line;
- Reduce turnover time for vacated public housing units;
- Reduce time to renovate public housing units;
- Undertake measures to ensure access to affordable housing among families assisted by the PHA;
- Adopt rent policies to support and encourage work by tenants with incomes below 50% AMI;
- Employ admissions preferences aimed at families who are working;
- Carry out modifications needed in public housing based on the Section 504 Handicapped Accessibility regulations for families with disabilities;
- Apply for special-purpose vouchers targeted to families with disabilities;
- Affirmatively market to local non-profit agencies that assist families with disabilities;
- Affirmatively market to races/ethnicities shown to have disproportionate housing needs;
- Market the Section 8 program to owners outside of areas of poverty/minority concentrations.

## Discussion

The EPHA has had significant health issues with a number of their management staff including the recent death of their Director. This has put even more of a burden on their staffing that were already at their capacity to manage their existing activities. However, their entire management team is seasoned and experienced and have been able to absorb the significant shift caused by the absence of their Director until this position is filled. All of their programming continues such as the Family Self Sufficiency Program. There are some significant opportunities that they plan on taking advantage of over the next 5 years that include applying for additional Housing Choice Vouchers to support recent collaboration with affordable housing developers and nonprofits in East Providence such as One Neighborhood and Foster Forward.

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

**Introduction**

East Providence does not have a significant amount of facilities for the homeless with no emergency shelters. There are some scattered site transitional housing for youth in state custody with most of the facilities and services for homeless being located in neighboring Providence. The East Bay Community Action Program and Family Service of RI are the two primary providers. The East Bay Coalition for the homeless is well networked with the regions’ services and facilities so that those in need within East Providence can be referred to area facilities and providers if their needs cannot be met here.

**Facilities and Housing Targeted to Homeless Households**

**Table 54 - Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter 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 Children				7 Current	
Households with Only Adults				14 Current	
Chronically Homeless Households					
Veterans					
Unaccompanied Youth			16 Existing		

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons. The East Bay Community Action Program has a Community Family Center in East Providence that provides mainstream comprehensive services that help families' access health insurance enrollment, senior services, safety net services, and basic human needs assistance and victim of crime support services. They work with providers such as WIC and other community organizations. Within this facility is a Family Center where access to the variety of these services are gained through one point of contact that evaluates a client's needs and then provide the services to address those needs. They are well networked with other area providers for referrals when needed.

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 Eastbay Coalition for the Homeless is currently the most prominent service organization in the jurisdiction. Their principle activity is connecting residents in need of housing services and emergency shelters with those programs in neighboring cities. There are currently two permanent supportive facilities in operation within the jurisdiction of East Providence owned and operated by East bay Community Action Program and two transitional homes owned and operated by Family Service of RI. All other direct services are provided in other jurisdictions such as Providence, the largest being Cross Roads RI, an organization which operates near downtown in Providence. In addition, the following organizations provide services in the metro area of East Providence.

- Amos House - Amos House is a nonprofit social services agency that provides hospitality and direct services to the homeless and poor of Rhode Island; works in collaboration with other agencies and groups to address issues of hunger, homelessness, and poverty. We are particularly committed to reducing recidivism and helping people who battle with addiction.
- Community Care Alliance - Array of services and supports linked together so people can access help for their unique situations. Their goal is to help people become healthier, more self-reliant and better informed to meet their economic, social and emotional challenges.

- Crossroads Rhode Island - Emergency shelter; housing and homelessness assistance; education and employment assistance; healthcare; case management
- Diocese of Providence - Emmanuel House Emergency Homeless Shelter
- Family Services RI - Residential Services/Treatment Foster Care Providing a variety of levels of out-of- home treatment and care to children and youth in crisis due to abuse, neglect and behavioral issues.
- House of Hope CDC - Harrington Hall Rapid Assessment and Rehousing Center
- New Hope for Families - Emergency family shelter in the cities of Pawtucket and Central Falls

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

### Introduction

According to 2019 5-year estimates, nearly 15% of East Providence residents who are noninstitutionalized have a disability. This includes vision, hearing, cognitive, ambulatory disabilities, as well as those with difficulty with self-care and independent living, and population 65 years and over. According to Tufts Health Plan Foundation 2020 Rhode Island Healthy Aging community profiles, East Providence's older residents fared worse on some healthy aging indicators compared to the state averages rates; including obesity, high cholesterol, Alzheimer's disease, depression and anxiety disorder. Given East Providence's large proportion of residents 65 years or older (18.8%), there is significant supportive housing needs for seniors. Currently, approximately 68% of public housing residents are over the age of 62, and 46% are disabled. A case worker has been employed by the Housing Authority since 1997 to provide referral and case management services to frail and at-risk seniors and disabled persons residing in public housing units. Given the city's large population of elderly residents, healthcare and housing services will be a vital issue.

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

Whenever possible, supportive services for the elderly, persons with HIV/AIDS, mental health issues, etc. are provided within their living environment. Often these services are needed by persons that are vulnerable to being marginalized by mainstream society and economics unless they have a strong support network in place that advocates for them. Those that are aging in place, as an example may, become extremely isolated and disconnected to any support network. Mental health, poverty, mobility for elderly and handicapped persons, are issues that can have significant supportive housing needs. Ramps, live-in help, medical visits, food services such as meals on wheels, are needed by all of these populations.

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

Whenever possible, supportive services for the elderly, persons with HIV/AIDS, mental health issues, etc. are provided within their living environment. Often these services are needed by persons that are vulnerable to being marginalized by mainstream society and economics unless they have a strong support network in place that advocates for them. Those that are aging in place, as an example may, become extremely isolated and disconnected to any support network. Mental health, poverty, mobility for elderly and handicapped persons, are issues that



can have significant supportive housing needs. Ramps, live-in help, medical visits, food services such as meals on wheels, are needed by all of these populations.

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 has proposed four CDBG activities for year one of their 2020-2024 five year plan that meet housing and community development needs of special needs populations. The following activities specifically address other special needs populations: Behavior Health Services and addiction services; The Foster Grandparents Program provides stipends to seniors who are placed in agencies to work with special needs youth in the middle schools, PACE elderly services provided within a day care, and support for a senior housing van to enable transportation to seniors who are unable to drive. We anticipate providing approximately 260 beneficiaries with these services to improve their quality of life and the continued opportunity to more participate in their community.

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))

East Providence is not part of a Consortium and has not planned any activities other than those listed above.

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

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

The State of Rhode Island's 2020 – 2024 Consolidated Plan identifies zoning, land use controls, impact fees, high construction and land costs, limited public transportation and property taxes as barriers to affordable housing in the state. The Plan identifies that while municipal policies aim to preserve the character of the community while promoting growth, these policies can increase the cost to develop housing and limit opportunities for residential development. The City is currently exploring higher density zoning for targeted geographic areas in the city to allow for greater affordable housing development.

However, rather than having active policies which prevent development of affordable units, East Providence can be characterized as suffering from a lack of policies which encourage such development. For instance, the city at present has no citywide mandate for the inclusion of affordable housing in developments, the only exception to this being parcels along the riverfront within the Waterfront District which mandates 10% of all units developed be deed restricted. However, the majority of these developers have opted to pay in lieu fees to allow them to not develop affordable units in their developments. This significantly dilutes the number of affordable units developed by two-thirds on average. In addition, the stock of public housing available to EPHA is too narrowly focused on single-person units (i.e. one bedroom and efficiencies). Such units are very effective for meeting the housing needs of elderly residents, which is reflected in their share of the overall population (around 70% in 2019). However, this has created a shortage of affordable units suitable for families and is not reflective of the general demographics of the city. Currently, an ordinance is being developed to establish an Affordable Housing Commission which will be enabled to allocate in lieu fees that are paid by developers in the waterfront development district that do not want to comply with the 10% affordable housing regulation requiring all new units built in the district to be affordable. They pay a fee to have the affordable units built elsewhere. This will decrease the financial barrier to developing affordable housing.

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

### Economic Development Market Analysis

According to Bureau of Labor Statistics quarterly census of employment data for Providence County, RI, economic conditions over the past decade have improved within the county. From January 2010 to January 2019, for all employees in all industries, there was a net gain of approximately 24,000 jobs or a 9.35% increase in employment.

The City of East Providence has had much success in attracting business development. Significant tracts of waterfront property are at various stages of development, from being put on the market to remediating existing contaminated parcels left from the fuel industries to be development ready. The City has had success in attracting business development from a multitude of sectors, including but not limited to: banking, manufacturing, health, and retail.

