

Housing Plan

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

Poverty & Access to Employment & Small Business Opportunities

Stakeholder Workshop

September 5

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)

- 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 greatest challenge to increasing employment and small business development opportunities in Rhode Island?

- Reducing poverty
- Barriers to economic stability and growth
- Workforce development
- Access to community assets
- Affordable childcare
- Public transit
- Access to capital and small business development opportunities
- Small business development support
- Mismatch between job sector growth and housing availability
- Support for:
 - Minority-owned Business Enterprises
 - Women-owned Business Enterprises
 - Section 3 Businesses (HUD-funded contracts directed to businesses owned by or that employ LMI persons)
- Discrimination against minority borrowers and small businesses



Responses

- Institutional barriers – there are many organizations doing phenomenal work, but the state and local systems are not financially supporting programming, staffing, etc., that would allow these organizations to do what they do best and succeed further.
- Not using CDBG funds to fund Individual Development Accounts (IDA)
- LIHEAP is underfunded and needs a cooling/warm weather counterpart
- Behavioral issues (e.g. bad spending habits)
- Structural issues (low minimum wage, lack of affordable housing)
- State is racist/discriminatory, impeding small business development (i.e. need to be in the right zip code to open a small business)
- Even if affordable rent is found, cost of utilities can make housing unaffordable – sets people up for homelessness again and the cycle continues
- Personal history can impede progress, even when improvements are made



Responses

- Intersection of housing availability and job growth – affordable housing matters to employers but business owners are not considered stakeholders and may not see themselves as stakeholders
- Talent crunch is severe – businesses are looking for highly talented individuals and many other jobseekers are being left behind
- Lack of accessible and affordable transit to get to jobs in outer areas creating high turnover (e.g. CVS industrial complex/HQ location, Amazon)
- Structural system of employers in terms of searching for employees – highly computerized/mechanized/digital which is not accessible to everyone (e.g., Indeed)
- Lack of access to affordable childcare – annual costs exceed more than tuition at the two least expensive community colleges
- Lack of start-up capital and banking options for small businesses due to lack of credit history
- Kids in schools not being able to develop their soft skills to become employable



Small Group Activity: 25-to-10



Q: What is the best solution to address this challenge?

- Reducing poverty
- Barriers to economic stability and growth
- Workforce development
- Access to community assets
- Affordable childcare
- Public transit
- Access to capital and small business development opportunities
- Small business development support
- Mismatch between job sector growth and housing availability
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 - Minority-owned Business Enterprises
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Responses

- Affordable childcare – State should offer tax incentives to employers to offer on-site childcare, also improving transit issues
 - Incentivize onsite childcare by job sector – downtown Providence hotel industry is a concentration of single parents needing childcare in close proximity to jobs
- Phase-out period with increasing pay – allow a progressive phase-out for public assistance once employees' wages rise to avoid falling off the benefits cliff as soon as they get a raise
- Barriers to economic stability/workforce development - Universal basic income of \$1,000/month for adults 18 and older so LMI people can take risks in careers/employment without jeopardizing their stability
- Discrimination/racism from financial lenders – ask lenders to make a percentage of loan forgivable (20% or more), must publish all decisions and decision-makers publicly to ID targets of discrimination, train all lender employees on implicit bias and equity



Responses

- Resource centers – provide deposits, utilities turn-ons, childcare providers, etc. to better prepare renters for long-term stability
- Lack of affordable units – have state buyout abandoned buildings to be reused for affordable housing and operated by the state
- Lack of transit - provide consistent transportation, including to cover 2nd and 3rd shift jobs, to stimulate economic growth, across RI and in collaboration with CT and MA
- Decent jobs/Quality of Life – establish a resource center to help people secure housing (i.e. down payment assistance)
- Resource centers for potential small business owners to help them walk through the process of how to get licenses, permitting, etc., especial for non-English speakers and refugees/immigrants who may not be familiar with the process



Responses

- Strategic investment with private businesses – to invest in and facilitate activities that reduce employment barriers, demonstrate substantial return on investment
 - Ex: Amazon purchasing 10 vans to transport LMI workers to/from jobsite might be more cost-effective than high turnover among employees who don't have dependable ride to work
- Barriers to economic stability/workforce development – a forum where people are recruiting interact with people who are developing training programs, especially to assist small businesses in meeting employee needs
- Small business mentorship program – aimed at identifying challenges faced by new small businesses; once a small business has received advice, then they agree to be mentors in the future
- Lack of affordable housing – state should take over abandoned buildings to rehab and fill with voucher households



For more information:

Project webpage:

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

Online survey:

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

Contact:

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