

Devising an Opportunity Investment Strategy for East Providence



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Introduction

As a Phase I of its Strategic Housing Plan, the City of East Providence asked HousingWorks RI (HWRI) to apply a methodology devised by the Public and Affordable Housing Research Corporation (PAHRC), which employs the "The Influence of Place,"¹ to examine the housing investment possibilities of the City of East Providence's Community Development Office. The report that follows is HWRI's summation of that effort.

The intent is to provide linkages to areas for further examination by the City based on the outcomes of the findings as they relate to resources for opportunities related to jobs, transit, health, and education. For several years now, numerous scholars and research organizations have been connecting the dots between housing and life's outcomes. Various organizations, such as Enterprise Community Partners² and AARP³, have published indicators that are customizable to one's address in order to review how your location fares. From access to jobs and healthcare, to neighborhood walkability and safety, this can sometimes be framed in the context of "opportunity" as it relates to ensuring better outcomes and life achievements, especially for low-income households and communities of color.

Recognizing the impact of one's zip code on health outcomes and longevity, the field of public health developed the term "Social Determinants of Health" to describe the intersectionality of one's neighborhood and environment; health and healthcare; social interactions and community; education; and economic stability.

Given this trend and the links to housing, HousingWorks RI (HWRI) at Roger Williams University has been employing the Social Determinants of Health in portraying Rhode Island's housing affordability challenges since 2016. For example, the Housing Fact Book, HWRI's principal publication, has highlighted the connections between housing conditions and school absenteeism, as well as showcased the

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impact excess housing costs can have on the local economy due to the decreased purchasing power of households.

Setting the stage for the next phase of a full Strategic Housing Plan can lead to a full discussion of a range of housing types, settlement patterns, and the housing market changes that have resulted from the evolution of the labor market. The City has significant opportunities from which to work, including the redevelopment of 300 acres of waterfront that used to house nearly 80 petroleum tanks, in the East Providence Special Development District. Beyond these physical assets, in speaking to a non-profit and for-profit developer, HWRI heard very positive assessments of the City's efforts, which are captured in the Executive Summary below.

The report is organized into three chapters that reflect the City's dominant geographies, referenced in the report as neighborhoods: Rumford, Central, and Riverside. While organized by these areas, each chapter takes a deeper dive across the relevant Census Tracts

into the factors related to the application of the PAHRC analysis, scoring for cumulative "Opportunity Capital," including its component parts of Labor Market Access, Transit Access, Health Outlook, and Educational Opportunity; "Neighborhood Quality"; and "Neighborhood Trajectory." Within each of these indicators, local factors have been added where appropriate (e.g., RIPTA bus routes are discussed within the Transit Access Indicator). Finally, each chapter concludes with the assessment of the "Targeted Pathway," which is meant as an indication of what kind of investment a given neighborhood would most benefit from, as prescribed by the PAHRC methodology; however, as noted in their report, "Beyond the trends identified here, investment pathways are community-specific and should be further developed by community stakeholders based on localized data."4 To that end, the suggested Pathway for each Census Tract is examined in the context of its existing low- and moderate-income housing stock, as well as any current and potential development opportunities.

PAHRC Report, Methodology, and Definition of Terms

The Public and Affordable Housing Research Corporation (PAHRC) is a member nonprofit organization of the HAI Group, which is a collection of more than 30 companies "serving the public and affordable housing communities."⁵ PAHRC "strives to be the nexus for current data and research on public housing industries to support the efforts of the industry at large and to enhance the quality of life for its stakeholders. PAHRC collects primary data from the industry, compiles data from a variety of secondary data sources, and generates industry-specific reports -- frequently working in partnership with industry groups in support of its stakeholders."⁶ The inspiration for this report comes from "Strategies for Investing in Opportunity," PAHRC's Research Spotlight from Spring 2018.⁷ Given the premise of "the Influence of Place," PAHRC set out to examine "the locations of federally assisted housing units in relation to potential opportunities for upward economic mobility, neighborhood quality, and neighborhood trajectory."⁸

The methodology for the report devised a set of indicator categories that includes "Opportunity Capital"; "Neighborhood Quality"; and "Neighborhood Trajectory." The category labeled "Opportunity Capital" consists of "four main categories, which represent core concepts considered by scholars to be significant contributors to economic mobility and wellbeing: *labor market access, educational opportunity, health outlook, and transit access.*"⁹

Each indicator category is comprised of four to five data points that define the indicator.

 Labor Market Access is measured
 by the percent of workers with less than a 30-minute commute; local job access; labor force participation rate; unemployment rate, and the percent of adults with a high school degree or more.





Transit Access is measured by the
 percent of workers using Public Transit to commute; percent of households with at least one vehicle; distance to the Core-Based Statistical Area (CBSA) centroid; and average commuting time.

- Health Outlook is measured by Cancer
 Risk; the percent of homes built before
 1960; the number of Risk Management
 Plan sites within 5 km; number of primary
 care doctors per person; and the change
 of being more than one mile away from a
 grocery store.
- Neighborhood Quality is measured by the vacancy rate; percent of households with over \$200,000 in annual income; median housing value; violent crime index; and the percent of population in poverty.
- The Neighborhood Quality Change and Trajectory measures the same five indicators as Neighborhood Quality, but measures their change and trajectory over a five-year span.

While the PAHRC report used this methodology on a national scale, HWRI sought to apply it to the ten Census Tracts of East Providence. As described in the PAHRC report's methodology, "For each indicator, each neighborhood is standardized by area quintile position and assigned a score relative to its overall position in the area. Neighborhoods are represented by census tracts and 'areas' ...This process yielded a value of one through five with a neighborhood

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receiving a one if it is located in the area quintile with the lowest values and five if it is located in the area quintile with the highest values. For indicators in which high values are undesirable (e.g., percent in poverty), quintile positions were reversed so that a value of five always indicates the most desirable position. Adjusted quintile positions, one through five, were then summed by category to represent a neighborhood's relative position to other area neighborhoods across all category indicators. Neighborhoods were then again assigned to their area quintile based on this total, with a value of five representing the highest quintile. In this way, neighborhoods do not receive a raw score per se, but a score representing their relative position to other neighborhoods in their area. Neighborhoods were classified as 'typical

HousingWorks RI Approach to Customizing the Methodology

HousingWorks RI's analysis differs from the intent and scope of the PAHRC report in that it does not seek to assign these neighborhood values with the intention of identifying opportunity exclusively for those neighborhoods with assisted housing. In fact, the goal for the City is to use this methodology to make investment decisions across its neighborhoods. As such, some of the data used within the indicators, when not available or applicable, were substituted with local sources or not factored into that particular indicator. Within or above' if they fell into the third through fifth quintiles in overall opportunity capital."¹⁰ In the HWRI analysis, this same classification was also applied to the "Neighborhood Quality" category.

The category for "Neighborhood Trajectory" measures the change in Neighborhood Quality in a five-year span, and its rate of that change as compared to the area. The descriptions for the cumulative Change and Trajectory are "outpacing its area"; "on par or just behind"; and "lagging behind."¹¹ These cumulative scores are then mapped to the "Pathways" that seek to guide investments to create housing assets where residents can thrive. The five Pathways include Bargains, Entry, Revitalization, Tipping Points, and Preservation. These terms are described in the Executive Summary.

each chapter, these eliminations or substitutions are detailed in the narratives describing the findings. Further, given these limitations, some decisions were made with regard to scoring the quintiles. While East Providence's ten Census Tracts lend themselves to possible quintiles, the data was not always robust or differentiated enough to score them accordingly. Throughout the process, HWRI has stayed in touch with the City to inform them of these difficulties and care has been taken to adjust scoring as needed.

Opposite are the accommodations that were made specifically to address the differences between the PAHRC methodology and that of HWRI: Transit Access There was no calculation made regarding the Distance to Core-Based Statistical Area centroid as its definition does not correlate to the geography of the City. The "Core Based Statistical Areas (CBSAs) consist of the county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. The general concept of a CBSA is that of a core area containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core."12

Health Outlook Two of the five factors used to measure the Health Outlook via the PAHRC methodology relies on the Environmental Justice Mapping and Screening Tool, which offers the data by Block Group as opposed to Census Tract. In order to determine a measure at the Census Tract level, a ratio of the Block Groups was calculated at the Census Tract level; however, the detailed percentiles of the Block Groups are noted in the tables within these sections. Numbers below the 50th percentile are considered favorably; while percentiles higher than the 80th percentile could be areas that warrant focus for improvements.¹³ The two areas measured with the tool are Cancer Risk from Air Toxics as published by the National Air Toxics Assessment,¹⁴ and the number of Risk Management Plan (RMP) sites within 5 kilometers (km), or 3.1 miles, as calculated by the US Environ-

mental Protection Agency (EPA) RMP database, which may also produce waste and pollute water in addition to air. This measure's difficulty is compounded by the size of the municipality overall, which is approximately 8 miles north to south and 3 miles east to west. Given this geographic limitation, across the City's 10 Census Tracts only three, located in Riverside, had risk measures less than the 50th percentile. As such, this particular factor was broken into only three measures-highest risk, moderate risk and least risk. Given East Providence's industrial history, it is not surprising that some of these numbers are quite compelling, and, in many cases may signal the need for action as a best practice, especially as it relates to the proximity of many neighborhoods to RMPs. As observed by Pamela Sherrill, Executive Director of the Waterfront District Commission, "the City bears the legacy of its former petroleum storage and transfer industry. Although Mobil and Sprague terminals and tanks are operational, to date over 70 tanks have been removed in the Waterfront District. Allied industries and other major manufacturers also require site remediation." HWRI suggests that the City confer with environmental and public health professionals in order to fully digest the impacts of these numbers across the City.

Similarly, the measurement for Food Access, which is represented in the USDA Food Desert Database only as "low access" or not, is merely bifurcated. Six of the City's 10 Census Tracts measured as "low access" meaning at least 500 people or 33% of the population lives farther than 1 mile (urban) from the nearest supermarket.¹⁵

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The measure for the number of primary doctors per person was a citywide number.

Lastly, while the age of housing in the PAHRC methodology looks at housing built prior to 1960, HWRI also compared the number of homes built before 1980, though only the former was used in scoring. The latter year is most commonly used in referencing lead-safe homes as lead paint was outlawed in 1978.

While this report limits itself to the presentation of the factors as defined within the PAHRC Methodology, the Rhode Island Department of Health has devised its own set of indicators related to Health Equity, which are organized around Integrated Healthcare, Community Resiliency, Physical Environment, Socioeconomics, and Community Trauma.¹⁶ The State's website also includes listings of Community Health Sources by municipality.¹⁷ It is highly recommended that these resources be consulted in the continued work toward a final Strategic Housing Plan.

Educational Opportunity The fourth and final indicator that comprises the Cumulative Opportunity Score is Educational Opportunity. While education is indisputably related not only to life outcomes in present-time, it also is perhaps the most important indicator relative to future life outcomes. As such, many recently developed measures of livability include the quality of local schools as a principal indicator. However, the following differences as it pertains to the original PAHRC methodology have been made. Similar to

one of the measures used in the Health Outlook, the HUD School Proficiency Index uses Block Group data. As such, as was done in Health Outlook, an average of the Block Groups was used to derive a score for this indicator within the Census Tract. Secondly, the scoring for the student-teacher ratio was hampered by the inability to align school enrollments at the elementary and middle school levels within the Census Tracts, despite efforts to do so. As such, the schools' physical locations within the Census Tracts are noted in the tables within these sections and their relevant ratios have been populated. Given that the City is served by one high school, both its student-teacher ratio and the ACT/SAT completion rate have not had an effect on the areas' ratings one way or another.

Regardless of these limitations, the studentteacher ratios across the elementary and middle schools fell within a small range, with the highest being 15.8 at Orlo Avenue Elementary School located in the Central neighborhood's Census Tract 104, and the lowest being at James R. Oldham Elementary School located in the Riverside neighborhood's Census Tract 107.01. It should be further noted that the two elementary schools located in this same Census Tract, James R. Oldham and Alice M. Waddington, will be merged in the coming School Year 2020-2021.

The second departure from the PAHRC methodology regards the percentage of children aged 3-5; the source cited for this indicator did not contain this specific measure. As the rationale stated for the use of this indicator in the PAHRC methodology is to detail students "engaged in early education,"¹⁸ the statistic for those children aged 3-4 enrolled in school, which was available within the cited, was used instead. Based on the aforementioned circumstances, the Educational Opportunity score was based on the HUD School Proficiency Index and the percentage of children aged 3-4 enrolled in school.