For example, in 2016, Brown Medicine completed a new development of office space for primary care, bringing over 100 new jobs to the City. Other major employers in East Providence include Hasbro, Bank of America, Citizens Bank, Santander Bank, Aspen Aerogels, Igus Bearings, Nordson EFD, Interplex Engineered Products, Coastal Medical, University Medicine and Bradley Hospital. In addition, the City, along with community groups such as East Providence Arts Council, are pursuing place-making opportunities in its commercial corridors, including Watchemoket Square, Warren Street, Taunton Avenue, and Riverside Square. The City has taken policy steps to encourage economic development, such as recently establishing a Mixed Use Hub Overlay District in key commercial corridors including on Taunton Avenue, Waterman Avenue, and Warren Avenue. The intent of the ordinance is to promote a mixture of land uses including multi-unit residential and neighborhood oriented commercial land uses.

### Business Activity

**Table 55 - Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
<b>Agriculture, Mining, Oil &amp; Gas Extraction</b>	23	0	0	0	<b>0</b>
<b>Arts, Entertainment, Accommodations</b>	2,436	2,005	12	10	<b>-2</b>
<b>Construction</b>	852	839	4	4	<b>0</b>
<b>Education and Health Care Services</b>	5,267	4,900	26	23	<b>-2</b>
<b>Finance, Insurance, and Real Estate</b>	1,511	3,364	7	16	<b>9</b>
<b>Information</b>	450	350	2	2	<b>-1</b>

<b>Manufacturing</b>	2,081	2,436	10	12	<b>1</b>
<b>Other Services</b>	889	733	4	4	<b>-1</b>
<b>Professional, Scientific, Management Services</b>	1,682	1,434	8	7	<b>-1</b>
<b>Public Administration</b>	0	0	0	0	<b>0</b>
<b>Retail Trade</b>	2,526	1,986	12	9	<b>-3</b>
<b>Transportation and Warehousing</b>	557	315	3	2	<b>-1</b>
<b>Wholesale Trade</b>	928	1,461	5	7	<b>2</b>
<b>Total</b>	<b>19,202</b>	<b>19,823</b>	--	--	<b>--</b>

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

Labor Force

**Table 56 - Labor Force**

Labor Force Statistics	Estimate
Total Population in the Civilian Labor Force	25,120
Civilian Employed Population 16 years and over	22,825
Unemployment Rate	9.18
Unemployment Rate for Ages 16-24	32.04
Unemployment Rate for Ages 25-65	6.67

**Data** 2011-2015 ACS

**Source:**

**Table 57 – Occupations by Sector**

Occupations by Sector	Number of People
<b>Management, business and financial</b>	<b>4,420</b>
<b>Farming, fisheries and forestry occupations</b>	<b>955</b>
<b>Service</b>	<b>2,735</b>
<b>Sales and office</b>	<b>6,290</b>
<b>Construction, extraction, maintenance and repair</b>	<b>2,130</b>
<b>Production, transportation and material moving</b>	<b>1,380</b>

**Data** 2011-2015 ACS

**Source:**

Travel Time

**Table 58 - Travel Time**

Travel Time	Number	Percentage
<b>&lt; 30 Minutes</b>	16,325	<b>75%</b>
<b>30-59 Minutes</b>	4,290	<b>20%</b>
<b>60 or More Minutes</b>	1,270	<b>6%</b>
<b>Total</b>	<b>21,885</b>	<b>100%</b>

**Data** 2011-2015 ACS  
**Source:**

Education

**Table 59 - Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,315	230	<b>895</b>
High school graduate (includes equivalency)	5,395	495	<b>1,615</b>
Some college or Associate's degree	5,335	740	<b>1,030</b>
Bachelor's degree or higher	6,395	240	<b>870</b>

**Data** 2011-2015 ACS  
**Source:**

Educational Attainment by Age

**Table 60 - Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	53	115	185	770	<b>1,500</b>
9th to 12th grade, no diploma	460	625	470	1,280	<b>1,075</b>
High school graduate, GED, or alternative	1,285	1,460	1,850	4,200	<b>2,920</b>
Some college, no degree	1,210	1,410	1,435	2,140	<b>1,255</b>
Associate's degree	115	455	555	1,115	<b>325</b>
Bachelor's degree	445	1,580	940	2,270	<b>735</b>
Graduate or professional degree	10	810	630	1,285	<b>605</b>

**Data** 2011-2015 ACS  
**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

**Table 61 – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	29,363
High school graduate (includes equivalency)	31,800
Some college or Associate's degree	35,779
Bachelor's degree	52,052
Graduate or professional degree	60,295

**Data** 2011-2015 ACS  
**Source:**

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

The three largest employment sectors in terms of Share of Workers are in healthcare/educational services (26%), Arts, Entertainment and Accommodation (12%) and Retail Trade (12%).

Describe the workforce and infrastructure needs of the business community:

*Workforce needs*

East Providence’s workforce needs include increased access to education and job training opportunities, particularly in the growth fields of medical professions and advanced manufacturing, two of our most important growth sectors. In December 2020 the City of East Providence conducted a survey that sought to understand the need for greater jobs and skills training within East Providence’s local workforce investment system. The survey received feedback from more than 100 participants made up of both City employers and residents. Key findings were that the majority of employers cited that their businesses’ growth is hindered by a lack of well-trained applicants and employees, as well as amongst residents, a significant portion expressed an interest upskilling computer, bookkeeping and project management skills. In 2020, the City of East Providence and Roger Williams University entered an agreement that offers reduced tuition rates of \$250 per credit and \$750 per course for East Providence residents who enroll in educational programs offered through the University College.

*Infrastructure needs*

The business community is highly dependent upon efficient high quality roadways and connections to interstate transportation systems, high quality water and sewer facilities, an effective public safety network that can respond rapidly to emergencies and a communications network that allows for efficient transmission of information across a modern and updated system. The business community is also dependent on strong broadband infrastructure in the

increasingly online environment including technological systems including fiber optic communications and wireless communications systems. Higher education fields are also growing rapidly, including high tech and medical field occupations. Having avenues to prepare students to work in these growing fields is vital.

The City is also taking steps to improve transportation systems for those in the workforce who cycle or walk to work through traffic calming measures and pursuing pilot bike paths to improve the pre-existing East Bay Bike path that connects East Providence to Providence's India Point Park and down the coast to Bristol. Expanding broadband access to the East Providence workforce is also vital in that work opportunities are increasingly remote and require tasks to be done online.

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.

The City is experiencing a surge in economic development. For example, the city has had recent development success in the brownfield conversions of Kettle Point Apartments, a mixed-use development in its final stages which includes 62 new townhomes, 228 apartments, and a new medical office building (University Orthopedics) with 225 employees. The site also includes improved public walking trails with direct connection to the East Bay Bike Path. The development was awarded by the Environmental Business Council of New England the 2021 Brownfields Remediation Project of the Year.

Projects along the waterfront like Kettle Point are bolstered by the Waterfront District Commission, which was established by lawmakers in 2003 to strategize how to develop 300 underutilized waterfront along the Providence and Seekonk Rivers. An additional 634 multi-family units are either recently completed, near completion, under construction, permitted or in the application stage currently in the City. These include both affordable and market rate units. Additional commercial infrastructure development in the City is also incoming, such as Narragansett Park Plaza which will bring major mixed use, live/work development on Newport Avenue.

The City is also making well-planned steps towards advancing the development of the City's waterfront. This effort is bolstered by funds from EDA's Local Technical Assistance Program awarded in 2018 to make the waterfront more efficient for motorists and pedestrians. Since, the City has begun planning efforts to revitalize Watchemoket Square and envision the area as an arts, entertainment and recreation hub for the Waterfront District. EDA funding was used to



complete a study that lead to recommendations for making the area safer for pedestrians and bicyclists, more desirable for small business investment and improved transportation systems.

New multi-family residential projects and commercial projects in the City have the potential to bring thousands of new residents into the City in the next decade, fueling economic growth but also increasing infrastructure needs in the city. Infrastructure investments ranging from utilities to better transportation systems to school improvements are needed to accommodate the increase in workforce and their needs. For projects like Kettle Point, tax-increment financing (TIF) was leveraged to finance public infrastructure improvements like roads and utilities. The City will look to use TIF funding for future projects. In 2019 the City approved and issued nearly \$10 million in TIF bonds to fund municipal and infrastructure and public amenities on the Waterfront. In addition, currently, construction of a new, state-of-the-art high school is undergoing construction and on track to open in September 2021 for the 2021-22 term. Continued investment in infrastructure to accommodate an expanding workforce in East Providence remains a focus for the City.

