

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

Affordable Housing, Accessible Housing & Preservation of Housing

Stakeholder Workshop

September 3

1:00 – 3:00 PM



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)

- Meeting-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 creating new and preserving existing affordable and accessible housing in Rhode Island today?

- Affordability
- Factors impacting cost and availability of affordable housing
- How changing demographics impact housing needs
- Public perception of affordable housing—both subsidized and naturally-occurring affordable housing (NOAH)
- Gentrification/displacement due to development pressure
- Factors impacting rents and sales prices in LMI neighborhoods at risk for displacement or redevelopment
- Subsidized units at risk for conversion to market-rate housing



Responses

- Public policy – need the political will to do anything related to affordable housing
- Resources – a lot of paperwork and documentation to assist
- Perception of affordable housing
- Streamlining soft development costs –
- Not having enough financing ability from the state
- Livable wages
- Burden of administrative work
- Payment standards that don't meet FMR
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Responses

- Ability for elected leaders to recognize the need for affordable housing
- Gentrification – requirement for higher wages where people work
- School buildings – bond to remove buildings that don't meet standards. Would be good to secure these buildings for affordable housing development
- The cost to develop affordable housing is a problem that has no solution; if you building family housing in high opportunity areas, children in these areas earn 30% more than cohorts not in these areas. Possibility of reducing the number of people who need affordable housing if more people are given these opportunities
- Location of affordable housing in high opportunity areas;
- May have higher upfront costs which may disincentivize developers



Responses

- Lack of a transportation network available to support affordable housing developments
- Affordable housing products appropriate for a variety of household types and income levels
- Student demand impacts availability and cost for low-income families
- Landlords not rent to Section 8 tenants along with preferential treatment (e.g. student only housing)
- Large number of hours people need to work to afford housing
- Large number of cost-burdened renters due to low minimum wage and increasing cost of living
- High development of luxury apartments and hotels in urban areas
- Supply – the amount and type of affordable housing available



Responses

- Public perception due to a limited understand of what affordable housing means and how it affects the community
- Not just building a house, but also a community – vision and goals
- A need to appropriately frame the conversation related to affordable housing
- A lot of educated, young families have large debts that can impact their ability to afford housing
- Type market – landlord ability to use eviction records, pay stubs, etc that can screen out tenants



Small Group Activity: 20-to-4



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

- Affordability
- Factors impacting cost and availability of affordable housing
- How changing demographics impact housing needs
- Public perception of affordable housing—both subsidized and naturally-occurring affordable housing (NOAH)
- Gentrification/displacement due to development pressure
- Factors impacting rents and sales prices in LMI neighborhoods at risk for displacement or redevelopment
- Subsidized units at risk for conversion to market-rate housing



Responses

- State funding for construction of new units, preserving existing and new units, down payments for rental assistance and home modifications
- Grant funding used to change perception through an advertising campaign on the positive effects of affordable housing on the community. Educate all income levels on the positive effects of AH on our community.
- Funding stream to support housing of all levels and allow communities to donate school buildings for reuse as affordable housing
- Support legislation to train elected and appointed officials
- Increase availability of units through subsidized rental assistance



Responses

- Use funds to rehab existing vacant structures from federal and state contributions
- Having comprehensive plan inclusive to housing and community-driven sustainability such as units, education, urban gardening, positive recreation
- Sustainable funding at state level to support the continuum of housing opportunities.
- Create a reliable budget line-item through increased taxes and luxury developments along with development in high opportunity areas
- Education and recognition of state politicians for how housing instability/lack of affordable housing contributes to negative outcomes for the state (increased economic burden related to health outcomes, education, innovation, etc.) stable, safe, affordable housing is better for state success.
- Education for the community – a lot of stigma surrounding affordable housing and bringing down the cost of adjacent housing. Need more buy-in from community members and stakeholders
- Lower the cost of affordable housing and qualifications.
- Raise general public awareness of the breadth of the problem of Affordable Housing in RI and how families esp. children are affected and how those affected are limited in self-solutions and how this need is a violation of a basic human right.



Responses

- Show each legislator that affordable housing is an investment for their communities
- Build affordable housing on underutilized commercial land
- Dynamic housing development & implementation-local, state & federal government needs to partner with private funders to accost land & buildings from church groups, schools (university to grammar school level) & hospitals to then develop deeply subsidized housing. Local non-profits to provide supportive services.
- Incentive programs to offset market demand such as tax breaks to property owners or managers.
- Provide tax breaks to landlords that rent to low income families and have accessible apartments.
- Public education campaign that communicates how affordable housing supports strong communities
- Prioritize family affordable housing in high opportunity areas
- Ensuring affordable housing has access to good transportation options
- A need to clearly define “fair housing”
- Universal design/accessible housing



Responses

- Gentrification – where are the displaced going to go?
- Available housing and opportunities for low-income residents
- Build homes on top of all strip malls particularly Stop & Shop plazas (or McDonalds)
- Public education campaign that communicates how AH serves and supports strong communities. Components include: media campaign depicting the many faces of AH-families, elders, people with disabilities.
- Education campaign that dispels myths about subsidized housing programs and people served.
- Education that quantifies the financial resources AH provides, rent, construction “job”, other jobs in admin./mgt.
- State and local politicians need to be educated about “what is AH”, i.e. changing public perception
- Redefine “AH” into sub-categories that describe the range and variety of people with housing needs.
- Use these more detailed descriptions to educate local groups-politicians, boards, committees, church groups, etc.
- The local people with this new understanding will use the definitions to promote housing.



Responses

- Amend scoring systems to provide bonus points for development in high opportunity areas. (increasing funding for developments in high opportunity areas).
- We need more breakdown and structure around affordable housing production. One threshold of “affordable” (80%-120% area median income) vs. non-affordable is not enough. We need to require all housing developed to be proportionate to the income breakdown of that local community.
- Political will to have built in governor’s budget a line item for AH for residents that rent, there is not enough AH for residents under \$40,000. Line item threshold to be upwards from 50 million to 100 million for wrap around services which some residents may need.
- Create a permanent stream of state funding for affordable housing.
- State housing bond funding
- Increasing funding. Community education of the voucher holder.
- In order to increase development of affordable units, set aside a 20% of new units developed with tax credits. Offer that t20 % to those making less than 50% of median income for each census tract.



Responses

- Concentrate development of affordable housing (and building rehab) in areas with strong access to public transportation and other amenities.
- Public support and recognition of the need to increase availability of affordable housing
- Perception that need for subsidized housing will never be less-prioritize family affordable housing in “high opportunity areas”/places with good public schools to reduce size of the next generation that needs AH.
- Launch a program that offers attractive incentives (\$) to landlords who rent to section 8 tenants. (e.g., forgivable home renovation funds, state insurance against tenant-caused damage, other perks that make these tenants in-demand).
- Rent control
- Housing and affordability for all – income, age
- What does affordability mean? Need a better way to define/identify who this housing is for
- Lack of legal representation for renters for the purposes of eviction, discrimination (race, income, prior residence)
 - E.g. DARE provides legal representation for landlord/tenant issues



For more information:

Project webpage:

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

Online survey:

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

Contact:

Laura Sullivan at Laura.Sullivan@doa.ri.gov

Alison Neirinckx at aneirinckx@rihousing.com