Neighborhood Quality and Neighborhood

Quality Change and Trajectory Beyond the four components of Opportunity Capital, to obtain the PAHRC Opportunity Investment Pathway, two further components are scored: Neighborhood Quality and Neighborhood Quality Change and Trajectory, which rely on the same indicators but over time. One indicator for Neighborhood Quality is the Violent Crime Index sourced by the Applied Geographic Solutions Crime Data in the PAHRC methodology. This crime data source is a proprietary database and was not within the scope of this report to be able to be

purchased. As such, local police reports were obtained by the City from the Police Department that included a full range of crimes, including: burglaries/breaking and entering, motor vehicle thefts, murders, rape, and robbery. These reports organized these crimes by Police Posts, which were aligned—by map, to the relevant Census Tracts. (The reports for aggravated assault were also received; however, they were not available by Police Post and, therefore, were not used. This being noted, the citywide sum of this particular crime was 16 in 2018, and 17 in 2013.) From there, the Census Tract tallies were summed by the three major neighborhood divisions used in this report: Rumford, Central and Riverside, and rates per 1,000 residents were derived. It should be noted that the difference in rates of crime per 1,000 residents was very small, ranging from two to four per 1,000 residents. As such, this indicator was also not measured by quintiles, but in thirds with only one-thousandths of difference between each of those levels.

Beyond PAHRC Data: Housing Factors

In addition to the results of applying the PAHRC indicators analysis to the City's Census Tracts, and in keeping with HWRI's mission and vision, information from the 2013-2017 American Community Survey 5-Year Estimates is included at the beginning of the Executive Summary and each chapter to help frame the context of the area's housing affordability factors, including demographics, households, income, and a number of housing characteristics, which will be drawn from the narrative that follows each indicator. Please note that in some Census Tracts the location of large developments of affordable housing may skew the population and income results.

HWRI posits that only within this context can a truly successful "opportunity investment strategy" be devised, and so, the narrative within each section will also rely on these factors as well as those used in the PAHRC report.

EAST PROVIDENCE

Social & Economic Overview

POPULATION INDICATORS



HOUSING INDICATORS



Executive Summary

The City of East Providence is the fifth largest city in Rhode Island. Its proximity to the Capital City of Providence and its location on the Seekonk River leading to Narragansett Bay as well as its borders with Pawtucket and Massachusetts, all provide for multiple choices of lifestyles for residents of all ages. These benefits also factor into choices for businesses seeking growth opportunities.

As it relates to the provision of long-term affordable homes, the City nearly meets the 10 percent goal as provided by the state's Lowand Moderate-Income Housing Act (RIGL 45-53). Yet, there are still categories of need across the city and its neighborhoods, especially in its rental markets where nearly or more than half of renters are estimated to be paying more than 30 percent of their incomes in nine of its ten Census Tracts.

As noted in the Introduction, the purpose of the PARHC report differs from HWRI's use of the methodology, however, the information gathered is instructive, and can lend itself to use as the City prepares a full Strategic Housing Plan, which should factor in not just the cost, location, and condition of housing, but also its interconnectedness to the subject matter of this report, namely Labor Market Access, Transit Access, Health Outlook, and Educational Opportunity. Though these factors, labeled Opportunity Capital, affect the value of real estate (and are sometimes even mentioned in market assessments in property appraisals), a systematic analysis of those factors and agreement as to what they mean are generally missing in any strategic way in many planning strategies. In using the methodology to research opportunities for investments that will improve existing and future residents' life outcomes, this Executive Summary seeks to lay out broad considerations ahead for the longterm Strategic Housing Plan to come.

The individual ratings within the factors of Cumulative Opportunity, Neighborhood Quality, and Neighborhood Quality Change and Trajectory all serve as guidance to strategic considerations beyond housing that should inform the City's analysis and may guide investments in other areas or in conjunction with housing. In bringing improvements to any of these critical factors, **working with the relevant partners on the specific points that may have contributed to their below typical ratings**. Details of these findings are included in this report, but summary tables may be found on the following pages.

TABLE ES-1

Composite Results for Cumulative Opportunity Scores

Census Tract No.	Associated Neighborhood	Labor Market Access	Transit Access	Health Outlook	Educational Opportunity	Cumulative Opportunity Score
101.01	Rumford	Typical or Above	Typical or Above	Below Typical	Below typical	Typical or better
101.02	Rumford	Typical or Above	Typical or Above	Below Typical	Below typical	Typical or better
102	Central	Below Typical	Typical or Above	Below Typical	Typical or above	Typical or better
103	Central	Typical or Above	Below Typical	Typical or Above	Below typical	Typical or better
104	Central	Below Typical	Below Typical	Below Typical	Below typical	Below Typical
105.01	Central	Below Typical	Typical or Above	Typical or Above	Below typical	Typical or better
105.02	Riverside	Below Typical	Below Typical	Below Typical	Below typical	Below Typical
106	Riverside	Below Typical	Below Typical	Typical or Above	Typical or above	Typical or better
107.01	Riverside	Typical or Above	Typical or Above	Typical or Above	Below typical	Typical or better
107.02	Riverside	Typical or Above	Below Typical	Typical or Above	Typical or above	Typical or better

In strategically contemplating housing investment, the PAHRC methodology culminates in the assignment of a Targeted Pathway that suggests how to consider the neighborhood's investment potential. Those pathways are:

Bargains: Areas that are "well-priced, making the expansion of affordable housing options possible."

Entry: "These neighborhoods may not currently contain much assisted housing and may be on the verge of becoming more affordable."

Revitalization: These areas "could utilize assisted properties as anchors for education and health partnerships and focus on a comprehensive development plan for the neighborhood." Tipping Points: These areas "may be in danger of losing ground in opportunity capital. Additional subsidy streams may also be needed to recapitalize assisted housing assets in these areas."

Preservation: "These areas may have higher rents and a higher likelihood of landlord opt-outs. ... Combining multiple subsidy streams may be necessary to keep rents affordable to low-income families in these neighborhoods."

The PAHRC report also acknowledges that for those scenarios that fall outside their prescribed results that further study may be needed. Of the City's ten Census Tracts, two fall outside the prescribed results (CT 104 in Central, and CT 105.02 in Riverside). However, Targeted Pathways were assigned tentatively based on the available data and existing circumstances.

TABLE ES-2

Composite Results for for Assignment of Targeted Pathway

Census Tract No.	Neighborhood	Cumulative Opportunity Score	Neighborhood Quality	Neighborhood Quality Change & Trajectory	Targeted Pathway
101.01	Rumford	Typical or better	Typical or above	Outpacing	Preservation
101.02	Kulliolu	Typical or better	Typical or above	On par / just behind	Entry
102		Typical or better	Below typical	Lagging behind	Tipping Point
103	Central	Typical or better	Below typical	On par / just behind	Bargain
104		Below Typical	Below typical	Lagging behind	Revitalization*
105.01		Typical or better	Below typical	Outpacing	Bargain
105.02		Below Typical	Typical or above	Outpacing	Preservation*
106	Riverside	Typical or better	Below typical	Outpacing	Bargain
107.01		Typical or better	Typical or above	Outpacing	Preservation
107.02		Typical or better	Typical or above	Outpacing	Preservation

*Census Tracts' combination of outcomes fell outside PAHRC prescribed results. HWRI made assignment based on reading of the data and existing circumstances.

TABLE ES-3 Summary of Targeted Pathways by Census Tract & Neighborhood

Targeted Pathway	Census Tract	Neighborhood
Bargains: Well-priced, look for opportunities	103; 105.01	Central
Bargains. Weil-priced, look for opportunities	106	Riverside
Entry: On the verge of more affordable opportunities for development	101.2	Rumford
Revitalization: Ready for comprehensive neighborhood approach using education & health as anchors	104*	Central
Tipping Points: Well-priced, look for opportunities	102	Central
Preservation: May need additional subsidies to provide	101.01	Rumford
affordable development	105.02*; 107.01; 107.02	Riverside

*Census Tracts' combination of outcomes fell outside PAHRC prescribed results. HWRI made assignment based on reading of the data and existing circumstances.

Bargains

Bargain pathways share "Typical or better" Opportunity scores, but "Below typical" Neighborhood Quality, while their Change and Trajectory is "outpacing" the local market. The three Census Tracts that fall within the Bargain pathway already contain the majority of the City's long-term affordable homes—55 percent of its overall stock, including 53 percent of its elderly units and 69 percent of its family units. As such, these neighborhoods may be good choices to invest in more mixed-income opportunities, including homeownership assistance by CDBG and local non-profit organizations.

Entry

Entry pathways share "Typical or better" Opportunity scores and Neighborhood Quality, while their Change and Trajectory is "on par/just behind" or "lagging" the local market. Only the eastern Rumford Census Tract 101.02 suggests this pathway. It is the location of only one large elderly affordable housing development, but the details of its factors across Opportunity, Neighborhood Quality, and Neighborhood Quality Change and Trajectory suggest seeking a balance of more affordable family housing, especially as its most positive factors include short commutes to work and one of the lowest unemployment rates.

Revitalization

Revitalization pathways share "Below typical" Opportunity scores as well as Neighborhood Quality, however their Change and Trajectory is "outpacing" the local markets. As there is no pathway that matches the outcomes for the Central Census Tract 104, which had a Change and Trajectory that was "lagging behind" the local market, HousingWorks RI's notes the description of need for a "comprehensive neighborhood approach" fits best. While it is the location of 159 long-term affordable rental homes (139 family and 20 elderly), it is also the designated Opportunity Zone and includes a good portion of the Waterfront District, both of which present opportunities for additional resources to provide for such a comprehensive approach.

Tipping Point

Tipping Point pathways share "Typical or better" Opportunity scores, but "Below typical" Neighborhood Quality, while their Change and Trajectory is "lagging behind" the local market. The reference to a "tipping point" is the concern that Opportunity Capital may be weakening in such neighborhoods. Census Tract 102, located in the Central neighborhood, was the only Census Tract with this recommended pathway. It is the location of 216 elderly, 6 family, and 12 special needs long-term affordable homes. In looking across the Opportunity Capital factors, the substantial number of elderly affordable units may explain some of the lower Labor Market Access indicators regarding labor force participation, unemployment, and percent of adults with a high school degree or more. It is also likely a factor in the low performance in the number of households with at least one vehicle. That being said, an area of Opportunity Capital that the City could assist in alleviating would be in the hazards related to older housing stock. Census Tract 102 has the highest percentage of

homes built before 1960, meaning the stock is at a much greater risk for lead paint hazards, as well as structural issues and overall maintenance. This could be an area of attention for the City's CDBG program as well as its new Health Equity Zone.

Preservation

Preservation pathways share "Typical or better" Opportunity scores and Neighborhood Quality, and their Change and Trajectory is "Outpacing" the local market. These are areas that are generally more sought after and may represent higher cost and the possibility of landlords opting out if affordability restrictions expire. Three of the City's ten Census Tracts suggested the Preservation pathway, and a fourth was deemed appropriate as fitting this pathway by HousingWorks RI. One is in Rumford, while the other three are in Riverside. Cumulatively, they represent only 6 percent of the long-term affordable homes in the City, with only four of the homes for families. Given the desirability and market pace of these Census Tracts, it is recommended that these areas be prioritized in the search for new locations for development of long-term affordable homes, especially for families. For the Rumford Census Tract, the opportunity represented by Narragansett Park Plaza and its proximity to Pawtucket offer opportunities for a mix of residential typologies. As for Census Tract 105.02, the location of Kettle Point, it should be noted that the Waterfront Commission reduced its requirement for longterm affordable homes since its inception. It went from a 10 percent requirement in apartments only, then reduced the onsite requirement to 5 percent and then further reduced it to 10 percent

as fee-in-lieu. This change has left the Waterfront District with no long-term affordable homes and a reduced number of units that can be developed off-site, but at a greatly reduced amount due to the formula used by the state, which does not provide sufficient capital to develop the same number of units that the 10 percent requirement would provide.

In fully assessing the opportunities for investment where existing and new residents may thrive, HousingWorks makes the following recommendations:

Work with relevant partners on specific Opportunity factors that measure as "Below typical" and seek grants and other funding opportunities for corrective actions where possible. Nonprofit developers may be able to assist in these efforts as it relates to their development proposals.

Seek to balance opportunities for long-term affordable homes with more mixed-income developments in areas with more or less of each need.

Use the City's CDBG program to mitigate health hazards in older stock across the City, but especially in those Census Tract with the highest needs.

Work with the City's new Health Equity Zone to find areas of mutual concern in their Needs Assessment.