To support economic opportunity and business activity, the City also offers a low interest Commercial Loan Program, a Tax Stabilization Program and a micro-loan program for small startup companies seeking limited funds. The Commercial Loan Program offers low interest (20% below the prime rate) loan program for either commercial or industrial businesses to finance the acquisition, construction and improvements of land or buildings and for the purchase of capital equipment for funding ranging from \$10,000 - \$100,000 with a maximum payback term of 15 years. The Commercial Microloan program is intended to finance startup expenses, operating expenses and/or to purchase assets for business with fewer than 10 employees who cannot obtain a loan through traditional lending sources. To be eligible, business owners must reside in the City and meet HUD income guidelines. Microloans are available range from \$1000 - \$10,000 at an interest rate of a prime rate plus one point, fixed over the term of the loan, with a maximum payback term of 5 years. These programs are funded through CDBG and the Urban Development Action Grant Program Income (UDAG) from past loans.

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

In December 2020 the City of East Providence conducted a survey that sought to understand the need for greater jobs and skills training within East Providence's local workforce investment system. The City conducted a survey that received feedback from more than 100 participants, of which both City employers and residents participated. Key findings were that the majority of employers cited that their businesses' growth is hindered by a lack of well-trained applicants and employees, as well as amongst residents, a significant portion expressed an interest

upskilling computer, bookkeeping and project management skills. While East Providence experienced large job losses in the manufacturing and retail sectors in the years since the housing market collapsed, the City has seen a rebound in the healthcare and social assistance sectors. Employers in the survey cited a greater need in industry-specific skills, and wanting employees to have computer skills and skills in Microsoft Office programs.

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 City of East Providence and nearby Roger Williams University formally entered into a collaborative agreement in 2021 to provide educational programs to residents of East Providence at a discounted rate for courses and certification programs. These opportunities include dual enrollment opportunities with high schools, workforce development programs and degree completion programs. The agreement offers reduced tuition rates of \$250 per credit and \$750 per course for East Providence residents who enroll in educational programs offered under the University College. This collaborative agreement aims to offer low-cost opportunities to East Providence residents who want to access better employment opportunities by obtaining higher educational certification, and offers East Providence employers options to upskill their employees if their employees are East Providence residents for a low-cost.

In addition, The Eastbay Community Action Program (EPCAP) Youth Center provides a comprehensive array of education, vocational and wraparound support services to youth and young adults ages 14-24 that live in the East Bay area. A partner agreement exists between EPCAP and East Providence high school. This program provides the East Providence school system with tech-education program, MTTI and local union halls.

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

The State of Rhode Island's State Guide Plan contains an economic development plan as a part of the larger state-level planning framework. The state legislature passed a bill in 2013 calling for the adoption of a strategic state-level economic development plan every four years. This document will also be used as RI's Comprehensive Economic Development Strategy (CEDS). Rhode Island Rising, the Economic Development element, was published in 2014.

The City of East Providence is currently undergoing its 2020 – 2025 Comprehensive Plan, which includes a section on Economic Development, and is required to be consistent with the State Guide Plan.

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

The consolidated plan is developing an economic development initiative targeting small business to provide loans for acquisition and equipment purchases in coordination with the RI CEDS to incentivize their investments in a distressed area along a portion of the waterfront that is partially within an Opportunity Zone.

East Providence has already successfully submitted an application to EDA which has awarded funds to construct the Dexter Road Connector along this waterfront area. This connects the northern portion of the City, including the Henderson Bridge from Providence, to the central section of the city. The land adjacent to this roadway along the Seekonk River and Providence River has sat either dormant or significantly underutilized with many parcels contaminated from prior uses.

A federal infrastructure grant was awarded through the efforts of Senator Reed for \$52 million dollars to reengineer and construction of new travel lanes and off ramps to the existing Henderson Bridge that connects East Providence from Providence at the northern end of the Dexter Road Connector. The city has been awarded a Commerce RI grant to make significant improvements to its historic Watchemocket Square at the center city waterfront portion of these improvements.

Lastly, an award from EDA to complete engineering for a west bound exit ramp from the major north south interstate highway 195 will further provide this distressed area with economic development opportunities. This comprehensive plan's small business loan initiative dovetails perfectly with these improvements which are part of the state's larger Comprehensive Economic Development Strategy.

### Discussion

Geographically, the city is well positioned to attract industry. Waterfront redevelopment poses a tourism opportunity for the city. In addition, the city's proximity to Providence, as well as Boston and New York boosts its attractiveness for potential business. New mayoral leadership that favors business development has also fostered business growth.

As economic growth increases in the city, the city must also continue to create opportunity for East Providence residents to reap the benefits of business opportunity by creating financial training and network options for our residents and in particular, low to moderate income residents. CDBG funding will be leveraged for providing job creation opportunities. Balancing

economic growth opportunities, while also maintain a high quality of life for existing residents is of high importance for political leadership. Preserving affordable housing for residents is integral to this if rising housing prices occur along with economic growth.

## MA-50 Needs and Market Analysis Discussion

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

This plan defines a "concentration" as a census tract that experiences relatively high percentage of housing problems compared to other tracts in the city. This section relies on data provided by the Comprehensive Affordable Housing Strategy (CHAS) 2013 – 2017. CHAS provides data for occupied units experiencing 1 or more of the 4 housing units' problems (lacks kitchen or plumbing, more than 1 person per room, or cost burden greater than 30%). According to 2013 – 2017 CHAS Data, housing problems are somewhat equally distributed in the City, not taking into account income demonstrated by the fact that each census tract, approximately 30 – 40% of occupied units experience at least 1 or more of the 4 housing problems. The one exception is tract 107.02 located in the southeast portion of the City, in which only approximately 24% of occupied units experience 1 or more of the 4 housing problems defined by CHAS.

According to HUD CPD maps which also rely on CHAS data, for extremely low-income households in the city (household incomes that do not exceed the great of 30% of HUD AMI), and low-income households (household incomes between 50% and 80% of HUD AMI) census tracts 101.01 and 105.02 has a relatively higher percentage of households compared to other East Providence tracts experiencing any of the 4 housing problems. Tract 101.01 is located in the northeast portion of the city in the neighborhood known as Rumford, and 105.02 is a part of the neighborhood known as Riverside. Riverside is bounded by the Providence River on the west and by its border with Seekonk and Swansea, Massachusetts on the east.

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

This plan defines "concentration" as a census tract that experiences relatively high percentage of racial or ethnic minorities or low-incomes families compared to other tracts in the city. HUD CPD Maps show a concentration of extremely low income households (between 15.77 – 25.18 % of households) in census tracts around the downtown area, specifically in Central city and extending into Riverside. These tracts include 103, 104, 105.01, 105.02 and 106. In 105.01, there is a relatively higher concentration (13.33 – 27.82%) of Black residents, and in 105.02 there is a relatively higher concentration (6.93 – 17.10%) of Asian residents. The City's Hispanic population is not concentrated in any particular tract according to CPD data.

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

For census tracts in Central East Providence and Riverside (103, 104, 105.01, 105.01 and 106) median home values have stayed level or slightly decreased over the past decade. For example, according to 2005 – 2009 Census estimates, the median home value in tract 105.01 from 2005 – 2009 was approximately \$267K. According to 2015 – 2019 estimates, the median home value is

now \$235K. There also seems to be a relatively high percentage of new residents in occupied units in the city. In Census Tracts 102, 104 and 105.02, greater than 43% of households moved into their home since 2010. Post-pandemic, 2020 trends in greater homeownership and out-migration from major metropolitan areas like New York and Boston will most likely cause housing prices to rise in the city along with nation-wide trends in rising house prices.

The median rent for downtown census tracts is between \$700- \$1,650 per month. The estimated median renter cost burden as a percent of income between 2015 – 2019 is greater than one-third for tracts 105.02 and 107.01.

The majority of properties in this area are not within pedestrian friendly neighborhoods, with an increased reliance on automobile transportation, thus increasing the cost burden for these tenants.

#### [Are there any community assets in these areas/neighborhoods?](#)

City Hall, the Main Post Office and the Weaver Library are located in Central East Providence, as is the new, state-of-the-art high school that will open in fall 2021. There is also an elementary and middle school, a private school from early childhood through upper school, and the Pierce Memorial Field Complex. The RIPTA bus network, connects downtown areas Providence with stops on Warren and Taunton Avenue. Parts of the waterfront also fall within tract 102, 104 and 105.02. Community assets such as the East Bay Bike Path run through this area, and in particular, within Tract 104 is Watchemocket Square. The Square is undergoing investment by the city and funding from the EDA to establish an arts district, a new pilot bike path, and is the location of successful restaurants and a comedy club. Incoming economic growth is expected in this area given the current investment in the Square, and more broadly in the Waterfront District.

