



Healthy Housing, Healthy Communities (H3C) Plan



Table of Contents

Introduction and Background	3
H3C Planning Infrastructure	4
H3C Steering Committee.....	4
Health Equity Zones (HEZ).....	5
H3C Planning Activities	16
RIHousing’s HFA Resources Committed.....	17
LISC RI’s Health and Housing Program.....	17
Housing and Healthcare Toolkit.....	18
Qualified Allocation Plan and Consolidated Funding Round	19
HOME ARP Supportive Services.....	20
Health Institutions and Healthcare Partnerships.....	22
Anticipated Future Partnerships, Commitments & Action Plan: H3C Implementation Stage	25
Planning Sustainability and Ongoing Partnerships	25
Continue to invest in Predevelopment of Supportive Housing Pipeline	26
Using our H3C Toolkit as our “Program Pitch” to stimulate Development and Supportive Service delivery	27
Explore and Incorporate Innovative Low Income Housing Tax Credit & QAP Strategies:	27
Conclusion	28

Introduction and Background

In 2022, the National Council of State Housing Agencies (“NCSHA”) issued a Healthy Housing, Healthy Communities (“H3C”) Initiative in partnership with the Robert Wood Johnson Foundation (“RWJF”). Their H3C initiative intended “to help states leverage their role in the affordable housing industry to attract significant health system investment while elevating community-level leadership in addressing the housing affordability in America” (NCSHA 2022).

The H3C initiative sought proposals to apply for grant funding and technical assistance to promote the development of partnerships between Housing Finance Agencies and health-related organizations and/or systems. Based on its background in supportive housing and its interest in exploring how to best improve and expand its work aligning affordable housing with healthcare partners, RIHousing responded. In May 2022, NCSHA notified RIHousing of its successful award, which included a \$150,000 planning grant (“H3C grant funds”) and technical assistance provided by NCSHA. RIHousing could utilize the H3C grant funds and assistance over an 18-month period to build strategies, identify partnerships, and develop other innovative approaches to align housing and healthcare investments within Rhode Island.

RIHousing’s H3C planning initiative culminated at the end of December 2023. RIHousing’s and its partners’ planning efforts, resources committed, and partnerships explored are memorialized in this plan. Additionally, RIHousing actions planned to continue this initiative’s impact after this initial planning period culminates are included here. RIHousing aims to continue to assemble and align resources across healthcare, housing, supportive service partners, and community-based agencies to continue to finance and expand access to new and rehabilitated affordable supportive housing units. RIHousing will continue to focus its investments within at least five of Rhode Island’s established Health Equity Zones (HEZ) to ground ongoing H3C implementation within an equitable framework, assuring its resources reach historically underserved communities in our state. RIHousing will continue to partner with the State of Rhode Island to support responsible, sustainable, mainstream supportive services utilization and to help community-based providers identify processes, projects, and commitments to promote housing opportunities for vulnerable households with the supportive services they may need to thrive.

Utilizing the mechanisms outlined within this plan and leveraging the ongoing work accomplished by our partners, RIHousing will utilize its unique role in supportive housing development throughout Rhode Island to enhance and expand a pipeline of affordable housing opportunities collocated with healthcare supports that target vulnerable, low-income households. Included in this plan is a summary of our work within the planning period and how we plan to continue this work moving forward.

H3C Planning Infrastructure

RIHousing conducted its initial H3C Planning period between September 2022 – December 2023. During this time, RIHousing focused on the following strategies:

- utilize **our unique role in local supportive housing development to enhance and expand healthcare and housing partnerships** that target vulnerable, low-income households.
- integrate a **capacity-building strategy for supportive services and development partners** into our initiative to build local confidence in the efficacy of supportive services delivery in affordable developments.
- leverage the Rhode Island Department of Health’s Health Equity Zone (HEZ) structure **to equitably deliver initiative resources** to five (5) HEZs that are identified as having a strong focus on addressing housing insecurity and homelessness.

RIHousing’s decision to focus on these three strategies resulted from valuable input gathered from its H3C Steering Committee and its RIDOH HEZ partners. These critical initiative partnerships are described below.