RUMFORD

Social & Economic Overview





Rumford

Introduction

Geographically, the section of East Providence known as Rumford is the City's northernmost area. It shares a border and commercial corridor with the City of Pawtucket, and is bounded on the west by the Seekonk River and on the east by Central Pond/James V. Turner Reservoir. Rumford consists of two Census Tracts: 101.01 (West) and 101.02 (East), and in the narratives below, these census tracts will also be referred to as Western and Eastern Rumford.

Like so many areas that share borders with Massachusetts, Rumford has a long, interesting geographic history, including having been part of three towns and two states: Rehoboth, Massachusetts, Seekonk, Massachusetts, and East Providence, Rhode Island. "It became part of Rhode Island in 1862. Its early industrial history includes it being the home of Rumford Baking Powder, which was made in the town at the Rumford Chemical Works and was named after Sir Benjamin Thompson, Count Rumford. Wannamoisett Country Club was established in Rumford in 1898 on land rented from Rumford Chemical Works, and it hosts the Northeast Amateur Invitational Golf Tournament each year. The 1931 PGA Championship was played here. About 150 acres of the Rumford area was listed on the National Register of Historic Places in 1980, encompassing the historic heart of old Seekonk and the 19th-century center of East Providence."¹⁹

The table below depicts the overall results of the PAHRC analysis, as well as other capital assets and pertinent factors to the investment opportunities across Rumford.

TABLE 1-1 Rumford Overall Analysis

Census Tract No.	Cumulative Opportunity Score	Neighbor- hood Quality	Neighbor- hood Trajectory	Pathway	LMIH	Opportunities For Investment	Schools by Physical Location	Bus Routes
101.01	Typical or better	Typical or above	Outpacing	Preservation	4 НО	Narragansett Park Plaza	Myron Francis ES: 15.5/1:16	35
101.02	Typical or better	Typical or above	On par/just behind	Entry	294 Elderly		No ES listed	35, 78

Opportunity Capital

TABLE 1-2

Rumford Cumulative Opportunity Scores

Census Tract No.	Cumulative Opportunity Score			
101.01	Typical or better			
101.02	Typical or better			

In terms of Opportunity, which relates to Labor Market Access, Transit Access, Health Outlook and Educational Opportunity, all of Rumford scores as "Typical or better," though it falls closer to "typical" than "better" with scores that balance each other out across the four indicators. Its ratings were most favorable within its access to Labor and Transit, while both Census Tracts fell "Below typical" for Health Outlook and Educational Opportunity.

Labor Market Access

TABLE 1-3

Rumford Labor Market Access Indicators

Indicator	CT 101.01	CT 101.02
% workers with less than 30 minute commute	70.6%	70.6%
Local job access (Job density) ²⁰	1.25	1.49
Labor force participation rate ²¹	74.7%	64.3%
Unemployment rate ²²	6.5%	3.7%
% of adults (25-64) with high school degree or more	90.6%	93.5%

For Labor Market Access, all of Rumford ranked as "Typical or above," though Western Rumford (CT 101.01) fared somewhat worse than Eastern Rumford (CT 101.02), which had three of five factors in the top two quintiles as opposed to only one in Western Rumford. Though local job access (job density) was measured in the fourth quintile for all of Rumford, workers on the eastern side were more likely to have a shorter commute. This may be explained by the presence of Hasbro as an employer and the proximity to Massachusetts, though further research would be required to determine if those are indeed contributing factors.

Other factors that relate to the availability of Labor Market Access is the nature of the geography of the western side, which has substantial acreage dedicated to recreational and other undevelopable land, occupied by the Wannamoisett Country Club, St. Mary's

Labor Market Access (cont.)

Cemetery, and the Narragansett Bay Bucklin Point wastewater treatment facility As noted by Pamela Sherrill, the Executive Director of the Waterfront District, "This area includes Phillipsdale Landing, proposed previously for up to 500 residential units in the EP Waterfront Special Development District. The former GeoNova site is currently held by a court appointed special master. Other redevelopable parcels in the EP Waterfront Special Development District include the former FRAM site on the corner of Pawtucket Ave and Campbell Ave (7 acres)."

The northern border of Rumford does present some potential growth for Labor Market Access given the commercial corridor along Narragansett Park Plaza, which serves both East Providence and its neighboring City of Pawtucket. While this project is underway there is a certain amount of flux, including vacancy, in the area.

A more complicated picture emerges with the results of the labor force participation rates and unemployment rates, where the eastern side falls to the third quintile and the western side rises to the first quintile, but with unemployment rates reversed. In fact, the eastern side ranks in the top quintile for the City while the western side falls to the fourth quintile. A look at the age of population for both Census Tracts may offer some insights as well as the technical aspects of measuring these two important labor market indicators.

As noted in the summary infographic at the beginning of this chapter, there is a large age disparity between the western and eastern sides of Rumford. The western side share of persons aged 65 and older is only 15.2% while the eastern side's share is 24.5%; moreover, in the prime working age group of 20-64, the western side's share is nearly 63% while the eastern side's share is closer to 54%. These differences are likely significantly impactful relative to both rates, especially if there are persons at the older end of the prime working age group in the western side (20-64), who may have been laid off during the recession after 2008 and are still struggling to find work.

Lastly, in the measurement of educational attainment, though the two sides do fall into different quintiles—west's in the third quintile and east's measuring in the second quintile they are both reflective of a majority of the City's Census Tracts, whereby six out of ten all measured above 90 percent for adults with high school degrees or more.



TABLE 1-4

Rumford Transit Access Indicators

Indicator	CT 101.01	CT 101.02
% workers using public transit to commute	0.88%	1.32%
% of households with at least one vehicle	97.5%	88.6%
Average commuting time	25.5	21.5

TABLE 1-5

Rumford RIPTA Bus Routes

	RIPTA Bus Routes ²³		
CT 101.01	35		
CT 101.02	35, 78		

Transit access for all of Rumford ranked as "Typical or above." Both the eastern and western sides of Rumford fell into the third quintile relative to percent of commuters using public transportation—being slightly less than or over 1 percent. A much higher percentage of households in the western side report owning at least one vehicle, yet also have somewhat longer commutes than their eastern counterparts. Though both are less than the US average of 26.4 minutes according to the latest US Census Bureau's American Community Survey Five-Year Estimates (2013-2017), the western side's commute is slightly higher than the state's average commute of 24.6.²⁴

As noted by Pamela Sherrill, "service on Pawtucket /Newport Avenues is excellent with two routes providing service generally on the half hour. The South Attleboro MBTA station is a major destination, as are employment opportunities at the adjacent plaza. Ridership to/from Kennedy Plaza is suprisingly high with many stops in Rumford, in both tracts. There is no service along Pawtucket Avenue north of Newport Avenue. RIPTA is proposing the Newport Avenue corridor as high frequency service (like the R Line) in Transit 2040 (the state's first strategic transit plan)."

Transit access, and especially its relationship to the overall job market and economy, is a long-standing conundrum in Rhode Island. Rhode Island is unique in that it is served by one statewide public transportation provider— RIPTA. As such, Rhode Island struggles to achieve a significant number of regular public transportation users, at merely 2.7 percent this rate fares poorly when compared to Boston's nearly 10 percent.²⁵ All bus routes in the state radiate out of Downtown Providence's main bus hub at Kennedy Plaza. While the Seekonk River separates East Providence from the City

Transit Access (cont.)

of Providence, its geographic proximity to the state's only major bus hub does provide for a number of routes that offer relative convenience to Downtown Providence. Rumford is served by two RIPTA routes, both of which are considered "Urban Radial," and provide service every halfhour during peak hours on weekdays. Non-peak hours and weekend service drops to hourly, which can create significant disincentives to making public transportation a choice.

Health Outlook

TABLE 1-6

Indicator		CT 101.01	CT 101.02
Environmental Justice Mapping & Screening Tool	BG1	58	62
Air Toxics Cancer	BG2	55	59
Risk (percentile)	BG3	39	33
	BG4	42	62
Environmental Justice Mapping & Screening Tool	BG1	79	76
# of risk	BG2	95	72
management plan sites within	BG3	98	70
5 km (percentile)	BG4	99	83
# of primary care doctors per person citywide		863.6	863.6
chance of being mo than 1 mile away fro grocery store		Low Access	Low Access
% of homes built before 1960		66.2%	62.9%
before 1980		86.0%	80.5%

Rumford Health Outlook Indicators

While both eastern and western Rumford ranked "Below typical" for Health Outlook, the western side fares better than the eastern side in terms of cancer risk from air toxins,²⁶ measuring in the second quintile. However, both Census Tracts fall into the highest risk for number of RMP sites within 5 km. (As noted in the methodology section of the Introduction, the factor for number of RMP sites was not able to be distributed across quintiles.)

Of the remaining measures for the Health Outlook of both sides of Rumford, the measure for the number of primary doctors per person was a citywide number, so this was not a factor that played a determining role, and both areas also measured as "low access" for Food Access,²⁷ meaning that more than 500 people in each Census Tract live at least one mile or more from the nearest supermarket. It is likely this area was impacted by the closure of a major supermarket by the real estate group doing the redevelopment of Narragansett Plaza.

Health Outlook (cont.)

It is hoped that a new store will be established with the redevelopment of the plaza. Using either 1960 or 1980 for home construction, the eastern side fares better than the western side, though only marginally. As well-established, and even historic areas, more than 80 percent of Rumford's housing stock—or more than 2,800 structures were built prior to 1980, which likely presents many opportunities for lead paint remediation.

A significant achievement for the City and its Health Outlook was the announcement in May



TABLE 1-7 Rumford Educational Opportunity Indicators

Indicator	CT 101.01	CT 101.02
% of 4th graders at reading/ math level	37, 33, 27, 37	29, 25, 27, 27
Student-teacher ratio of closest school (Elementary)	Myron Francis ES: 15.5 / 1:16	No ES listed
Student-teacher ratio of closest school (Middle School)		
Student-teacher ratio of closest school (High School)	EP HS: 14.1	EP HS: 14.1 / 1:14
ACT/SAT completion rate (2011, most recent available)	16.6%	16.6%
% ages 3-5 enrolled in school		
ages 3-4	14.3%	52.1%

of its award as a new Health Equity Zone (HEZ) by the Rhode Island Department of Health. Rhode Island's Health Equity Zones "encourage and equip neighbors and community partners to collaborate to create healthy places for people to live, learn, work, and play."²⁸ While the City's HEZ will be led by East Bay Community Action Program, which is located in Riverside, it is likely that even if the intention is to focus on a particular area of the city, there will be opportunities to improve health outcomes citywide based on the HEZ activities.

Using the two pertinent indicators for Educational Opportunity as described in the report's methodology, both areas of Rumford measure "Below typical" relative to the other areas of the City. However, the specific measures that pertain to this overall rating are differentiated between the two areas. While the western side's HUD School Proficiency Index²⁹ ranked rather positively within the second quintile, the eastern side's score was in the last quintile. However, for the indicator pertaining to young children (aged 3-4) enrolled in early education, both areas fell in the lower quintiles the western side in the fifth and the eastern side in the fourth.

Neighborhood Quality

TABLE 1-8 Rumford Neighborhood Quality Indicators

Indicator	CT 101.01	CT 101.02
Vacancy Rate	2.08%	1.56%
% of HHs with >\$200K annual income	3.60%	8.70%
median housing value (2017 values)	\$225,500	\$249,300
Crime Index	3.43	3.43
% of population in poverty	4.00%	5.50%

The second component that determines the Targeted Pathway is a measure of Neighborhood Quality. Overall, all of Rumford fares favorably as "Typical or above," with most indicators falling within the first or second quintile. The exceptions to these rankings are the vacancy rate within the western side, which fell in the fourth quintile; and

Neighborhood Quality Change and Trajectory

TABLE 1-9

Rumford Neighborhood Quality Change and Trajectory Indicators

Indicator	CT 101.01	CT 101.02
+Change in # of HHs with annual incomes over \$200K (5 yr)	-3.30%	-2.10%
+Change in median housing value (5 yr)-2012 converted to 2017 values	-47,149	-49,555
% Change	-17.3%	-16.6%
-Change in avg. total crime index (5 yr)	-42%	-42%
-Change in # of people in poverty (5 yr)	-3.50%	1.80%
-Change in # of vacant units (5 yr)	0.92%	0.08%
units	16	4

the crime rate, measured in thirds as described in the report's methodology, which fell in the middle third.

Beyond these indicators, as depicted in the Social and Economic Overview graphics at the beginning of the chapter, the housing cost burdens show more than one-third of Rumford's homeowners pay more than 30 percent of their incomes for housing, as do nearly half of renters. Given that the 2017 Median Housing Values fall relatively high within the City, these may be proving somewhat unaffordable for existing homeowners. Depending on household income, any housing cost burden may endanger a household's ability to remain in housing. However, in all cases, it decreases the disposable income that could contribute to other costs and the local economy.