#### [Are there other strategic opportunities in any of these areas?](#)

The City has received an EDA grant to fund an urban design study that will develop improvement recommendations in the Watchemocket Square Area. Primary improvements the city is looking to make are increased wayfinding and branding signage, greater street safety and connectivity, place making to support downtown vibrancy, and working with the Arts Council to establish an Arts District in the square and surrounding area.

The City of East Providence also asked HousingWorks RI to examine housing investment possibilities of the City of East Providence's Community Development Office. The report was given in February 2020. The report outlined areas within the city that (1) neighborhoods where affordable housing should be expanded given they are well-priced (2) neighborhoods that are on the verge of becoming affordable (3) neighborhoods that could be revitalized and (3) areas

where affordable housing preservation is needed given rising prices. Based on the report's findings, tracts in Central city are in need of preservation and revitalization. The City will leverage these findings to pursue a strategic plan for preserving and creating affordable housing in the City.

## **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.

According American Community Survey (ACS) 2019 five-year estimates in the City of East Providence, 15% of households do not have a computer and 22% do not have internet. The East Providence Weaver Library and Riverside Library do offer free internet, but residents need to be able to access reliable transportation to visit the libraries and are constrained to visiting the libraries during open hours. The three block groups with the highest percentage of households without internet access are Tract 101.02, Tract 103 and 105.02. Tracts 103 and 105.02 are both in central city, whereas tract 101.02 is located in the northeast corner of the city. According to 2019 ACS estimates, the average median income for these three block groups is approximately \$32K per year, which is 54% of the city-wide median income for 2019 (\$59K) and 48% of the state-wide median income for 2019 (\$67K). Median family income for the Providence-Fall River HUD Metro FMR Area is \$86,500. Thus, pockets of the city with a high percentage of households without internet also have a higher percentage of low and moderate income households.

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

According to FCC data, the majority of East Providence has 3 – 4 Broadband Providers. Pockets of the City, such as at Pierce Memorial Field, and the Exxonmobil East Providence terminal only have 2 providers according to FCC data. Neither of these locations include residential areas. Broadband competition remains important, as it helps prevent monopolies that control market prices for internet. East Providence has multiple internet providers, including Cox, Viasat and HughesNet. The average resident has 3 to 4 providers to choose from. Cox provides Cable internet and HughesNet and Viasat Internet provide Satellite.



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

Describe the jurisdiction's increased natural hazard risks associated with climate change. Extreme weather events and raising sea levels were thought to of been the biggest natural hazard risk prior to the COVID-19 pandemic. The hurricane in 1938 went down in East Providence's history (and the surrounding communities including Rhode Island's capital of Providence). While storm events are predicted to occur periodically, climate change has changed that equation. Indirectly, climate change is destroying the natural habitat of wildlife resulting in human and animals living in closer and closer proximity. All pandemics have been linked to some kind of exposure to animals.

Extreme weather events caused by climate change still present a significant hazard for East Providence, especially one that has a combination of high winds and precipitation. The western and southern portion of the city borders on the Providence and Seekonk Rivers that empty into the Atlantic Ocean. Storm surges combined with high precipitation and winds could be catastrophic for the city. With wind downing trees and communications, and flooding causing main roads to be under 3 feet of water, evacuations and emergency response would be seriously compromised. The City is not prepared for such an event.

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

For extreme weather events, low and moderate (L/M) income households are vulnerable because of being more reliant on public transportation. To respond to early evacuation announcements, this population would quickly exceed the capacity of bus routes that are the only public transportation available in East Providence. Households within the 4 census tracts that are with the highest concentration of I/M income, all of which are over 51% L/M, renters are disproportionately do not own a vehicle versus owners. In these census tracts, an average of 27.5% of renters do not own a vehicle versus an average of 45 of owners.

Regarding health risks, the pandemic has shown us that low to moderate income households are disproportionately affected. This may be due to poorer housing stock with exiting health hazards like lead paint. It may also be attributed to the location on the neighborhoods to highway or manufacturing that may have harmful emissions. This is true in East Providence. Three out of the 4 census L/M income tracts boarder rout 195.

The City was chosen to participate in Rhode Island Infrastructure Bank's 2021 Resilient Rhody Municipal Resilience Program, which will help the city accelerate investment in critical infrastructure and nature-based solutions to prepare for climate changes.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

In the next five years the City of East Providence, along with other key community stakeholders, plans to allocate resources to provide better affordable housing, income opportunities, and supportive services to all of East Providence and targeted to priority populations and identified geographical areas with the largest proportion of demonstrated need.

This section identifies priority populations as extremely low income households, public housing residents, the elderly, young families and single headed households and English as a second language learners. The priority geographic areas are based on census tracts with the highest concentration of low to median income households and housing problems in the city. These areas include the central area of the city and Riverside, including Census Tract 102, 103, 104, 105.01 and 106.

Goals that the City hopes to achieve in the next five years for target populations and geographic areas are outlined below:

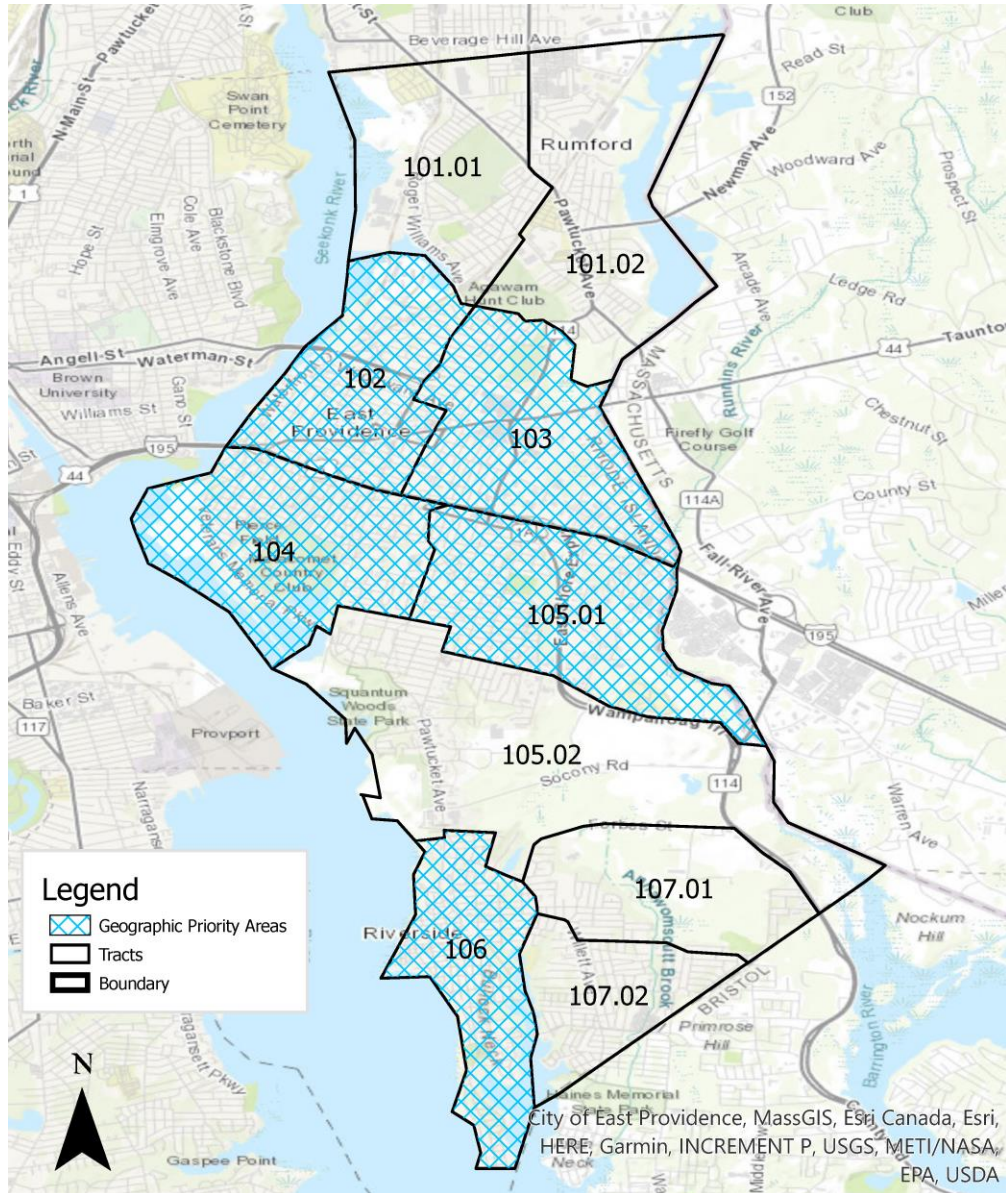
1. Stabilize naturally occurring affordable housing in the city;
2. Increase the supply of affordable housing through development incentives;
3. Increase income opportunity for East Providence business-owners and residents;
4. Expand the provision supportive services;
5. Support neighborhood improvement and facility improvement.