H3C Steering Committee

The H3C initiative places great emphasis on collaboration, and a cornerstone of a collaborative approach is the formation of a dedicated steering committee. Comprising a diverse group of stakeholders, the Steering Committee represents a dynamic network of experts, advocates, community leaders, and key decision-makers who are deeply committed to advancing the goals of the H3C initiative. The steering committee includes participants from the RI Executive Office of Health and Human Services, the RIDOH HEZ program team, the RI Department of Behavioral Healthcare, Developmental Disabilities & Hospitals, RI Departments of Commerce and Housing, Local Initiatives Support Corp of Rhode Island (LISC RI), Care New England, Lifespan, Integra Community Care Network, Blue Cross & Blue Shield of Rhode Island, and One Neighborhood Builders.

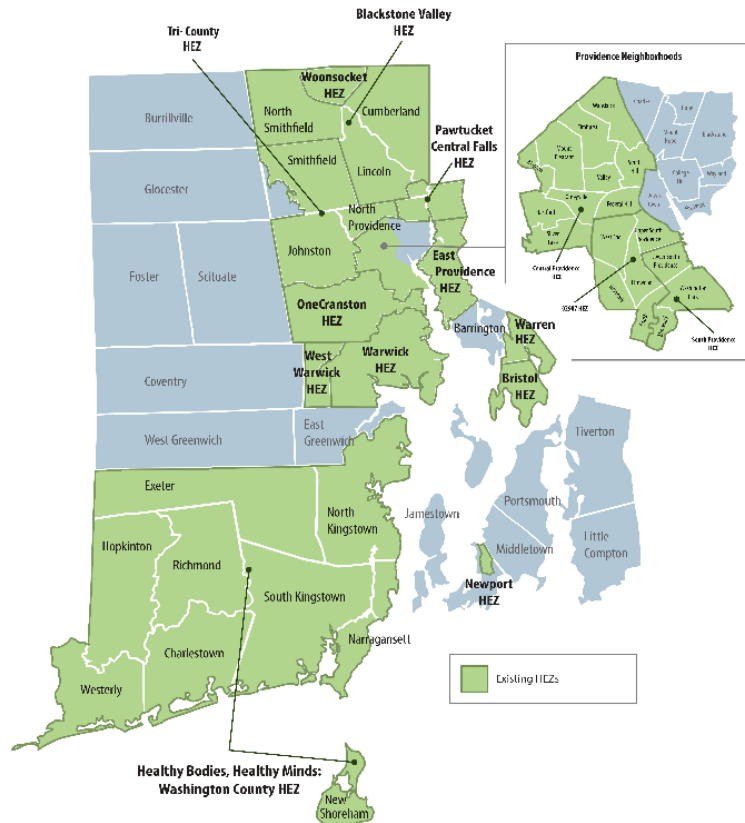
Through regular meetings and discussions, the steering committee provided valuable insights, strategic guidance, and informed recommendations that shaped the direction of the initiative during the planning period. Their collective expertise ensured that the H3C initiative remains grounded in real-world experience, aligns with local resources, responds to community needs, and reflects the broad range of perspectives necessary for fostering impactful change at the intersection of housing and healthcare. This collaborative partnership empowers the H3C initiative to draw upon the wealth of knowledge and resources within the steering committee, ensuring that the initiative’s actions are meaningful, well-informed, and effectively address the challenges faced by vulnerable populations in Rhode Island.

Health Equity Zones (HEZ)

Health Equity Zones (HEZs) are geographic areas in Rhode Island that have been identified as having high levels of health disparities and social determinants of health that contribute to adverse health outcomes in their communities. Rhode Island's Health Equity Zone initiative is a health equity-centered approach to prevention work that leverages place-based, community-led solutions to address the social determinants of health. Through a braided funding model, Rhode Island has already invested more than \$40 million in public health funding towards Health Equity Zones to develop sustainable infrastructure and support community-identified needs to positively impact the socioeconomic and environmental conditions driving disparities and improve health outcomes. There are currently 15 Health Equity Zone collaboratives in communities across Rhode Island.