The third and last component in determining the Targeted Pathway is what PAHRC refers to as "Neighborhood Quality Change and Trajectory." Given the positive and negative natures of these indicators, noted by the plus and minus signs before each indicator, a decrease may be a positive change and an increase may be a negative change (e.g., people in poverty) and vice versa (e.g., change in median housing value). While both areas of Rumford experienced decreases in the number of households with incomes over \$200,000, as well as some decline in adjusted home prices from 2012 to 2017, they both also benefited from a significant decrease in crime. (It should Neighborhood Quality Change and Trajectory (cont.) be noted that once converted to 2017 dollars, current home values were lower than 2012 across the City, so it was the amount of the decline that differentiated the quintiles for ranking.) Both areas also experienced somewhat of an increase in the number of vacant units, though small in terms of actual units as measured by USPS Vacancy Data, as noted in Table 1.9. However, they differed somewhat strikingly in the change in the number of people in poverty, with the western side experiencing a decrease that measured in the first quintile, and the eastern side experiencing an increase that measured in the fourth quintile. While this report does not go into causation for such differences, the location of a large elderly affordable housing development in the eastern side may be a contributing factor to the rate of change of people in poverty.

The rates of these changes across these neighborhood quality measures from 2012 to 2017 as compared to the Census Tracts across the City contributed to different ratings of neighborhood trajectory, with the western side scoring as "Outpacing the area" and the eastern side as "On par or just behind the area." These ratings are now taken into account in the assignment of a Targeted Pathway.

Targeted Pathways

TABLE 1-10

Rumford Targeted Pathways Results

	CT 101.01	CT 101.02
Cumulative Opportunity Score	Typical or better	Typical or better
Neighborhood Quality	Typical or better	Typical or better
Neighborhood Quality Change & Trajectory	Outpacing	On par or just behind
Pathway	Preservation	Entry

LMIH within CT

TABLE 1-11

Rumford Low- and Moderate-Income Housing

	CT 101.01	CT 101.02
LMIH	4 HO units (1 location)	294 elderly rental (1 location)

Opportunities for Investment TABLE 1-12 Rumford Opportunities for Investment

_	CT 101.01	CT 101.02
Opportunities for	Narragansett	Philipsdale
investment	Park Plaza	Landing

As mentioned in the outset of the HWRI Methodology section, the intention of this report differs from the PAHRC report in its aim to posit "opportunity investment pathways" across all areas of the City and not just those with affordable housing assets. Further, in matching the Census Tract scores to the PAHRC Opportunity Investment Pathways, local information relative to existing affordable housing and current or possible opportunities for investment should be taken into consideration and applied liberally. This report makes note of those existing factors that HWRI is aware of, but those local stakeholders with deep knowledge of the existing market should be consulted in designing any neighborhood wide strategies.

In reaching out to local developers, HWRI spoke to Colin Kane, Founding Partner of Peregrine Group Real Estate Advisory, who owns a number of units in Rumford. Among the properties in their portfolio are the long-term affordable homes developed at Ross Commons, as the result of the East Providence Waterfront District Commission's inclusionary zoning policy, and more recently an 80-unit market-rate development of historic Rumford Center. While Peregrine now finds the Rhode Island market financially infeasible for development, Mr. Kane noted the City as a "good actor" to work with. He believes that there are available properties to be had, but it is not the market Peregrine focusses on as it relates to the possible return on investment.

Western Rumford (Census Tract 101.01) falls into what the PAHRC methodology calls a "Preservation" Pathway, given its "Typical or better" scores within Cumulative Opportunity and Neighborhood Quality combined with its Change and Trajectory rating of "Outpacing the area." As a highly desirable area, the City should focus on maintaining the few longterm affordable homes located here at Ross Commons, and perhaps even discuss more of such opportunities with local Rumford developer, the Peregrine Group. PAHRC suggests that rents may be higher generally and that landlord relationships be emphasized.

Eastern Rumford (Census Tract 101.02) falls into what is called an "Entry" Pathway, which, despite the current presence of Rumford Towers with 294 elderly units of affordable housing, there may be opportunity for further investment for long-term affordable homes. The main difference between the two areas is the rate of change and while the eastern side may seem more of an entry point for additional affordable homes, if its rate of change ticked up, it warrants ensuring long-term protections for significant asset that Rumford Towers already represents.

An opportunity that exists for Rumford more generally, though technically falling with Census Tract 101.01 and bordering Pawtucket, is the Narragansett Park Plaza, owned by the Carpionato Group, another large Rhode Island real estate company. This plaza serves as a regional shopping center that services a population of 270,000 residents and 190,000 daytime employees in a 5-mile radius.³⁰ Since 2017, the Plaza has been discussed as a possible "lifestyle center" and is now in the process of moving ahead having received Master Plan approval. Of the 24.9-acre site, approximately 14.4 acres are in East Providence.³¹

AGE

CENTRAL

102

< 5 5-19 20-64 65-84

> 84

103

105.0

CT 102

CT 103

CT 104

CT 105.01

POPULATION INDICATORS

Social & Economic Overview

Census Tract	CT 102	CT 103	CT 104	CT 105.01
Total Population	7,296	3,643	6,461	4,547
Total Households	2,733	1,685	2,711	1,838
Average Household size	2.61	2.15	2.34	2.33
Average Family size	3.21	3.02	2.80	2.96

Age of Population

	-							
4	4%	15%		6	4%		12%	5%
	•	•			•		•	
3	5%	15%		60	%		19%	3%
	•	•		•			•	
	<u>6%</u>	13%			65%		13%	5 3%
	•	•			•			
1	5% T	16% T		58	<u>%</u>		15% T	6%
	•	•		•			•	
⊢ 0	%		20%	40%	60%	80%		100%

Median Household Income

-	AI	l Househ	olds	
Statewide			\$61	,043
CT 102			\$52,59	93
CT 103			\$39,019	
CT 104			\$47,818	3
CT 105.01	_		\$50,40)2
	\$0	\$20,000	\$60,000	\$100,000

Families	Non-family			
	\$79,043	\$34,424		
	\$59,365	\$36,815		
	\$65,938	\$18,750		
	\$54,716	\$25,993		
	\$62,978	\$27,394		
\$0 \$20,000	\$60,000 \$100,000	\$0 \$20,000 \$60,000		

HOUSING INDICATORS



Cost Burden



CHAPTER TWO Central

Introduction

Geographically, the section of East Providence referred to in this report as "Central" is the most urbanized area of the City, and its most populous, with approximately 47 percent of the City's population. Its two main east-west thoroughfares, Warren Avenue and Taunton Avenue, are also state (RI 103) and federal (US Route 44) roads for substantial portions. Additionally, both US Interstate 195 and US Route 6 bisect the City through this section. Forming the "heart" of the city, it is where City Hall and many municipal services are located, as well as more than 54 percent of the City's long-term affordable homes.

One of the more significant attributes of the Central area is the City's Waterfront District, which runs along its western shore formed by the Seekonk River. Established in 2003, the Waterfront District holds much promise for the City and has been moving ahead steadily with

development of both housing and businesses since its establishment. Another possible benefit to this area is the recent identification of its Census Tract 104 as a Federal Opportunity Zone,³² which will be discussed further in the Opportunities for Investment portion of this chapter.

The Central area is bounded on the west by the Seekonk River, which becomes the Providence River, and on the east by its border with Seekonk, Massachusetts. Its four Census Tracts form a quadrant at City's center. As illustrated by the map in the infographic Census Tract 102 is northwest; Census Tract 103 is northeast; Census Tract 104 is southwest, and Census Tract 105.01 is southeast. These geographic descriptions will occasionally be used in the narrative section below.

The table below depicts the overall results of the PAHRC analysis, as well as other capital assets and pertinent factors to the investment opportunities across this Central area.

Central Overall Analysis								
Census Tract No.	Cumulative Opportunity Score	Neighbor- hood Quality	Neighbor- hood Trajectory	Pathway	LMIH	Opportunities For Investment	Schools by Physical Location	Bus Routes
102	Typical or better	Below Typical	Lagging behind	Tipping Point	216 elderly, 12 SN rental, 6 family (3/3)	164 Taunton Ave, Ivy Place (Deme- ter IIc) Waterfront District	No ES listed	32, 33, 35, 78
103	Typical or better	Below Typical	On par/just behind	Bargain	353 elderly, 3 family		Emma G. Whiteknact ES: 13.9/1:13; Orlo Ave. ES: 15.8/1:15	33, 34, 78
104	Below Typical	Below Typical	Lagging behind	Revitaliza- tion*	20 elderly, 139 family	63-65 Warren Ave, Odd Fellows Hall Opportunity Zone Waterfront District	Agnes B. Hennessey ES: 14.7/1:16; East Providence HS	32, 34, 35
105.01	Typical or better	Below Typical	Outpacing	Bargain	324 family, 15 SN		Kent Heights ES: 15.1/1:17; Martin MS	32, 33, 34
*Census Tracts' combination of outcomes fell outside PAHRC prescribed results. HWRI made assignment based on reading of the data and existing circumstances.								

C

TABLE 2-1

Opportunity Capital

TABLE 2-2

Central Cumulative Opportunity Scores

Census Tract No.	Cumulative Opportunity Score
102	Typical or better
103	Typical or better
104	Below Typical
105.01	Typical or better

In terms of Opportunity, which relates to Labor Market Access, Transit Access, Health Outlook and Educational Opportunity, all of three of the four Census Tracts within the Central area score as "Typical or better," with the fourth southwest Census Tract 104 scoring "Below typical." As in Rumford, the three Census Tracts that do score higher are actually mixed in their scores as it relates to each of the Opportunity Capital indicators. Overall, three out of four scored poorly on Labor Market Access, with only the northeast Census Tract 103 faring well; the areas were split on Transit Access, with the northwest and southeast Census Tracts 102 and 105.01 scoring "Typical or better"; the areas also split on Health Outlook, with the eastern Census Tracts 103 and 105.01 scoring favorably; and, lastly, only one area-the northwest Census Tract 102-scored "Typical or above" on Educational Opportunity. These indicators are all explored more closely in the sections that follow.

Labor Market Access

TABLE 2-3

Central Labor Market Access Indicators

Indicator CT	102	103	104	105.01
% workers with less than 30 minute commute	73.10%	81.90%	69.10%	69.90%
Local job access (Job density)	4.46	3.47	2.84	3.39
Labor force participation rate	66.3%	62.0%	68.5%	61.8%
Unemployment rate	11.6%	6.2%	8.4%	5.6%
% of adults (25-64) with high school degree or more	82.0%	85.8%	76.3%	83.1%

Of the four Census Tracts that comprise the Central area, only one (CT 103) scored "Typical or above" for Labor Market Access, though there was a mix of positive and negative indicators across all four. As illustrated in Table 2.3, the northern Census Tracts compare favorably with regard to "percent of workers with less than a 30 minute commute" ranking in the second (CT 102) and first quintiles (CT 103), while both southern Census Tracts rank in the fourth (CT 104) and third quintiles (CT 105.01). However, the entire Central area leads the City in its access to local jobs, with both northern Census Tracts in the first quintile and the southern tracts in the second quintile. The rest of the indicators for this Opportunity Capital factor, however, are less positive.

With the exception of the "labor force participation rate" in southwest Census Tract 104 ranking in the second quintile, the remaining three indicators across all four of Central's areas fall in the third to fifth quintiles. Similar to the observations made for Rumford, the demographic circumstances regarding age may help explain some of these factors' rankings. The southwest Census Tract's higher "percentage of population aged 20 to 64 years" at 65.1 percent may play a role in its positive ranking for "labor force participation." The second highest percentage of this typical working-age population is in the northwest Census Tract 102 at 64.4 percent, which falls in the third quintile. Both of the remaining Census Tracts have the highest shares of population aged 65+, which may account for their lower rates.

Unfortunately, the countervailing indicators of "unemployment rate" and "percent of adults aged 25 to 64 years with a high school degree or more," drag the rankings for all the Census Tracts down. While these two particular indicators may have a cause-and-effect relationship (lower educational achievement being a challenge to finding employment), there is nothing in this report or the data examined to draw any such conclusion. That being said, the northwest Census Tract 102, not only falls in the fifth quintile for "unemployment," but its rate at 11.6 percent is the highest across the City overall. (It should be noted that the "unemployment rate" used for Labor Market Access is from the U.S. Census Bureau's American Community Survey Five-Year Estimates (2013-2017), which may reflect some carryover effect from the Great Recession experienced after the foreclosure crisis. Two of the remaining three Census Tracts (103 and 105.01) fall into the third quintile, while the southwest Census Tract 104 ranks in the fourth.