To achieve these goals, the city will pursue policy changes, leverage existing resources, pursue new funding opportunities, and cultivate and strengthen partnerships with nearby service providers, organizations and institutions. While these goals will be targeted to the identified target populations and geographic areas, the ultimate goal is to achieve these goals for the benefit, security, and long-term health of the City for all East Providence residents.

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

## Geographic Area

### Map 4 - Geographic Priority Areas



## General Allocation Priorities

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

Because CDBG funds benefit a minimum of 70% low to moderate income families and households (LMI), the four census tracts (103,104,105.1, and 106) with the highest concentrations of LMI households were targeted for analysis and were determined to be the geographical priority areas for allocating CDBG investments. Census tract 102 was also included in this area as it was also noted to have significant indicators on need even though its concentration of LMI was 4% lower than the lowest of the other four tracts.

The following data points informed the potential community needs of these tracts. Census data was layered to develop a more detailed picture. Such demographics as income, education levels, persons living alone, unemployment, and the age of housing stock all informed the geographic priorities.

- Four out of five of these census tracts have the highest concentration of LMI households out of all tracts in the city;
- In these census tracts On average of 45% built in 1949 or earlier;
- In these census tracts the percent of those with an associate's degree range from 5% to 10%;
- Census tract 104 has the highest density of households, tract 106 has the second highest out of all tracts in the city;
- In these census tracts a significant population of persons living alone, ranging from 31% to 44%;
- In these census tracts 14% to 26% of their populations are 65 and older.

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

### Priority Needs

Table 62 – Priority Needs Summary

1 Priority Need Name	
Priority Level	High
Population	<ul style="list-style-type: none"> <li>Extremely Low Income Individual Households</li> <li>Public Housing Residents</li> <li>Elderly</li> <li>Young Families</li> <li>One Person Households</li> </ul>
Geographic Areas Affected	Census Tracts: 102, 103, 104, 105.1, and 106 Representing the Downtown and Riverside Areas
Associated Goals	<ul style="list-style-type: none"> <li>Maintain and preserve the existing naturally occurring affordable housing stock, including subsidized developments so that it provides accessible, sustainable, decent, safe and affordable housing choices to its citizens.</li> <li>Increase the supply of affordable housing and housing types through infill development and development opportunities in the Waterfront District for low to moderate income households in the City</li> <li>Increase rental housing opportunities for lower income families in the City</li> <li>Provide homeownership opportunities in the City for first time buyers Provide Landlords of smaller multi-family properties with support maintaining, and incentives for converting to affordable housing</li> <li>Ensure that there is affordable, sustainable, and accessible ageing in place housing for our increasing senior population</li> <li>Provide transitional housing opportunities for homeless or those at risk of becoming homeless</li> <li>Provide affordable housing options to veterans</li> </ul>

	<ul style="list-style-type: none"> <li>• Work in collaboration with the East Providence Housing Authority to seek opportunities to further access to affordable housing choices</li> <li>• Provide Fair Housing education and information through various mediums to help prevent impediments to Fair Housing from occurring</li> <li>• Pursue regional affordable housing initiatives</li> </ul>
<b>Description</b>	A large portion of the housing stock is over 77 years old and occupied by very low income households causing significant neighborhood revitalization needs
<b>Basis for Relative Priority</b>	The household data for East Providence indicates a significantly aging stock coupled with a high % of housing cost burden and more than one housing problem
<b>2</b>	
<b>Priority Need Name</b>	<b>Income Opportunities</b>
<b>Priority Level</b>	High
<b>Population</b>	<ul style="list-style-type: none"> <li>• Extremely Low Income Individual Households</li> <li>• Public Housing Residents</li> <li>• Elderly</li> <li>• Young Families</li> <li>• Single Headed Households</li> <li>• Youth</li> <li>• Those without an Associate Degree</li> </ul>
<b>Geographic Areas Affected</b>	Census Tracts: 102, 103, 104, 105.1, and 106 Representing the Downtown and Riverside Areas
<b>Associated Goals</b>	<ul style="list-style-type: none"> <li>• Support and create programs that facilitate the rehabilitation of commercial businesses in eligible areas</li> <li>• Support and create programs that provide job training for unemployed, underemployed or unskilled persons</li> <li>• Provide loans to businesses for job creation or services provided to an area of concentrated low to moderate income families</li> </ul>

	<ul style="list-style-type: none"> <li>• Leverage additional funding sources to work with institutions of higher education to provide job training</li> </ul>
<b>Description</b>	Those that need affordable housing that live in areas that are becoming in need of neighborhood revitalization are the same people and households that have low skill levels, or lack appropriate education, or are under employed; all of whom need employment opportunities to increase and/or stabilize their income
<b>Basis for Relative Priority</b>	The same data that indicated households with significant housing costs burdens along with being extremely low to very low income is almost the same for the need for increased income opportunities
<b>3</b>	<b>Support Services</b>
<b>Priority Level</b>	High
<b>Population</b>	<ul style="list-style-type: none"> <li>• Extremely Low Income Individual Households</li> <li>• Public Housing Residents</li> <li>• Elderly</li> <li>• Youth</li> <li>• Young Families</li> <li>• Single headed households</li> <li>• English as a second language learners</li> </ul>
<b>Geographic Areas Affected</b>	Census Tracts: 102, 103, 104, 105.1, and 106 Representing the Downtown and Riverside Areas
<b>Associated Goals</b>	<ul style="list-style-type: none"> <li>• Support the financial, social and environmental needs of the senior population</li> <li>• Provide programs for youth which allow them to reach their full potential and guide them toward appropriate social and recreational opportunities</li> <li>• Support quality, accessible and affordable medical services for all eligible residents</li> </ul>



	<ul style="list-style-type: none"> <li>• Provide job training programs and re-training programs which graduate residents with usable skills in fields with employment opportunities</li> <li>• Provide preventative and supportive services to meet the needs of homeless or those at risk of becoming homeless</li> <li>• Provide educational opportunities and appropriate social services to families in need of assistance</li> <li>• Provide behavior and physical health services</li> <li>• Help close the digital divide</li> </ul>
<b>Description</b>	Those that need affordable housing that live in areas that are becoming in need of neighborhood revitalization are the same people and households that have low skill levels, or lack appropriate education, or are under employed, or need opportunities to increase their income through jobs are the same that are clients in the Public Service Sector
<b>Basis for Relative Priority</b>	The data provided by the existing comprehensive network of Public Service Providers are the same income range as the data that indicated households with significant housing costs burdens along with being extremely low to very low income



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

### Influence of Market Conditions

**Table 63 – 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)	According to CHAS 2013 – 2017 Data, of renters with incomes less than 80% of HAMFI, 3,240 renters in East Providence spend more than 30% of their income on housing costs. Tenant-based rental assistance is available to low-income households that are at or below the HOME Program 60% income limits through Rhode Island Housing, the state affordable housing agency. Use of funds is dependent on availability of funds and the volume and characteristics of East Providence applicants given eligibility preference given to households experiencing homelessness or at risk of imminent homelessness.
TBRA for Non-Homeless Special Needs	According to 2019 5-year estimates, nearly 15% of East Providence residents who are non-institutionalized have a disability. The need for TBRA for special needs non-homeless population is large and prohibitive for the available funds. The City will work with the state affordable housing agency, Rhode Island Housing to leverage and support the state’s efforts.
New Unit Production	The Providence-Warwick MSA from 1999 – 2019 experienced an approximately 40% decrease in multi-family unit building permits granted. According to the 2020 – 2024 State of Rhode Island Consolidated plan, household projections predict an increase of 4,416 households in Providence County between 2019 and 2024. Thus, despite predicted growth, building permits have slowed. Given that the city has a lack of sufficient capital to make necessary investments to the necessary investments to boost the city’s capital production. The City is currently pursuing implementing a zoning ordinance requiring the inclusion of affordable housing as part of development. The City will also continue to focus on rehabilitation and leveraging private development opportunities using CDBG investments.
Rehabilitation	2019 ACS estimates approximately 30% of the city’s housing stock was built in 1939 or earlier, and 84.1% of the housing stock was built in 1979 or earlier. Given the age of the city’s housing stock, there is a large need for rehabilitation. The city intends to allocate nearly \$1,000,000 to its home improvement program to fulfill this need.
Acquisition, including preservation	The city will use acquisition only as intervening for a contaminated property that the private sector cannot approach feasibly, or for historic preservation within a neighborhood revitalization context. While there is a market for historical properties, their renovation or re-purposing costs are prohibitive.