Rhode Island Health Equity Zone Initiative



HEZs are designed to be collaborations of residents, community organizations, health professionals, and other local stakeholders who come together to address the root causes of health disparities in their communities. The HEZs work to ensure every neighborhood has a fair and just opportunity to be healthier. This work requires removing obstacles to health, such as poverty, discrimination, racism, and their consequences, including insufficient access to good jobs with fair pay, quality education, affordable housing, safe environments, and healthcare. Visit the [Rhode Island Department of Health](https://www.health.ri.gov/) for more information on Health Equity Zones.

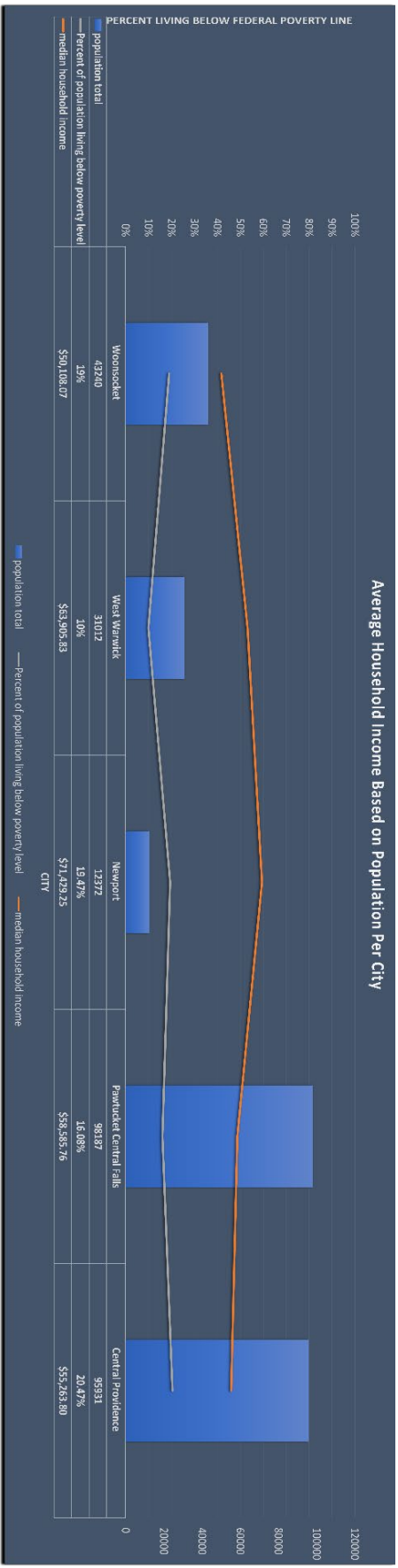
At the beginning of its H3C Initiative and the first planning phase, RIHousing partnered with **five** specific HEZs that indicated an interest in addressing housing insecurity and/or homelessness as priorities within their communities. Partnerships between RIHousing and these HEZs were developed based on the potential to align with the goals and strategies of RIHousing's H3C

initiative and existing HEZ goals to collaborate on creating healthier and more affordable living conditions for HEZ residents. This critical and early initiative partnership allowed RIHousing to ground its H3C initiative in a structure already positioned to achieve impact in our core value of advancing equity.