Perhaps most significant for the Central area, as it relates to Labor Market Access, is the fact that its four Census Tracts have the lowest "percent of adults aged 25 to 64 years with a high school degree or more" across the City, ranging from 76.3 percent to 85.8 percent, measuring all within the fourth and fifth quintiles. They are, in fact, the only areas where this indicator falls below 90 percent. The range for the rest of the City is 90.5 percent to 97.4 percent. While this report only seeks to use this fact as an indicator for investment opportunities, having the information could help guide programs for adult education and job training provided by local non-profit organizations.

Like any number of downtowns across the United States, the Central area of the City has

Labor Market Access (cont.)

lost some of its vitality with the economic changes that have negatively affected small retail and other storefront-type locations. The City's Comprehensive Plan Update 2010-2015 notes the Taunton Avenue corridor was the subject of a revitalization study by its planning department in 2001, and a revitalization plan in 2003, developed with the assistance of the Downtown Business Association.³³ Another major area that the Comprehensive Plan focuses on within this area is what is referred to as "auto mile."³⁴ Given the area's demographic profile within Labor Market Access, it could be beneficial to nearby residents if revitalization of these areas took into consideration the needs and skills of the current labor pool.

Transit Access

TABLE 2-4

Central Transit Access Indicators

Indicator CT	102	103	104	105.01
% workers using public transit to commute	5.56%	0%	7.25%	4.65%
% of households with at least one vehicle	86.28%	79.11%	88.53%	89.77%
Average commuting time	21.4	16.9	25.6	23.3

TABLE 2-5

Central RIPTA Bus Routes

	RIPTA Bus Routes			
CT 102	32, 33, 35, 78			
CT 103	33, 34, 78			
CT 104	32, 34, 35			
CT 105.01	32, 33, 34			

Based on the Transit Access indicators, two of the four Census Tracts in the Central area scored as "Typical or above" (CT 102 and 104) and two scored as "Below typical" (CT 103 and 105.01). With the exception of its northeast Census Tract, the Central area ranked relatively high for "percent of commuters using public transportation" with both western Census Tracts scoring in the top quintile and the southwest Census Tract in the second quintile. Moreover, both of those in the first quintile have more than double the average ridership for the state, which is only 2.7%.³⁵ A likely explanation of this high use of public transportation is the relatively low rates of "households with at least one vehicle" in three out of the four Census Tracts, wherein two (CTs 102 and 103) rank in the bottom quintile, and one in the fourth quintile (CT 104). Even the fourth Census Tract only falls in the third quintile. One anomaly in this data, however, is Census Tract 103, which ranks in the fifth quintile for both public transit use and households with

at least one vehicle. Further research would be necessary to devise an explanation for this anomaly, and is beyond the scope of this study.

Another deviation across the Central area's Census Tracts is "average commuting time" with two Census taking the top quintile spots (CT 102 and 103), but the remaining two scoring in the fifth (CT 104) and third (CT 105.01) quintiles. Though both are still less than the US average of 26.4 minutes according to the latest US Census Bureau's American Community Survey Five-Year Estimates (2013-2017), only the southwest's CT 104 is slightly higher than the state's average commute of 24.6 minutes.³⁶

Transit access, and especially its relationship to the overall job market and economy, is a long-standing conundrum in Rhode Island. Rhode Island is unique in that it is served by one statewide public transportation provider-RIPTA. As such, Rhode Island struggles to achieve a significant number of regular public transportation users, at merely 2.7 percent this rate fares poorly when compared to Boston's nearly 10 percent.³⁷ All bus routes in the state radiate out of Downtown Providence's main bus hub at Kennedy Plaza. While the Seekonk River separates East Providence from the City of Providence, its geographic proximity to the state's only major bus hub does provide for a number of routes that offer relative convenience to Downtown Providence.

Central East Providence is served by five RIPTA routes, all of which are considered "Urban Radial," which represent most of the routes in the state, and provide service every half-hour during peak hours weekdays. Non-peak hours and weekends drop service to hourly, which can create significant disincentives to making public transportation a choice.

Health Outlook

TABLE 2-6 Central Health Outlook Indicators

Indicator	СТ	102	103	104	105.01
Environmental Justice Mapping & Screening Tool	BG1	43	68	60	84
	BG2	72	65	69	43
	BG3	56	72	54	37
Air Toxics Cancer Risk	BG4	75		43	
(percentile)	BG5	72		68	
(percentile)	BG6	71			
	BG7	77			•
Environmental	BG1	99	96	87	71
Justice Mapping & Screening Tool	BG2	99	94	86	83
# of risk	BG3	99	88	87	74
management	BG4	96		90	•
plan sites	BG5	94		89	
within 5 km	BG6	97			
(percentile)	BG7	98			
# of primary care doctors per personcitywide		863.6	863.6	863.6	863.6
chance of beir more than 1 mile away fror grocery store	-			Low Access	
% of homes built before 1960		81.5%	49.3%	54.6%	51.9%
before 1980		94.8%	85.1%	91.1%	86.6%

Health Outlook (cont.)

For Health Outlook, the eastern Census Tracts (103 and 105.01) score "Typical or better" while the western side of the Central area score "Below typical," though even within the northwest Census Tract there are areas that may pose concern. In terms of cancer risk from air toxins, this risk within a majority or all of the Block Groups in three of the Census Tracts (102, 103, and 104) contribute to their overall ranking within the fifth (CTs 102 and 103) and fourth (CT 104) quintiles. The southeast Census Tract 105.01 is the only Central area to score highly with lower risk and rank in the first quintile, though even within this southeastern quadrant Block Group 1 appears to have significant risk. However, all the Central area's Census Tracts fall into the highest risk for number of RMP sites within 5 km. (As noted in the Methodology section of the Introduction, the factor for number of RMP sites was not able to be distributed across quintiles.)

Of the remaining measures for Health Outlook, the measure for the number of primary doctors per person was a citywide number, so this was not a factor that played a determining role. However, there were clear differences across the Census Tracts for the two last indicators of grocery store access and the age of housing. Regarding Food Access, meaning that more than 500 people in each Census Tract live at least one mile or more from the nearest supermarket, only the southeast Census

Tract 104 measured as "low access," but with recent development of the Waterfront District including more mixed uses, there may be a lag in the data regarding this measure. As for the age of housing, using either 1960 or 1980, the eastern Census Tracts have the oldest housing and rank in the fifth (CT 102) and fourth (CT 104) guintiles, while the southeastern Census Tract 105.1 ranks in the third guintile, and the northeastern Census Tract 103 has the youngest housing stock and falls in the second quintile. Despite these differences, as can be noted in Table 2.6, a significant majority of all of the Central area's housing stock were built prior to 1980, which likely presents many opportunities for lead paint remediation.

A significant achievement for the City and its Health Outlook was the announcement in May of its award as a new Health Equity Zone (HEZ) by the Rhode Island Department of Health. Rhode Island's Health Equity Zones "encourage and equip neighbors and community partners to collaborate to create healthy places for people to live, learn, work, and play."³⁸ While the City's HEZ will be led by East Bay Community Action Program, which is located in Riverside, it is likely that even if the intention is to focus on a particular area of the city, there will be opportunities to improve health outcomes citywide based on the HEZ activities.

Educational Opportunity

TABLE 2-7 Central Educational Opportunity Indicators

Indicator CT	102	103	104	105.01
% of 4th graders at reading/math level	27, 24, 24, 24, 24, 24, 50	14	29, 28, 59, 24, 24	28, 28, 28
Student-teacher ratio of closest school (Elementary)	No ES listed	Emma G. Whiteknact ES: 13.9 / 1:13 Orlo Avenue ES: 15.8 / 1:15	Agnes B. Hen- nessey ES: 14.7 / 1:16	Kent Heights ES: 15.1 / 1:17
Student-teacher ratio of closest school (Middle School)			Edward R. Martin MS: 13.1 / 1:12	
Student-teacher ratio of closest school (High School)	EP HS: 14.1/ 1:14	EP HS: 14.1/ 1:14 (location)	EP HS: 14.1/ 1:14	EP HS: 14.1/ 1:14
ACT/SAT completion rate (2011, most recent available)	16.6%	16.6%	16.6%	16.6%
% ages 3-5 enrolled in school				
ages 3-4	100%	80.4%	65.1%	40.3%

Using the two pertinent indicators for Educational Opportunity as described in the Methodology Section, three of the Central area's Census Tracts (103, 104 and 105.01) measure "Below typical" relative to the other areas of the City. However, it is in the differences in the specific measures that pertain to this overall rating that made a difference in the scoring.

Overall, the HUD School Proficiency Index across the four Census Tracts ranked from the fifth quintile (CT 103), to the fourth quintile (CTs 102 and 105.01), to the third quintile (CT 104), while the scores for "percent of children ages 3-4 enrolled in school" helped lift at least the northwest Census Tract 102 to its rating as "Typical or above" with 100 percent of those children as enrolled. Although the northeast Census Tract 103 also had a positive ranking for this indicator, ranking in the second quintile, it was not enough to over its poor ranking for HUD School Proficiency. The remaining two southern Census Tracts 104 and 105.01 ranked in the same quintile as their HUD School Proficiency Index scores at third quintile for CT 104 and fourth quintile for CT 105.01, and did not benefit from this indicator.

A remaining factor with regard to Educational Opportunities that will likely have a positive effect across the City, but perhaps particularly within the Central area, are the plans for a new high school,³⁹ which is located in the northeast Census Tract 103. Given the extensive facilities planned for the new building, including its many new science labs, career and technical center, broadcast studio, and graphic arts program, it has the potential for many positive effects, especially as it relates to employment outcomes for future students. It is expected to be opened in 2021.

Neighborhood Quality

TABLE 2-8 Central Neighborhood Quality Indicators

Indicator CT	102	103	104	105.01
Vacancy Rate	5.48%	2.66%	4.09%	1.86%
% of HHs with >\$200K annual income	3.40%	2.70%	1.80%	1.00%
median housing value (2017 values)	\$177,500	\$195,600	\$186,600	\$220,900
Crime Index	4.13	4.13	4.13	4.13
% of population in poverty	10.40%	12.30%	14.20%	17.20%

The second component that determinesthe Targeted Pathway is a measure of Neighborhood Quality. As the City's most urbanized Census Tracts and home to a majority of its affordable housing stock, it is probably not surprising that all of the Central area's Census Tracts score as "Below typical." As explained by the City's Community Development Coordinator, the area has high statistical needs overall.⁴⁰ While there were some slight variations in the ranking across this set of indicators, all of the Census Tracts for all of the indicators ranged only in the third to fifth quintiles.

Beyond these indicators, the overview graphics at the beginning of the chapter for housing cost burdens show less hardship among homeowners than renters overall. Across the four Census Tracts, three of four have a nearly 50/50 split in renter cost burden, with the greatest renter cost burden in the northeastern Census Tract 103, where 55.5 percent of renters pay 30 percent or more toward their housing. The northwest Census Tract 102, meanwhile, has the lowest renter cost burden at 35.9 percent. Depending on household income, any housing cost burden may endanger a household's ability to remain in housing. However, in all cases, it decreases the disposable income that could contribute to other costs and the local economy. In planning for future investment across the City, housing cost burdens should be taken into consideration whenever possible, but especially in the Central area.

Neighborhood Quality Change and Trajectory

TABLE 2-9 Central Neighborhood Quality Change and Trajectory Indicators

Indicator C1	102	103	104	105.01
+Change in # of HHs with annual incomes over \$200K (5 yr)		1.50%	1.80%	.30%
+Change in median housing value (5 yr)-2012 converted to 2017 values	-53,433	-35,975	-63,586	-41,373
% Change	e -23.1%	-15.5%	-25.4%	-15.8%
-Change in avg. tota crime index (5 yr)	l -42%	-42%	-42%	-42%
-Change in # of people in poverty (5 yr)	-2.30%	2.80%	1.90%	1.00%
-Change in # of vacant units (5 yr)	3.75%	1.34%	1.67%	0.85%
units	116	25	55	16
Neighborhood Quality Change and Trajectory (cont.) The third and last component in determining the Targeted Pathway is what PAHRC refers to as "Neighborhood Quality Change and Trajectory." Given the positive and negative natures of these indicators, noted by the plus and minus signs before each indicator, a decrease may be a positive change and an increase may be a negative change (e.g., people in poverty) and vice versa (e.g., change in median housing value).