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

### Introduction

#### *Anticipated Resources*

**Table 64 - Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
Home Improvement	CDBG	Financing for Home Improvement Program	\$150,000	\$30,000	\$180,000	\$360,000	\$1,000,000	Housing renovation is a critical need and is essential to preserve the affordable housing in East Providence.
Affordable Housing Development Incentive	CDBG & In-Lieu Fees	Loans and Grants to Affordable Housing Developers	\$50,000	\$0	\$20,000	\$70,000	\$400,000	Provide affordable housing development projects with small amounts of funds to show the City's support and strengthen applications to the state to leverage additional affordable housing subsidies
Income Opportunity	CDBG & UDAG	Finance Loans to Businesses	\$29,866	\$0	\$0	\$39,866	\$450,000	Provide Micro Enterprises and small businesses with low interest loans for job creation and retention
Supportive Services	CDBG	Grants to Sub-recipients	\$84,415	\$10,000	\$0	\$94,415	\$630,000	Support provision of priority human service needs
Neighborhood Improvements	CDBG	Fund improvements to recreational and transitional housing	\$15,000	\$0	\$0	\$15,000	\$405,000	Fund neighborhood level recreational facilities and needed safety improvement to transitional housing

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 will use federal funds as an incentive for private and non-profits developers to develop new affordable housing. The federal funds from the city will help them to leverage other sources of funding from the state housing agency and housing bond.

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

The city acquired with CDBG funds a property in Riverside Square that was heavily contaminated from its prior use as a jewelry manufacturing facility. The factory and two family homes that were owned by the same person was significantly deteriorated beyond being feasible for renovation. The city has demolished and remediated the hazards making it pad ready for development. There is currently an option to purchase with a nonprofit community based corporation for redevelopment as affordable rental housing. This development may act as the catalyst for this neighborhood's revitalization from its present run down and underutilized state. A grass roots group, the Riverside Renaissance Movement formed around the re-use of this property and now acts as the neighborhood's revitalization voice.

### Discussion

The resources available to the City to meet its residents' needs is always insufficient. Funding subsidies for the range of categories of affordable housing, public services, infrastructure, public facilities, and economic development have few other resources. This dependence on the "usual funding sources" creates a vulnerability for those agencies and organizations that rely on them. The city is no exception. The bulk of community development funding for the city is from CDBG funds. The city's funding sources will need to become more diversified for it to continue to support these types of community activities to be available for its citizens.

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

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

The Planning Department is the lead agency responsible for the oversight and development of this plan. The Community Development office within the Planning Department is the entity that is responsible for the overall administration of the programs covered by this plan and its day to day administrative activities. The Community Development Office is responsible for the oversight of any contracts, sub-recipient Agreements, and Memorandum of Understanding enter into for the activities of this plan. The table below includes some of the other agencies that are involved with this plan’s implementation.

A combination of formal relationships will be used with the various stake holders to carry out this plan. Sub-recipients agreements with non-profit public service agencies, contracts with for-profits contractors and businesses, memorandums of understanding with other municipal departments, and collaboration agreements with other agencies on a local and regional level. Informal relationships will be used to maintain the necessary networks within a community so that the CD Office is kept aware of changing community issues. The key roles of the institutional structure in carrying out the 5 Year Plan are as follows:

- The CD office provides the Housing Renovation Program services for the city while the Department of Public Works provides the engineering, procurement, and oversight of infrastructure and public facility improvements.
- Parks & Recreation provides the procurement and oversight of their activities funded with CDBG.
- Sub-recipient agreements are awarded to nonprofit public service agencies through a request for proposals process for the public service component of the plan.
- Economic development activities are solicited through proposals or advertisements and are coordinated between the Planning staff and the CD Director using the city’s Economic Development Commission as a CDBG loan review committee.
- The Housing Authority will continue to manage the public housing stock for the city.
- All financial transactions are processed through the City’s Finance Department with monthly accounting reconciling is done between the CD office and the Finance Department’s controllers.
- The Procurement Specialist oversees the procurement for larger projects especially those involving construction.
- The IDIS management is handled by the Planning Department’s Administrative Assistant.

**Table 65 - Institutional Delivery Structure**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
East Bay Center	Non-profit organizations	Non-homeless mental health	East Bay Region
BOYS & GIRLS CLUB OF EAST PROVIDENCE	Non-profit organizations	Non-homeless youth services	Jurisdiction
FAMILY SERVICES OF RHODE ISLAND	Non-profit organizations	Transitional Housing for youth in state custody	State wide
East Providence Prevention Coalition	Non-profit organizations	Education on substance misuses	East bay
DAY ONE	Non-profit organizations	Services for Child sex victims	State wide
EAST BAY COMMUNITY ACTION PROGRAM	Non-profit organizations	CAP Agency with diverse services	Jurisdiction
CITY OF EAST PROVIDENCE COMMUNITY DEVELOPMENT	Government	Economic Development Housing Renovation  Program management and compliance	Jurisdiction
Rhode Island Housing	Quasi-Public / private entity	Affordable Housing Financing and AIFH planning	State wide
Commerce Rhode Island	Business Finance Agency	Loans for Economic Development	State wide

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

As with many delivery systems, ongoing good communication among the people involved with the various components is critical. The city excels at this with a strong team of accomplished professionals within the strategic departments such as engineering and finance. Internal systems have been updated to include modern software capabilities and procedures that enable better function

and access to information that is fast and accurate. Weaknesses occur due to insufficient staffing capacities. The biggest value is the human resources that bring the quality of targeted initiatives to fruition. The program and delivery system rely on people and it is the costs associated with staffing that curtails much of the intended impact. With fewer people, less can be focused on effectively. While funding for salaries is declining due to diminishing funding streams, the Community Development Office activities in particular become compromised and not timely.

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

**Table 66 - Homeless Prevention Services Summary**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance			
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		

Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			

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)

There are state wide, regional, and local providers that provide services that are targeted to meeting the needs of chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. Some address their needs through specific, targeted services to particular populations and others work on aspects of meeting their needs that are related to becoming and at risk of becoming homeless such as providing counseling and documenting domestic violence and sexually abuse events at the same time as the police respond. This service mitigates the trauma to the victims especially the child or spouse involved. East Providence has food pantries, a day shelter, transitional and permanent supportive housing that help meet the needs to these populations. These varied programs work independently to provide their support but also have networks where they periodically meet to discuss and share issues. The regional network that East Providence is a part of is called the Coalition for the Homeless run through East Bay Community Action Program. They represent East Providence on the state COC. Significant collaboration also is key to trying to meet the needs of the homeless. An example of this is the agency Foster Forward who works with the East Providence Housing Authority and affordable housing CDCs to provide housing to their clients that have aged out of foster care.

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

Currently the City of East Providence relies mostly on services outside its jurisdiction to service its homeless and at-risk populations including those with special needs. The East Bay Coalition for the Homeless, an affiliate of the Rhode Island Coalition for the

Homeless, is one organization providing counseling and referrals to this population. The city's proximity to Providence, where many of the state's direct-service providers are concentrated, does provide many of the services not available in East Providence. Increasing the capacity of the EBCH to provide more direct services to the homeless and/or more direct support to at-risk populations would be necessary to fill this gap in our delivery system.

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

Our internal analysis has indicated that providing for decent, affordable homes, creating a sustainable living environment and creating new economic opportunity are three keys to servicing the priority needs of our at-risk populations. Our strategy aims to make money available for development and small business loans, housing improvements and public services. We will continue to develop our relationships with community based non-profits with a proven track record of public service delivery within our jurisdiction. Further, we will help these organizations strengthen their ties to associated non-profits in the neighboring city of Providence and Pawtucket. In this way, the regionalization of service delivery will help address any gaps in our jurisdictional service delivery system.



## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Table 67 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Stabilization Naturally Occurring Affordable Housing Stock	2020	2024	Safe Decent & Affordable Housing	City wide with a priority for census tracts 102, 103, 104, 105.1, and 106	Old housing stock with code, safety, health, accessibility, and energy needs	CDBG - \$1,000,000	Number of renovated home owner and rental units with significant disrepair, or with immediate health, safety, accessibility, or lead paint hazards issues
2	Affordable Housing Incentive	2020	2024	Affordable Housing	City Wide	Significant shortage of affordable housing compared with number of low income households	CDBG - \$100,000 In-lieu Fees \$300,000	Number of developed affordable housing units
3	Income Opportunity	2020	2024	Economic Development	City wide with a priority for census tracts 102, 103, 104, 105.1, and 106	Lack of or insufficient income to meet basic needs	CDBG - \$150,000 UDAG PI - \$300,000	Number of loans provided to small businesses and the subsequent number of created and filled job
4	Supportive	2020	2024	Public	City wide	Mental and	CDBG - \$600,000	Number of persons

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	<b>Services</b>			<b>Services</b>		physical health, youth after school supervision and job readiness training; Senior isolation, limited social interaction and insufficient income; Trauma of sexual and domestic violence victims; Food insecurity; Lack of computer and internet services.	RI Department of Health - \$30,000	provided mental health counseling & treatment services; Number of youth provided training and support counseling; Number of domestic violence persons provided trauma intervention and follow-up services; Number of child victims of sexual violence provided evaluation, evidence gathering, and treatment; Number of persons provided integrated medical care and counseling for substance abuse and depression; Number of seniors provided stipends who provide in school support for students; Number of households lacking digital access provided with Chromebooks and hot spots
4	Neighborhood Improvements	2020	2024	Public Facilities	City wide with a priority for census tracts 102, 103, 104, 105.1, and	Lack of neighborhood amenities or in need of updating or re-purposing existing;	CDBG - \$155,000  City Funds - \$100,000  State Historic renovation funds -	The increase in quality of life on a neighborhood level via recreational or agency amenities that provides that area with a community resource for recreation, entertainment and

					106	Improving public service agencies' facilities	\$150,000	accessing services
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Goal Descriptions

*Goal 1) Stabilization of Naturally Occurring Affordable Housing Stock*

The city has two needs that are priorities for housing. One of the needs is to stabilize naturally occurring affordable housing. Due to the cities' large amount of aged housing stock, many home-owned housing stock needs renovation and updating. In addition, rental units of small landlords that are affordable to the very low income need to be brought up to code. Some even need to be properly converted from space not intended for living (such as basements or garages) into habitable and safe to live in. The types of households most in need are occupied by a very low income person living alone including seniors, or single headed households, small households.

The city will help address this need through a Home Improvement Program (HIP) that will provide financing structured as a no interest bearing, deferred payment loan payable at title transfer or is no longer the borrower's primary residence. Homeowners over 60% area median income, owner occupied landlords and owner occupied landlords are offered a fixed 3% interest bearing loan with a ten year term and amortization schedule. Homeowners under 60% area median income are offered a 0% interest non-recourse deferred payment loan. If this is not enough financial incentive, the HIP program will amend to offer small landlords with the same financing terms as single family, owner occupied homeowners.

*Goal 2) Affordable Housing Incentive*

The City is also committed to using policy levers to achieve housing stock stabilization through incentives such as tax stabilization. This allows for property taxes to be incrementally increased over a period of 5 years, from 0% in year 1 to 100% in year 5. This will incentivize affordable housing development via new construction or renovation by providing the financial means to offset the costs of developing affordable versus market rate housing.

The City is also planning on evaluating if changing current zoning within geographic priority areas to allow for density would encourage greater affordable housing development and new construction. A new overlay district has been approved to allow for higher density development in Riverside, which is in tract 106, a priority area for the city. The city is also drafting an ordinance to establish an Affordable Housing Commission which will be enabled to allocate in lieu fees that are paid by developers in the waterfront development district that do not want to comply with the 10% affordable housing regulation requiring all new units built in the district to be affordable.

The city is also creating relationships with various CDCs and has staff serving on the Health Equity Zone. These organizations are committed to housing stabilization in the city and key to creating affordable housing.

### *Goal 3) Income Opportunity*

East Providence was significantly affected by the 2008 recession and the more recent economic recession associated with the 2020 COVID-19 pandemic. This has deepened the already existing struggle for many single person renter households and small home owner households. The housing cost burdens are now significant which forced a migration of home owners and potential home owners to rental units, abandoning their American Dream of home ownership and economic security. Segments of our population such as young families, seniors, single headed and single person households have all found themselves seeking supportive services for the first time. They sought additional work opportunities, alternative day care, food, and clothing assistance along with heating assistance.

The city intends to help address economic opportunity through multiple avenues. Firstly, to help residents with job training opportunities the city's recent partnership with Roger Williams University will provide low-cost or free options for professional development opportunities for East Providence residents.

The City of East Providence is also dedicated to supporting existing businesses, potential start-ups and development in the city. The City also offers a low interest Commercial Loan Program, a Tax Stabilization Program and a micro-loan program for small startup companies seeking limited funds. These programs will be funded through CDBG and the Urban Development Action Grant Program Income (UDAG) from past loans. The City has also established an Opportunity Zone in Census Tract 104, which includes 75 developable acres in the Waterfront Special Development District, an emerging mixed use arts and entertainment district, and the

Warren Avenue commercial corridor. The Opportunity Zone is a recently added investment priority for the Economic Development Administration within the U.S. Department of Commerce. The City also plans to leverage Section 108 funds for financing for economic development and infrastructure projects.

Other aspects of support to meet this need and achieve this goal will be fostering relationships with other organizations focused on economic development to maximize impact. Such support services include training, networking, and providing and facilitating access to the state and regional sources of funding such as the Chamber of Commerce, Rhode Island foundation, and the chaplain foundation.

#### *Goal 4) Supportive Services*

While the city focuses on housing and economic development issues, it will also focus its public service to support those same clients. We have found that the most effective way to address this need and achieve the goal is not simply through one approach but through a number of different comprehensive approaches. The community development block grant funds provide such opportunity to focus comprehensively on issues for more effective impact. Over the next five years, these services will further focus on a more now low identified prioritized needs of the same population groups that are also in need of housing and increased income. Often times a lack of these supportive services when trying to address other housing economic needs causes weaker results than having them present. These services will focus on youth and families, single non-elder households, and seniors. Within these population groups are also those that are at risk of becoming homeless, have a lack of sustainable income, and are afflicted with high housing cost burdens along with other substandard housing issues.

#### *Goal 4) Neighborhood Improvements*

While economic development and housing are part of the goals for neighborhood improvements, neighborhood facilities for recreation, quality of life, and community services are also needed to support the overall fabric of community neighborhoods. Areas without parks for the children, places to walk and exercise, or community facilities such as the Boys and Girls Club or senior housing tend to lack the quality of life in a sense of community that fosters pride. These facilities are a significant part adjusting neighborhood revitalization needs. When other neighborhood improvements are needed such as water lines, roadway repairs, sidewalk repairs, and lighting CDBG funds will be used only if appropriate to achieve a larger neighborhood improvements goal.

CDBG funds will also be used only in amounts that are keeping within the general percentages allocated for public facility improvements. On average the city anticipates spending 5% of its annual allocation of CDBG funds towards these types of 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)**

This estimate is dependent on what additional sources of funds other than CDBG become available and the city is successful in acquiring. Given this, the city estimates providing affordable housing through improvements via the home improvement program and incentives to affordable housing developers. Through the renovation program, the city expects to assist up to 50 extremely low to moderate income families to maintain their homes or apartments. It is anticipated that 45 of these be very low to moderate income homeowners with the balance of 5 assisted units representing very low to moderate income tenants within rental apartments. Approximately 30 new affordable units are anticipated to be developed through working with affordable housing developers by providing funding and tax incentives, and providing supporting documentation to help them leverage additional state affordable housing subsidies.

The city's waterfront development district is another potential for the city to provide affordable housing. Within this district, it is required that 10% of all housing units developed are to be affordable. Developers are expected to opt for paying a fee in-lieu that was \$57,000 per unit in 2020 to not be required to build these units on site but rather provide the fee the Waterfront Development Commission. The Commission provides these funds to affordable housing developers to create affordable housing opportunities elsewhere in the city. These will be available to low to moderate income households. It is estimated that 25 affordable units will be realized this way depending on when developments will break ground and the timeline for their units to be occupied.

