

Housing Plan

Analysis of Impediments to Fair Housing Choice
Five-year Consolidated Plan

Regulatory Concerns & Barriers to Development

Stakeholder Workshop

September 3

9:00 – 11:00 AM



A Collaborative Process

- **Housing Plan:** identify current and future housing needs for a variety of household types and income levels
- **Analysis of Impediments to Fair Housing Choice:** identify barriers that restrict housing choice for members of protected classes and recommendations to resolve the barriers
- **Consolidated Plan:** describe community development priorities and goals based on assessment of affordable housing and community development needs, market conditions and available resources



A Collaborative Process

These documents enable the State agencies to continue receiving annual allocations from the following sources:

Program	
Community Development Block Grant	\$5,414,189
HOME Investment Partnerships	\$ 3,475,044
Emergency Solutions Grant	\$ 699,115
National Housing Trust Fund	\$3,000,000
Low Income Housing Tax Credit	\$ 3,136,050
Total	\$ 15,724,398



Public Outreach

- RIHousing and OHCD recognize that successful plans require input from a broad array of stakeholders
- The planning processes for these documents require a qualitative analysis in which extensive public outreach is conducted to identify affordable housing, fair housing and community development needs
- The qualitative analysis (the public outreach) will be used to enhance the quantitative profile (the hard data) with the opinions, experiences, perspectives and ideas of Rhode Island stakeholders and residents



Methods of Public Outreach

- Early Stakeholder Interviews to identify key topics
- Stakeholder Workshops – seven this week and three later in the process to vet recommendations
- Public Meetings – three during the week of Sep 23 and three later in the process to vet recommendations
- Municipal Meetings
- Pop-up Events
- Project webpage



Methods of Public Outreach (cont'd)

- Meetings-in-a-Box
- Online Surveys for all Rhode Islanders and Municipal Officials
- FAQ Sheets explaining the projects, how to get involved, whom to contact for more info
- Draft documents to be made available for public review and comment in early 2020



The Value of Stakeholder Input

- You are practitioners in your areas of expertise
- You encounter the challenges to housing and community development on a regular basis
- You are familiar with State regulations, policies and laws that impact the work you do – whether these help you in your work or create difficulties
- You are the individuals and organizations that we need to hear from to expand affordable housing, fair housing choice and improve the quality of life for Rhode Islanders



Small Group Activity: 1-2-4-ALL



Q: What is the biggest barrier to housing development in Rhode Island today?

- State governance and fiscal capacity
- Zoning
- Education
- Housing
- Real estate market
- Housing construction
- Public policy
- Regulatory environment



Responses

- Why doesn't affordable housing in urban areas spread outward?
- Resources aren't available to the handicapped in regard to affordable housing – a centralized resource would be nice to have
- There needs to be state-level oversight over housing as well as a line-item budget that defines affordable housing
- While things are streamlined and available electronically, there are still municipal oversights, locally, that can impede this process (e.g. training)
- Rent is too high in many areas making it difficult to use vouchers
- State-wide plan/funding
- Bureaucracy – amount of work in the process is difficult for small contractors, developers and organizations
- Education – engaging the community so they are included in the process so the outcome is actually what they are looking for
- Cost – increasing costs



Responses

- Funding – lack of state subsidies to reach affordability levels
- No money for vulnerable people to access affordable housing being created
- Regulatory barriers in regard to ex-felons and vulnerable that create barriers for them to access housing
- Agency approval can be a significant challenge
- Cost containment is an issue for developers – bureaucratic processes, testing, etc
- Lack of public sewer and water – limits development and density of housing
- Costs incurred for a limited subsidy to fund staff
- Rental assistance as an additional subsidy if there are not enough brick-and-mortar development
- Landlords can be discriminatory in regard to income
- Land conservation strategies strategy in rural areas, especially in regard to lot size can impede development
- Lack of a clear definition for affordable housing
 - How can you identify those who need affordable housing? (e.g. “working poor”)
 - What is low-income?



Responses

- Local zoning, especially in rural areas, can be an impediment
- Visions and tools need some flexibility to implement affordable housing developments in specific areas
- There needs to a broad range of housing options (low-income vs working class)
- Housing needs to fit the community and address a regional vision/goal
- Transportation may not be accessible to those in affordable housing, especially in rural and suburban areas (e.g. Cranston, Warwick)
- Best transportation system is one that you don't need to go to a schedule
- Not reliable in the South – no east/west bus
- LMI housing law has an exemption for the five densest communities, which goes against land-use laws/commitment where affordable housing could be built
- Communities thinking of housing in general as a problem; families cost money



Small Group Activity: 25-to-10



Q: What is the best solution to eliminating this barrier?

- State governance and fiscal capacity
- Zoning
- Education
- Housing
- Real estate market
- Housing construction
- Public policy
- Regulatory environment



Responses

- Need to create a state commissioner in charge of developing and implementing a plan for housing development for the state.
- Increase the percentage of state-side funds and subsidies set aside for LMI and developers. LMI units are required but not enough subsidies to provide for them.
- Increasing public transit throughout the state for the disabled through community housing developed alongside high-frequency bus routes
- Insufficient supply of funding to meet affordable housing needs and top priority for affordable housing in high-performance school districts
- Line item in state budget for necessary staff to oversee and implement affordable housing plan.
- Improve education regarding community acceptance of affordable housing and the impacts of a lack of affordable housing on local economy, schools and the diversity of a community.
- Creation of more LMI through increased funding for state housing construction and LMI; less talk more action
- Less state money for people in power and more money for the people who really need it.



Responses

- Dedicated line-item budget specifically for housing for stakeholders to lobby on affordable housing
- Create cabinet level position to fund affordable housing
- Streamline bureaucratic process so that contractors have to only submit unique data. General and pre-development data is the same regardless of geography.
- Statewide coordinate effort to increase funding for housing supply to ensure access to affordable housing for LMI and people with disabilities
- Hosting public meetings and developing tools (mailings, website...) to involve the community and debunk myths. An educated community can help shape policy to make development process more streamlined.
- Revisit school funding mechanisms, more state investment for infrastructure, lower permit fees, allow greater density



Responses

- Offer more rental assistance, clearly identify that income matters when renting, use net income instead of gross-income. Create more complexes with spaces.
- Look at regulations and what purpose each requirement serves-what does it cost? How long does it take? Why is it needed? Revise/amend or adopt a streamlined process based on answers.
- Create incentives for developers to provide affordable units such as density bonuses, transfer or development rights in areas that can support higher density development.
- Educating the community to the needs & working on solutions in partnership.
- Create a housing plan. Hire a leader/assign staff to implement plan. Acquire funding via a % fee imposed on the sale of homes over \$ (similar to local land trust fees imposed in other places).
- Create a centralized set of “rules” for municipalities that have not achieved 10% affordable housing that everyone follows and is reviewed by a statewide commission.
- Increase cost per unit limits to accommodate for increased requirements (environmental, design, green buildings/development).



Responses

- Wage stagnation has increased demand for “affordable” housing but the state’s tax base is not comparable to other states with large state investments into AH. Use a multi-sector approach to development that focuses cost containment and mixed use development strategies, i.e. co-locating multiple services that will increase access to core services and assess impacts on the priority outcomes of those sectors. Health care would be a good partner.



For more information:

Project webpage:

<https://www.rihousing.com/statewide-housing-plan/>

Online survey:

<https://www.surveymonkey.com/r/RhodeIslandHousing2019>

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