With the exception of the very positive change in the crime index, which was rated the same across the Central area and dropped more than 40 percent, the rest of the indicators paint a mixed picture. The change in "number of households with incomes over \$200,000," was generally positive with a mix of second and third quintile ranks across the Census Tracts. The western Census Tracts 102 and 104 saw the greatest increase in these households. Median home values, however, varied more widely across the area. Once converted to 2017 dollars, current home values were lower than 2012 across the City, so it was the amount of the decline that differentiated the quintiles for ranking. Both western Census Tracts 102 and 104 experienced the biggest declines and ranked in the fifth quintile, while the northeastern Census Tract 103 ranked in the second quintile, and the southwest Census Tract 105.01 experienced a bit more of a

decrease and ranked in the third quintile. Except for the northwest Census Tract 102's ranking in the second quintile for an actual decrease of 2.3 percent in the "number of people in poverty," the rest of the Central area ranked poorly in both this indicator and the "number of vacant units." There were increases in the "number of people in poverty" that ranged from a low of 1 percent (CT 105.01) to a high of 2.8 percent (CT 103) that ranked from third quintile to fifth quintile respectively. Similarly, the increases in the "number of vacant units" ranked in the fifth quintile for the western Census Tracts (102 and 104), while the eastern side ranked in the fourth quintile (CT 103) and third (CT 105.01).

The rates of these changes across these neighborhood quality measures from 2012 to 2017 as compared to the Census Tracts across the City contributed to different ratings of neighborhood trajectory, with the two western Census Tracts scoring as "Lagging behind" and the eastern Census Tracts splitting and measuring as "On par or just behind the area" for CT 103 and "Outpacing the area" for CT 105.01. These ratings are now taken into account in the assignment of a Targeted Pathway.

Targeted Pathways

TABLE 2-10

ст	102	103	104	105.01
Cumulative Opportunity Score	Typical or better	Typical or better	Below Typical	Typical or better
Neigh- borhood Quality	Below Typical	Below Typical	Below Typical	Below Typical
Neigh- borhood Quality Change & Trajectory	Lagging behind	On par / just behind	Lagging behind	Outpac- ing
Pathway	Tipping Point	Bargain	Revital- ization*	Bargain

Central Targeted Pathways Results

*Census Tracts' combination of outcomes fell outside PAHRC prescribed results. HWRI made assignment based on reading of the data and existing circumstances.

LMIH within CT

TABLE 2-11 Central Low- and Moderate-Income Housing

СТ	102	103	104	105.01
LMIH	216 elderly rental (2 locations)	353 elderly rental (3 locations)	20 elderly rental (1 location)	324 family rental (2 locations)
	3 family rental (1 location)	3 family rental (1 location)	139 family rental (1 location)	13 special needs rental (2 locations)
	12 special needs rental (1 location)			locations
	3 HO units (1 location)			

Opportunities for Investment

TABLE 2-12 Central Opportunities for Investment

СТ	102	103	104	105.01
Oppor- tunities for invest- ment	164 Taunton Ave, 15 Ivy Place (NW- BRV) Waterfront District		63-65 Warren Ave, Odd Fel- Iows Hall Opportuni- ty Zone Waterfront District	

As mentioned in the outset of the HWRI Methodology section, the intention of this report differs from the PAHRC report in its aim to posit "opportunity investment pathways" across all areas of the City and not just those with affordable housing assets. Further, in matching the Census Tract scores to the PAHRC Opportunity Investment Pathways, local information relative to existing affordable housing and current or possible opportunities for investment should be taken into consideration and applied liberally. This report makes note of those existing factors that HWRI is aware of, but those local stakeholders with deep knowledge of the existing market should be consulted in designing any neighborhood wide strategies.

In reaching out to local developers, HWRI spoke to Joe Garlick, Executive Director of NeighborWorks Blackstone River Valley (NWBRV), one of Rhode Island's most experienced and prolific non-profit community development corporations. NWBRV is in the process of early stages of development of the property at 15 Ivy Place / 164 Taunton Avenue, which received partial funding as the result of a fee-inlieu payment from a development in the Waterfront District that did not want to build its 10 percent share of long-term affordable homes per the inclusionary zoning ordinance. The development is across the street from City Hall and will serve as 13 ownership units to a range of incomes from 80 percent area median income (AMI) to 100 percent. Priced at \$138,000 and \$189,900 these units are precisely targeted to this neighborhood's needs. Of the 13 units, the three serving 100 percent (AMI) will also be live-work spaces with some form of retail or office space. While units like these do need to be marketed appropriately, it is a boost to the local economy and workforce as well.

In addition to the Ivy Place development, there are 22 units in Waterfront District that have been approved at 30 Veterans Memorial Parkway, with deed restriction of 2 affordable units off-site. This also includes potential for 110 residential units with potential redevelopment of the UNOCAL site on the waterfront, and 346 apartments and 149 condominiums at the Gulf site.

Targeted Pathways (cont.)

Both projects have requested Tax Increment Financing, but the projects themselves have yet not been reviewed or approved by the Waterfront Commission. There is also a redevelopment of the Metacomet Country Club, which includes residential units, but is not in the Waterfront District.As noted in the introduction to this chapter, Central East Providence is not only the heart of the city, but contains the majority of the City's affordable housing stock, its Waterfront District and a federal Opportunity Zone—as such, it represents substantial investment opportunity not only for its general area, but for the City as a whole and the more than 22,000 people who reside there.

When the PAHRC methodology is applied to the outcomes for each Census Tract's combined categories of Cumulative Opportunity Score, Neighborhood Quality, and Neighborhood Trajectory, two of the Central area's Census Tracts are assigned to the "Bargain" Pathway (CTs 103 and 105.01) and one falls in the Pathway of "Tipping Point" (CT 102). The combined scoring for the fourth Census Tract 104 being "Below typical" for both Cumulative Opportunity Score as well as Neighborhood Quality, and as "Lagging behind" for Neighborhood Trajectory is not a combination that is assigned within the PAHRC methodology, but based on HWRI's analysis of all the factors, it is being assigned to the "Revitalization" Pathway.

The "Bargain" Pathway, which describes both of the eastern Census Tracts 103 and 105.01, suggests areas where there may be opportunities for additional investment for reasonable cost. Both of these Census Tracts have "Typical or better" Cumulative Opportunity Scores, but suffer from "Below typical" Neighborhood Quality, yet have Trajectories that are "On par or just behind" and "Outpacing" meaning they may soon see an uptick or are in the process of such. While both of these Census Tracts have the largest numbers of elderly (CT 103) and family (CT 105.01) affordable housing stock, the report does not have information regarding other specific development opportunities, which are likely worth exploring given this Pathway. The "Tipping Point" Pathway, to which the northwest Census Tract 102 is assigned, scores low in both Neighborhood Quality and lags behind the area's Neighborhood Trajectory putting at risk its "Typical of better" Cumulative Opportunity Score; hence the description of "tipping point." PAHRC suggests that these areas may benefit from strengthening partnerships to ensure continued investment in housing, and seeking additional subsidies as needed for existing housing. While there are two large elderly affordable housing developments in this Census Tract, there is also some scattered sites for family homeownership and rental, as well as a 12-unit development for special needs. In addition, there is intention for future family rental development at Ivy Place with funding from the fee-in-lieu generated from inclusionary zoning in the Waterfront District. While it would be beneficial to ensure affordable housing within the developments in the Waterfront District, the use of those dollars in this Census Tract make sense based on this Pathway.

Despite the southwest Census Tract 104's unique scores not being applicable to PAHRC's rubric for its designated Pathways, HWRI's decision to assign it to the Revitalization Pathway is guided by PAHRC's description of that Pathway as one that "focus[es] on a comprehensive development plan for the neighborhood."⁴¹ This area of Central East Providence is already undergoing significant revitalization due to dominant acreage within the Waterfront District and those related development activities and opportunities. Additionally, its recent designation as a federal Opportunity Zone, which entitles developers relief from capital gains for investment in these areas, could also help spur positive interest. Finally, another current and unique investment opportunity, is Oddfellows' Hall, a 19th century fraternal building, which is on the National Register of Historic Places.⁴² The building represents a significant community resource that could help bolster this revitalization. though it would require the right developer to make it into a true community asset.

RIVERSIDE

Social & Economic Overview

		POPULATION INDICATORS							
X			Census Tract	(CT 105.02	CT 106	CT 107.01	CT 107.02	
105.02		,	Total Popula	ation	5,388	5,751	2,470	4,101	
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		A MAY	Total Housel	holds	2,201	2,745	956	1,742	
	107.01	P	Average Household s	ize	2.31	2.09	2.57	2.35	
	7.02		Average Fan size	nily	2.98	2.70	3.16	2.89	
AG	έE		Age of Po	opulati	on				
	< 5	CT 105.02	7% 13%	%		58%	_	11% 11 <u>%</u>	
	5-19	CT 106	4% 10% T T			68% T		16% 2%	
	20-64	CT 107 01	1% 20%			• 60%		15% 4%	
	65-84	CT 107.01	∎ I		I				
	> 84	CT 107.02	6% 13% •			63%		16% 2%	
			l 0%	20%	40	% 60	<mark>،</mark> ۵% ٤	<b>100%</b>	
Median Hous									
Statewide	All Househ		61,043	Fam	ilies	\$79,0		family \$34,424	
CT 105.02		\$56,	-			\$74,73		\$22,000	
CT 106		\$44,828			-			\$20,889	
CT 107.01		\$	64,750			\$81,4	06	\$36,250	
CT 107.02			\$71,932			\$81,9	44	\$33,409	
	\$0 \$20,000	\$60,000	\$100,000	\$0.\$	20,000	\$60,000 \$100,	000 \$0 \$2	0,000 \$60,000	



#### Cost Burden



#### CHAPTER THREE

# Riverside

#### Introduction

Also comprised of four Census Tracts, Riverside is East Providence's second most populous area, with approximately 38 percent of the City's population. Statewide, Riverside is widely known as the historic location of Crescent Park Amusement Park, which operated from 1886 to 1979, and is still home to the "masterpiece" Looff Carousel, built in 1895, and now seasonally operated during the summer.⁴³ Despite its quaint past as a waterfront destination, Riverside has struggled in more recent years to attract the kind of development that boost its economy.⁴⁴

The Waterfront District continues into Riverside and one of its larger development sites, at Kettle Point, promises higher-priced condominium homes. However, a number of locations pose some environmental issues, like a cleanup of sewage and runoff along Sabin Point Beach, which has kept the beach closed to swimming for decades and is currently undergoing cleanup. Other locations, like Riverside Square and Bullocks Neck, offer attractive opportunities for further improvements.

Given its geographic orientation, there are two main north-south thoroughfares along the western

side—Bullocks Point Avenue (Route 103A), which deadends at the south end of the peninsula at Bullocks Point, and Willet Avenue (Route 103), which then forms the southern boundary with Barrington; and one major thoroughfare along the eastern side, Route 114 / Wampanoag Trail, which becomes County Trail as it enters Barrington and continues to points south through the towns of Warren and Bristol.

Riverside is bounded on the west by the Providence River and on the east by its border with Seekonk and Swansea, Massachusetts. Its four Census Tracts form the lower third of the City as illustrated in Inforgraphic 3.1. Census Tract 105.02 runs east-west to form its full northern border and extends southward along the eastern border with Massachusetts, while Census Tract 106 forms the southwestern border and Census Tract 107.01 occupies the southeast, though not the border with Massachusetts; and, finally, Census Tract 107.02 forms a triangle between these two adjacent Census Tracts as the south-central. These geographic descriptions will occasionally be used in the narrative section below.

The table below depicts the overall results of the PAHRC analysis, as well as other capital assets and pertinent factors to the investment opportunities across Riverside.

#### TABLE 3-1

Census Tract No.	Cumulative Opportunity Score	Neighbor- hood Quality	Neighbor- hood Trajectory	Pathway	LMIH	Opportunities For Investment	Schools by Physical Location	Bus Routes
105.02	Below Typical	Typical or above	Outpacing	Preservation*	72 elderly	Kettle Point (developed)	Silver Spring ES: 12.8 / 1:15	32, 33,
106	Typical or better	Below Typical	Outpacing	Bargain	379 elderly, 81 family	Riverside Square, Sabin Point Beach 33 Hoppin Ave. 80 Burnside Ave.	no ES listed	33
107.01	Typical or better	Typical or above	Outpacing	Preservation	0		James R. D. Oldham ES: 11.5 / 1:16 (closing/ merging)	
107.02	Typical or better	Typical or above	Outpacing	Preservation	55 elderly		Alice M. Wad- dington ES: 15.4 / 1:17	33

#### **Riverside Overall Analysis**

*Census Tracts' combination of outcomes fell outside PAHRC prescribed results. HWRI made assignment based on reading of the data and existing circumstances.