## **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)**

Most of the EP Housing Authority units are accessible. They currently do not need to increase their number of accessible units. They are not in a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

One of the most significant ways residents are incentivized to be involved is through the opportunity to participate in the Family Self Sufficiency Program. This program has provided stipends and opportunities to several residents over the years that are designed to provide them with the means to reach goals they have set for themselves. Meeting these goals will eventually enable them to become self-sufficient. The family self-sufficiency program continues to be very relevant for the tenants as is evident with 29 participants currently in the program. They contribute to their escrow accounts each month. The current month has a balance of \$5,109. The escrow paid out in 2020 was \$107,739.

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

No

#### **2. Plan to remove the ‘troubled’ designation**

N/A

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

### **Barriers to Affordable Housing**

Many municipalities including East Providence do not permit zoning by-right for multi-family housing. Similarly, building codes place upward pressure on building costs. East Providence is subject to such building codes, which have been enacted statewide and at the local level. Rather than having active policies which prevent development of affordable units, East Providence can be characterized as suffering from a lack of policies which encourage such development. For instance, the city at present has no citywide mandate for the inclusion of affordable housing in developments, the only exception to this being the waterfront development area. In addition, the stock of public housing available to EPHA is too narrowly focused on single person units (i.e. one bedroom and efficiencies). Such units are very effective for meeting the housing needs of elderly residents, which is reflected in their share of the overall population (around 70% in 2014). However, this has created a shortage of affordable units suitable for families and is not reflective of the general demographics of the city.

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

The following are some actions and strategies the city is pursuing to remove and ameliorate the barriers to affordable housing:

The city has policies that allow incentives for the development of higher density housing. These incentives are structured as tax stabilization. This allows for property taxes to be incrementally increased over a period of 5 years, from 0% in year 1 to 100% in year 5. This will incentivize affordable housing development via new construction or renovation by providing the financial means to offset the costs of developing affordable versus market rate housing.

A new zoning overlay district has been approved to allow for higher density development in the Riverside section of the city that has resulted in an effort to develop 16 units of affordable housing.

Currently, an ordinance is being developed to establish an Affordable Housing Commission which will be enabled to allocate in lieu fees that are paid by developers in the waterfront development district that do not want to comply with the 10% affordable housing regulation requiring all new units built in the district to be affordable. They pay a fee to have the affordable units built elsewhere. This will decrease the financial barrier to developing affordable housing.

The city is also creating relationships with various CDCs that are the key to creating affordable housing. By accessing an 8% property tax law that allows property taxes to be capped at 8% of rental revenues, affordable housing can be sustained.



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

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

The city will maintain its participation on the Coalition for the Homeless in addition to supporting transitional housing. It will continue to support those agencies that performed the Point in Time count in our connected to larger consortia and other homeless facilities.

Addressing the emergency and transitional housing needs of homeless persons

The city continues to rely on regional facilities for addressing the emergency and transitional housing needs of homeless persons. CDBG funds are used in part to support these efforts. In particular they help pay for maintain the safety and energy efficiency of the existing transitional housing units within the city.

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.

The types of services available to help homeless persons shorten the period of time that they experience homelessness have continued to have significant challenges in meeting this need. The federal rapid rehousing program has provided many with the opportunity to access affordable housing. Significant amount of these efforts occur outside of the City of East Providence because the facilities such as Cross Roads and supportive services are mostly located in the capital City of Providence and a few other communities.

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

The city will continue to coordinate its housing and economic development funds with those agencies and organizations involved with this population. Networks exists that provide referrals to the types of services and facilities that address this need. When this need manifests itself within the city of East Providence, the city relies on its existing service delivery system within and outside of its borders and also supports that portion of the system that is located within the city with CDBG funding. Some examples of this supports is mental and physical health, dental hygiene, substance abuse treatment and evaluations, and counseling. However, a lack of

available affordable housing that meets the needs of this population still remains a significant challenge.

Foster Forward, an agency that provides services to youth that have aged out of foster care, recently located their headquarters in East Providence through the acquisition of a building that facilitates their service provision. The CD office has been working with them to locate properties to purchase to house some of these youth using rapid rehousing funds along with providing them with job training skills and counseling.

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

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

The city runs the Home Improvement Program (HIP) which incorporates lead paint abatement. The Home improvement program offers grants, no-interest deferred payment loans, and low-interest loans to owner-occupied and qualifying rental properties in East Providence for building health code violation repairs.

The Community Development Office also participating in a collaboration with the Childhood Lead Action Project. Through this collaboration East Providence hopes to become the third city in Rhode Island that implements comprehensive permitting, training for building department staff, and training for the building inspectors so that the city is aggressively enforcing lead paint compliance. Safe work practices in general education four landlords and the public are also being provided to the childhood lead action project funded by EPA. In cases of a household with the child that is under the age of six, the city leverages Rhode Island housing lead abatement funds and healthy homes funds. It is anticipated that minimum of 50% of all the housing units the city addresses through its home improvement program will include aspects of lead paint abatement. Regardless of the presence of children under six, all housing units that the home improvement program addresses must be completed with a lead safe certificate being issued.

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

The actions of the above are seen as a direct way of limiting the exposure of lead paint hazards in our aging housing stock thus reducing the extent of lead poisoning and hazards in general. The combination of education regarding lead paint hazards and their source, building officials enforcing lead paint laws and reporting violations to the state health department, along with the availability of both state and CDBG funds to address existing lead poisoning potentials.

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

The actions above have lead paint abatement and compliance as an integral part of the housing policies and procedures. Lead paint poisoning and hazards are seen by the city as a high priority to be addressed because the consequences of lead paint poisoning in children under six years of age is devastating and completely avoidable. Regardless of these compliances being required by HUD and building codes, the city sees lead paint safety and prevention of lead paint poisoning paramount in its housing policies and procedures.

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

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

The anti-poverty strategic goals for East Providence focus primarily on continued support of and networking with the existing service providers and programs that best address the issues of poverty level families. A variety of anti-poverty state and federally funded programs service very low income East Providence residents. These include Pathways to Independence, which provides education, training and employment services to individuals on AFDC and Employment Training, and Education Services, which offers testing, employment counseling and job referral as well as special assistance for veterans, youth, older workers and persons with disabilities. CDBG funds will be used to provide financial support to a variety of programs serving the poor and which address some of the roots of poverty. These programs will continue over the next five years:

- East Bay Community Action Program, which provides medical services on a sliding fee scale along with a food pantry, mental health counselling, youth job training and GED classes among many other services
- Tap-in which provides a Food and Clothing Bank Child and Adult Literacy and Educational Tutoring
- Job Training Programs administered by East Bay Community Action Program and Technical Training Institute, serving unemployed and unskilled residents
- East Bay Coalition for the Homeless, which provides emergency housing and transitional housing for homeless or near-homeless persons
- East Providence Senior Center, which provides social service and case management referrals to seniors
- Boys and Girls Club of East Providence, which provides affordable childcare and after-school care, with transportation services
- East Bay Community Action Program which administers federal and state-funded programs for seniors and lower income families, such as fuel assistance, food and clothing banks, senior case management services, teen pregnancy services, family development case management services and Head Start.

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

The city request proposals from human service providers that focus on the same populations that are at the poverty level. The city will coordinate these services with affordable housing efforts. This is accomplished by networking with housing renovation program's clients that the city provides and the public service providers. Another example is the agency Foster Forward

being provided affordable rental units through an affordable housing CDC that is developing a property acquired with CDBG funds. The city is coordinating to have various aspects of CDBG funded activities focused on a comprehensive approach to addressing poverty within an affordable housing context. An Affordable Housing Ordinance is being developed for City Council's approval to achieve the city's poverty reducing goals.

## **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

City is committed to undertaking onsite monitoring of each CDBG funded activity once every year. Activities are prioritized based on being new to CDBG regulations, untimely reporting, and lack of achieving goals.

Correspondence and technical assistance style monitoring occurs throughout the program year. A monitoring of goals and objectives of agency programs, assessment of financial and record-keeping systems, discussion of program performance, and provision of technical assistance also occurs. The goal is to ensure compliance with federal regulations. The City requires that Quarterly Reports are up to date prior to the processing of an invoice for payment, which identifies monthly program participation and the status of meeting program goals.

The Rehabilitation Specialist ensures long-term compliance with housing codes by site visits during all renovation activities, including lead paint mitigation. All requests for payments are authorized for payment after the site has been re-inspected by the Rehabilitation Specialist. All paper documentation is also collected prior to final payment including Lead Paint Safe Certificates, and signed-off Building Permits and Release of Lien Certificates.

The Economic Development Planner administers and provides outreach to minority businesses along with technical assistance for the economic development program activities. Both the Economic Development Planner and Community Development Director monitor program recipients for job creation/retention and other requirements.