### **Opportunity Capital**

#### TABLE 3-2 Riverside Cumulative Opportunity Scores

Census Tract No.	Cumulative Opportunity Score
105.02	Below Typical
106	Typical or better
107.01	Typical or better
107.02	Typical or better

In terms of Opportunity Capital, which relates to Labor Market Access, Transit Access, Health Outlook and Educational Opportunity, only the northern Census Tract of 105.02 fares poorly with a rating of "Below typical" with the remaining three earning a rating of "Typical or better." Across the four Opportunity indicators, Riverside as a whole fares the worst in Transit Access, with three out of four Census Tracts scoring "Below typical," and most favorably in Health Outlook, with three of four Census Tracts scoring "Typical or above." In each of the other two indicators, the rankings are split 50/50. The northern Census Tract of 105.02 is the only one in Riverside to score "Below typical" across all the Opportunity Capital indicators, and its southwestern Census Tract 106 scores similarly in two categories. Of all ten Census Tracts across the City's three areas, only the two Census Tracts in Riverside (107.01 and 107.02) ranked favorably across three of four Opportunity

Capital indicators. With the southeastern Census Tract 107.01 only scoring "Below typical" for Educational Opportunity, and the south-central Census Tract 107.02 ranking similarly for Transit Access. These indicators are all explored more closely in the sections that follow.

## Labor Market Access

#### TABLE 3-3

#### **Riverside Labor Market Access Indicators**

Indicator CT	105.02	106	107.01	107.02
% workers with less than 30 minute commute	68.50%	64.10%	73.10%	55.70%
Local job access (Job density)	2.14	1.91	0.66	0.57
Labor force participation rate	57.5%	61.7%	67.3%	69.0%
Unemployment rate	11.5%	4.6%	3.3%	4.1%
% of adults (25-64) with high school degree or more	97.4%	90.5%	97.4%	93.7%

As noted in the introduction to Capital Opportunity, the northern and southwestern Census Tracts (105.02 and 106) score "Below typical" for Labor Market Access, while the southeastern and south-central ones (107.01

#### Labor Market Access (cont.)

and 107.02) rate as "Typical or above," though all have a mix of positive and negative factors. Across the four Census Tracts, most fare worst in the "percentage of workers with less than a 30-minute commute," with two in the fifth quintile (106 and 107.02) and one in the fourth (105.02). However, although the southeastern Census Tract 107.01 is an outlier for this category, scoring in the second quintile, both results may relate to some of the issues reflected in the Transit Access indicator discussed in the next section.

Similar to Rumford, Local Job Access is not a positive category for Riverside, with two Census Tracts in the fifth quintile (107.01 and 107.02), and two in the third (105.02 and 106). Given the geography of the City, it is not surprising that those Census Tracts outside the City's center and main thoroughfares support a lower job density.

The clearly differentiating indicators for Labor Market Access in Riverside are the categories of Labor Force Participation and Unemployment Rate, with the northern Census Tract 105.02 ranked in the fifth quintile for both, and Census Tract 106 also in the fifth for Labor Force Participation, though faring well in the second quintile for Unemployment. While the age distribution appeared to be a factor relative to these rankings in other areas of the City that is not precisely the case here. Although Census Tract 105.02 does contain the highest

percentage of households 65 and older, and the lowest percentage of households in the prime working-age category of 20-64 years of age, those percentages are not much lower than Census Tract 107.01, which ranked in the second quintile for Labor Force Participation and the first quintile for Unemployment Rate. As noted previously, it is not the intent of this report to be able to prove causality across these factors; however, the differences do suggest some investigation may be warranted if the City would like to ensure more Labor Force Participation across the City. The difference is particularly stark in the Unemployment Rate measure, where Census Tract 105.02 ranks in the fifth quintile with a rate that is nearly triple the other Riverside Census Tracts and second only to the Central area's northwestern Census Tract 102. The remainder of Riverside fares quite well in this category, with two Census Tracts in the second quintile (106 and 107.01) and its southwestern Census Tract 107.01 in the first quintile with the lowest rate across all ten Census Tracts.

Lastly, Riverside as a whole ranked favorably in "percent of adults aged 25 to 64 years with a high school degree or more" with two of its Census Tracts occupying the first quintile (105.02 and 107.01) and a third in the second (107.02). For this category, its southwestern Census Tract 106 was the outlier, ranking in the third quintile.

### Transit Access

#### TABLE 3-4

#### **Riverside Transit Access Indicators**

Indicator CT	105.02	106	107.01	107.02
% workers using public transit to commute	0%	0%	7.25%	4.65%
% of households with at least one vehicle	90.05%	79.11%	88.53%	89.77%
Average commuting time	25.4	25.5	22.3	25.7

#### TABLE 3-5

#### **Riverside RIPTA Bus Routes**

	<b>RIPTA Bus Routes</b>
CT 105.02	32, 33
CT 106	33
CT 107.01	
CT 107.02	33

As mentioned in the introduction to Riverside, its Opportunity Capital score is lowered by its overall ratings in Transit Access, where three of the four Census Tracts score "Below typical" (CT 105.02, 106, and 107.02) and only the southeastern Census Tract 107.01 earning "Typical or above." The two factors that with the most negative outcomes were "percent of workers using public transit," where both the northern and southeastern Census Tracts (105.02 and 107.01) occupied the fifth quintile,

and the south-central Census Tract 107.02 ranked in the fourth quintile; and "average commuting time," with three of the four Census Tracts ranking in the fifth (CT 107.02), fourth (CT 106) and third (CT 105.02) quintiles. As noted in the chapter on the Central area, the use of public transit is likely an inverse relationship to "percent of households with at least one vehicle," which is the one strong factor among most of Riverside's Census Tracts, with the southeastern Census Tract 107.01 ranked in the first quintile and two others (CT 105.02 and 107.02) in the second quintile. Given this inverse relationship, it is not surprising that the one Census Tract scoring favorably in the second quintile for "percent of workers using public transportation"-the southwestern Census Tract 106—also ranks the lowest in Riverside for availability to an automobile, ranked in the fourth quintile.

Despite the range of rankings across the four Census Tracts for "average commute time," as a whole residents in Riverside have the longest average commute across the three areas, with three of the Census Tracts showing more than 25 minutes commute time (CTs 105.02, 106, and 107.02). While this is still less than the US average of 26.4 minutes according to the latest US Census Bureau's American Community Survey Five-Year Estimates (2013-2017), only the southeast Census Tract 107.01 is less than the state's average commute of 24.6 minutes.⁴⁵

#### Transit Access (cont.)

Transit access, and especially its relationship to the overall job market and economy, is a long-standing conundrum in Rhode Island. Rhode Island is unique in that it is served by one statewide public transportation provider-RIPTA. As such, Rhode Island struggles to achieve a significant number of regular public transportation users, at merely 2.7 percent this rate fares poorly when compared to Boston's nearly 10 percent.⁴⁶ All bus routes in the state radiate out of Downtown Providence's main bus hub at Kennedy Plaza. While the Seekonk River separates East Providence from the City of Providence, its geographic proximity to the state's only major bus hub does provide for a number of routes that offer relative convenience to Downtown Providence.

Riverside is served by two RIPTA bus routes, both of which are considered "Urban Radial," which represent most of the routes in the state, and provide service every half-hour during peak hours weekdays. Non-peak hours and weekends drop service to hourly, which can create significant disincentives to making public transportation a choice. In addition to the two bus routes that operate within Riverside, however, is the proximity of Riverside to two of RIPTA's Express bus routes 60 and 61X with service from the Park and Ride at White Church in Barrington, which is approximately two miles from Riverside. The 60 offers service through Aquidneck Island into Newport, and the 61X offers a few stops traveling south to Roger Williams University with additional stops at the Park and Ride in Portsmouth and Tiverton.

# Health Outlook

#### TABLE 3-6 Riverside Health Outlook Indicators

Indicator	СТ	105.02	106	107.01	107.02
Environmental Justice Mapping &	BG1	47	54	21	40
Screening Tool	BG2	51	18	56	55
Air Toxics	BG3	65	68	1	59
Cancer Risk	BG4	75	57	]	61
(percentile)	BG5		66	]	10
	BG6		45	]	
	BG7				
Environmental Justice Mapping &	BG1	85	39	42	39
Screening Tool	BG2	82	49	44	43
# of risk	BG3	64	51		40
management plan sites	BG4	67	48		40
within 5 km (percentile)	BG5		46		44
	BG6		44		
# of primary care doctors p personcityw		863.6	863.6	863.6	863.6
chance of bein more than 1 mile away fror grocery store	-	Low Access	Low Access	Low Access	
% of homes bu before 1960		43.6%	55.7%	53.4%	58.6%
before 1980		73.3%	77.2%	81.4%	86.4%

#### Health Outlook (cont.)

With three of its four Census Tracts scoring as "Typical or above" for Health Outlook, Riverside fares the best of the three areas of the City for this particular Capital Opportunity indicator. And while these three Census Tracts 106, 107.01, and 107.02 did score well, there is still a mix of factors at work. As described previously, the measures from the Environmental Justice Mapping and Screening Tool are by Block Group, so the overall score reflects the percentiles of majority Block Groups' risks, as such there may still be pockets of concern within any given Census Tract. Both the northern and southwestern Census Tracts 105.02 and 106 fall into the third quintile with a high majority of their Block Groups showing risks at 50th percentile and higher. Though the southwestern and south-central Census Tracts fall into the second quintile, they still have 50 percent to 60 percent of their Block Groups with higher than 50th percentile risk. The percentiles for the "number of Risk Management Plan (RMP) sites within 5 km" showed less risk across three of the four Census Tracts, with the southwestern Census Tract 106 ranking in the second quintile with only one Block Group with a somewhat elevated risk at the 51st percentile, and both the southwestern and south-central Census Tracts 107.01 and 107.02 ranking in the first quintile with no Block Groups in a higher percentile than 44th, and most lower. The northern Census Tract 105.02 is the outlier and ranked in the fifth quintile, with its Block Groups measuring from the 64th to the 85th percentile. The location of the Exxon Mobil storage site may be a factor in these risks, but that should be discussed further with public health experts.

Of the remaining measures for Health Outlook, the measure for the number of primary doctors per person was a citywide number, so this was not a factor that played a determining role. However, for each of the two remaining indicators of grocery store access and the age of housing, a pattern emerges that indicates low access to nearby grocery stores for most of Riverside, but a younger housing stock than the City as a whole, but with each indicator having an exception Census Tract. While three of the four Census Tracts have low access to nearby grocery stores, the south-central Census Tract 107.02 does not. However, it is this same Census Tract 107.02 that fares less well for the age of its housing, scoring in the fourth percentile, while the remaining Census Tracts score in the first (CT 105.02) and second (CTs 106 and 107.01) quintiles.

A significant achievement for the City and its Health Outlook was the announcement in May of its award as a new Health Equity Zone (HEZ) by the Rhode Island Department of Health. Rhode Island's Health Equity Zones "encourage and equip neighbors and community partners to collaborate to create healthy places for people to live, learn, work, and play."⁴⁷ While the City's HEZ will be led by East Bay Community Action Program, which is located in Riverside, it is likely that even if the intention is to focus on a particular area of the city, there will be opportunities to improve health outcomes citywide based on the HEZ activities.

### Educational Opportunity

#### TABLE 3-7 Riverside Educational Opportunity Indicators

Indicator CT	105.02	106	107.01	107.02
% of 4th graders at reading/math level	36, 28, 24, 24	76, 39, 39, 39, 39, 39	36, 39	76, 39, 76, 76, 39
Student-teacher ratio of closest school (Elementary)	Silver Spring ES: 12.8 / 1:15	No ES listed	James R. D ES: 11.5 / 1:1 merge with ton SY2020 Alice M. Wa ES: 15.4 / 1:	6 (closing, Wadding- )-21) Iddington
Student-teacher ratio of closest school (Middle School)			Riverside MS: 11.7 / 1:12	
Student-teacher ratio of closest school (High School)	EP HS: 14.1/ 1:14	EP HS: 14.1/ 1:14 (location)	EP HS: 14.1/ 1:14	EP HS: 14.1/ 1:14
ACT/SAT completion rate (2011, most recent available)	16.6%	16.6%	16.6%	16.6%
% ages 3-5 enrolled in school				
ages 3-4	76.3%	100.0%	0.0%	66.4%

Using the two pertinent indicators for Educational Opportunity as described in the Methodology Section, two of the Riverside's Census Tracts (CTs 105.02 and 107.01) measure "Below typical," and two measure "Typical or above" (CTs 106 and 107.02). Generally, the Census Tracts fared better in the HUD School Proficiency Index than in the percent of preschoolers, with two Census Tracts ranked in the first quintile (CTs 106 and 107.02) and one in the second (CT 107.01). The northern Census Tract 105.02 ranked in the fourth quintile for school proficiency, but ranked in the second quintile for preschoolers. The southwestern Census Tract 106 scored in the first quintile for both Educational Outlook indicators. The remaining Census Tracts were mixed for this indicator, with the northern Census Tract 105.02 ranked in the second quintile, but both the southeastern Census Tract 107.01 and the southcentral Census Tract 107.02 ranked in the fifth and third quintiles respectively.

Changes to two of Riverside's elementary schools' configuration will likely have further impact on its Educational Opportunity in the next couple of years. The elementary schools located in the southeastern and south-central Census Tracts 107.01 and 107.02, James R. D. Oldham and Alice M. Waddington, will be reorganized in the SY2019-2020,⁴⁸ and entirely consolidated into Alice M. Waddington in the SY2020-2021.49 It appears this is not the first time that the Oldham School has undergone significant changes as a prior address and the moving of the school has been noted in research for this report.⁵⁰ Rhode Island Department of Education (RIDE) data on the two schools notes a far higher school population eligible for subsidized lunch at Oldham (64%) than at Waddington (36%) as well as much higher incidences of suspensions (9.7 per 100 versus 2.0) and infractions (17 versus 10).⁵¹ While Oldham's population is much smaller (157 students versus 480),⁵² its population's absorption and servicing by the Waddington School will be critical to the success of any endeavor to merge.

#### Educational Opportunity (cont.)

A remaining factor with regard to Educational Opportunities that will likely have a positive effect across the City, but perhaps particularly within the Central area, are the plans for a new high school,⁵³ which is located in the northeast Census Tract 103. Given the extensive facilities planned for the new building, including its many new science labs, career and technical center, broadcast studio, and graphic arts program, it has the potential for many positive effects, especially as it relates to employment outcomes for future students. It is expected to be opened in 2021.

# Neighborhood Quality

#### TABLE 3-8

#### **Riverside Neighborhood Quality Indicators**

Indicator CT	105.02	106	107.01	107.02
Vacancy Rate	.48%	1.70%	.21%	1.24%
% of HHs with >\$200K annual income	1.40%	2.80%	3.50%	8.20%
median housing value (2017 values)	\$226,100	\$201,800	\$224,300	\$187,500
Crime Index	2.37	2.37	2.37	2.37
% of population in poverty	14.00%	12.40%	2.80%	6.50%

The second component that determines the Targeted Pathway is a measure of Neighborhood Quality. Of the three sections of the City, Riverside is most similar to Rumford in its scores. Three of its Census Tracts' Neighborhood Quality measure as "Typical or above," (CTs 105.02, 107.01 and 107.02), with only the southwestern Census Tract 106 considered "Below typical." Within Riverside itself, the southeastern and southcentral Census Tracts 107.01 and 107.02 had the highest ratings across most categories, especially CT 107.01, which had no categories lower than the second quintile.

Of note, within these indicator categories, is the "percent of population in poverty" in both the northern and southwestern Census Tracts 105.02 and 106, which both fall in the fourth quintile, and are more in keeping with the Central area of the city. As the location of the affordable housing stock within Riverside, it is not surprising that these Census Tracts have these higher rates of poverty, and they should be kept in mind when planning any additional housing in the area.

Beyond these indicators, the overview graphics at the beginning of the chapter for housing cost burdens notes substantially higher cost burdens among renters across Riverside. In three of the Census Tracts (CTs 105.02, 107.01, and 107.02), there are more than twice the percentage of homeowners (with mortgages) than renters who are cost-burdened. In particular, the southeastern Census Tract 107.01 has the highest renter cost burden in the City at nearly 61 percent. The slight exception to this disparity between the homeowner and renter cost burdens is the southwestern Census Tract 106, where nearly 42 percent of homeowners are cost-burdened compared to nearly 47 percent of renters. Depending on household income, any housing cost burden may endanger a household's ability to remain in housing. However, in all cases, it decreases the disposable income that could contribute to other costs and the local economy.

### Neighborhood Quality Change and Trajectory

#### TABLE 3-9

# Riverside Neighborhood Quality Change and Trajectory Indicators

Indicator CT	105.02	106	107.01	107.02
+Change in # of HHs with annual incomes over \$200K (5 yr)	-0.10%	-0.80%	1.50%	7.30%
+Change in median housing value (5 yr)-2012 converted to 2017 values	-11,358	-37,476	-36,369	-54,557
% Change	-4.8%	-15.7%	-14.0%	-22.5%
-Change in avg. total crime index (5 yr)	-41%	-41%	-41%	-41%
-Change in # of people in poverty (5 yr)	7.90%	0.00%	-4.70%	-2.50%
-Change in # of vacant units (5 yr)	-0.37%	-0.32%	-0.22%	-0.31%
units	-8	-10	-3	-6

The third and last component in determining the Targeted Pathway is what PAHRC refers to as "Neighborhood Quality Change and Trajectory." Given the positive and negative natures of these indicators, noted by the plus and minus signs before each indicator, a decrease may be a positive change and an increase may be a negative change (e.g., people in poverty) and vice versa (e.g., change in median housing value). All of Riverside's four Census Tracts were considered "Outpacing" the local market with fairly good trajectories in the 5-year outcomes of the Neighborhood Quality indicators, with some variations from tract to tract. Among the indicators, as a whole, the Census Tracts performed worst in "Change in number of households with annual incomes over \$200K," followed by "Change in number of people in poverty," and the strongest indicator was the "Change in number of vacant units." The only note regarding the performance of the Census Tracts in the two remaining indicators—"Change in median housing value" and "Crime index"was the unusually steep drop in the median housing value in the south-central Census Tract 107.02, which caused it to rank in the fourth quintile.

As noted in the previous section, the rate of the number of people in poverty within the northern Census Tract 105.02 was ranked in the fifth quintile. Unfortunately, its trajectory fared no better and also ranked in the fifth quintile with an increase of 790 basis points (7.9 percent) from 6.10 percent in 2012 to 14.00 percent in 2017—calculated as a rate of change that is nearly 130 percent. As noted previously, while it is out of the scope of this report to discern causality, it is worth consulting with local community organizations to see the effect of this increase on the ground.

### **Targeted Pathways**

#### **TABLE 3-10**

ст	105.02	106	107.01	107.02
Cumulative Opportunity Score	Below Typical	Typical or better	Typical or better	Typical or better
Neigh- borhood Quality	Typical or better	Below Typical	Typical or better	Typical or better
Neigh- borhood Quality Change & Trajectory	Outpac- ing	Outpac- ing	Outpac- ing	Outpac- ing
Pathway	Preserva- tion*	Bargain	Preserva- tion	Preserva- tion

#### **Riverside Targeted Pathways Results**

*Census Tracts' combination of outcomes fell outside PAHRC prescribed results. HWRI made assignment based on reading of the data and existing circumstances.

#### LMIH within CT

#### TABLE 3-11 Riverside Low- and Moderate-Income Housing

СТ	105.02	106	107.01	107.02
LMIH	72 elderly rental (1 location)	379 elderly rental (2 locations)	0 0	55 elderly rental (1 location)
		81 family rental (2 locations)		

#### **Opportunities for Investment**

#### TABLE 3-12 Riverside Opportunities for Investment

СТ	105.02	106	107.01	107.02
Oppor- tunities for invest- ment	Kettle Point (devel- oped)	Riverside Square, Sabin Point Beach 33 Hoppin Ave. 80 Burnside Ave.		

As mentioned in the outset of the HWRI Methodology section, the intention of this report differs from the PAHRC report in its aim to posit "opportunity investment pathways" across all areas of the City and not just those with affordable housing assets. Further, in matching the Census Tract scores to the PAHRC Opportunity Investment Pathways, local information relative to existing affordable housing and current or possible opportunities for investment should be taken into consideration and applied liberally. This report makes note of those existing factors that HWRI is aware of, but those local stakeholders with deep knowledge of the existing market should be consulted in designing any neighborhood wide strategies.

In discussing Riverside with Joe Garlick, the nonprofit developer already working in the Central neighborhood, he mentioned a recent site visit, in Census Tract 106, to a two-acre lot that had its existing structure demolished. Around the corner from that are two vacant schools, one from 1900 and the other from the 1950s. While it is much too early to know whether these properties can be developed as housing, they represent definite possibilities, even for some rental units, which is in keeping with the area's needs.

While it is already developed, it should be noted that Riverside includes the successful remediation of Kettle Point from a former AMOCO/ARCO/BP tank farm, which resulted in the construction of 62 condominiums, 228 apartments, and an 88,000 square foot medical office building, as well as improved public access to the waterfront and East Bay Bike Path. When the PAHRC methodology is applied to the outcomes of each of Riverside's Census Tracts' combined categories of Cumulative Opportunity Score, Neighborhood Quality, and Neighborhood Trajectory, two are assigned to the "Preservation" Pathway (CTs 107.01 and 107.02) and one falls in the Pathway of "Bargain"

#### **Targeted Pathways (cont.)**

(CT 106). As also occurred in one of the Central area's Census Tracts, the combined scoring for the northern Census Tract 105.02---"Below typical" for Cumulative Opportunity Score, but "Typical or above" for Neighborhood Quality, and "Outpacing" for Neighborhood Trajectory--is not a combination that is assigned within the PAHRC methodology, but based on HWRI's analysis of all the factors, it is being assigned to the "Preservation" Pathway.

Despite the northern Census Tract 105.02's unique scores not being applicable to PAHRC's rubric for its designated Pathways, HWRI's decision to assign it to the Preservation Pathway is guided by the area's possibilities for additional investment in affordability, and its central location between a revitalizing market (Census Tract 104) and the competition from its south with two other preservation markets (CTs 107.01 and 107.02). Being contiguous to the Waterfront District on its western shore, and a long border to the north that it shares with some of the Central area's neighborhoods. These shared border neighborhoods may represent additional chances for improvements represented by the ongoing redevelopment of the waterfront as well as the potential growth from the investment in the Opportunity Zone of Census Tract 104. This Census Tract is also the location of 72 long-term affordable elderly apartments at Redfern Grove, very close to both the Waterfront District and the Opportunity Zone.

The "Bargain" Pathway, which describes southwestern Census Tract 106, suggests areas where there may be opportunities for additional investment for reasonable cost. The combination of a "Typical or better" Cumulative Opportunity Score, with "Below typical" Neighborhood Quality, and a Trajectory that is "On par or just behind" and "Outpacing" means it may soon see an uptick or is in the process of such. Census Tract 106 has the largest number of elderly affordable housing stock and the only family affordable housing stock in Riverside. It is also the home to Riverside Square, which was the subject of a market analysis in March 2017,54 and has an active local stakeholder group led by the Riverside Renaissance Movement, the East Providence Arts Council, and the East Providence Chamber of Commerce,⁵⁵ that seeks to capitalize on the Square's prime location as the East Bay Bike Path crosses through its commercial area. As mentioned in the introduction, this southwestern Census Tract is also the location of Sabin Point Park, which is in the process of a major environmental clean-up that may allow the beach to re-open to swimming one day,⁵⁶ whichtaken together with so many other improvements underway-would only draw more people, and likely development, to the area.

The two final Census Tracts—southeastern 107.01 and south-central 107.02-fall into what the PAHRC methodology calls a "Preservation" Pathway, given its "Typical or better" scores within Cumulative Opportunity and Neighborhood Quality combined with its Change and Trajectory rating of "Outpacing the area." Along with Census Tract 101.01 in western Rumford, these neighborhoods form likely the more desirable areas of the City. Also similar to western Rumford in their relative lack of longterm affordable homes, the only such housing in these two southern Census Tracts is 55 elderly units in south-central 107.02. As such, the City should focus on maintaining the few long-term affordable homes located at Riverside House, and discuss more such opportunities with both nonprofit and private developers. The establishment of the Health Equity Zone through East Bay Community Action Program could be a good starting point. PAHRC suggests that rents may be generally higher in such neighborhoods and that landlord relationships be emphasized.

### Endnotes

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### **Devising an Opportunity Investment Strategy** for East Providence

**PROJECT OVERSIGHT Brenda Clement** 

**RESEARCH + WRITING** Annette Mann Bourne

COPYEDITING **Amy Cola** 

DESIGN **Kristina Brown** Lakuna Design