The five H3C partner HEZs are in the six cities with the highest rates of child poverty. The participating HEZs are Woonsocket, West Warwick, Pawtucket/Central Falls, Newport, and Central Providence. As demonstrated within the chart on the next page, when comparing the five HEZs, only one (West Warwick) has less than 16% of its population living below the poverty line, with 10% of its population living below the poverty line. West Warwick also has the second highest median household income of \$63,905.83, and the second lowest total population (31,012) of the five HEZs. Newport has the highest median household income of the five HEZs (\$71,429.25), but it also has one of the highest percentages of the population living below the poverty line (19.47%) as well as the lowest total population (12,372). Central Providence has the second highest total population (95,931) and the highest percentage of the population living below the poverty line (20.47%), while it also has the second lowest median household income of the five HEZs at \$55,263.80. Pawtucket/Central Falls has the most similar population and median household income to Central Providence (98,187 and \$58,585.76, respectively), though its percentage of the population living below the poverty line, 16.08%, is the second lowest of the five HEZs. Lastly, Woonsocket's total population is 43,240 with 19% of the population living below the poverty line, and this HEZ has the lowest median income of the five HEZs (\$50,108.07). For context, according to the Rhode Island Foundation's 2023 "Housing Supply and Homelessness in Rhode Island" report, the annual household income needed to rent a 2-bedroom apartment in 2021 in Woonsocket, West Warwick, Newport, Pawtucket, Central Falls, and Providence was \$48,160, \$66,320, \$62,280, \$59,240, \$57,720, and \$73,840, respectively. According to the same report, the median household income needed to purchase a single-family home in 2021 in Woonsocket, West Warwick, Newport, Pawtucket, Central Falls, and Providence was \$84,089, \$87,263, \$172,399, \$77,004, \$77,968, and \$87,996, respectively.

Each HEZ consists of diverse partners that include federally qualified health centers, community development corporations, accountable care organizations, Rhode Island's largest hospital system, the local PACE and LISC (Local Initiatives Support Corporation), local community action programs, community mental health centers, visiting nurse associations, housing authorities and a diverse group of non-traditional service providers, community activists and other local stakeholders.

Average Household Income Based on Population Per City and Zip Code



Source of Data: RIDOH HEZ Program Team, November 2023

RIDOH's HEZ Housing Development Pilot

Understanding housing as the critical social determinant of health that it is, RIDOH identified funding to conduct a pilot program to support the HEZs in conducting planning to respond to housing needs in their communities. The HEZ Housing Development Pilot focused on increasing the supply of permanent supportive housing for homeless populations. Utilizing funding from the [National Initiative to Address COVID-19 Health Disparities Among Populations at High-Risk and Underserved, Including Racial and Ethnic Minority Populations and Rural Communities](#) and Blue Meridian Partners, RIDOH launched their HEZ Housing pilot program in October 2022. This one-year pilot concluded in September 2023. The ability to collaborate within both the RIDOH HEZ Housing Development Pilot and RIHousing's H3C Initiative allowed us to leverage each other's efforts, expertise, and impact without duplication, incubate emerging strategies, and more quickly recover and amend work as challenges and barriers emerged. Through the HEZ Housing Development Pilot, HEZs engaged in technical assistance and training with HousingWorks RI and engaged local developers to identify and track housing opportunities, integrating supportive units where possible. They conducted the pilot within six HEZs, including the five participating in RIHousing's H3C Initiative. In total, 250 units of permanent supportive housing were integrated into the housing development pipeline in HEZ communities.

The project's goals included:

- To identify a **pipeline of development projects** within HEZ communities to increase availability of **affordable and supportive housing** within underserved communities, with a particular focus on homeless populations.
- Investing in **HEZ structure to support their readiness to respond to opportunities to create affordable and supportive housing** with planning grants associated with convening stakeholders and the efforts associated with development of pipeline proposals.
- **Convene community sessions** to solicit input and support for proposed pipeline projects.
- **Maintain fidelity to the Housing First, evidence-based approach to addressing homelessness** by combining affordable housing with a person-centered, low-barrier service model focusing on housing retention.

Participating HEZs in RIDOH's HEZ Housing Pilot program included Central Providence, Woonsocket, West Warwick, Pawtucket/Central Falls, Newport, and West Elmwood.

HEZ Pilot program activities included but were not limited to:

- Establishing a contract with an experienced local community developer
- Convening HEZ partners, residents, and stakeholders through neighborhood meetings
- Participating in training and a community of practice to address homelessness, affordable/supportive housing, and housing retention.
- Developing a pipeline of properties for potential affordable and supportive housing with their HEZ, submitting applications for funding, community engagement, and identifying a supportive service partner.

Below are introductions to each of the five HEZs that partnered with RIHousing’s H3C initiative and summaries of their strategic plans and recent results, including the efforts funded and supported by RIDOH’s HEZ Housing Pilot program.

Central Providence Opportunities Health Equity Zone:

The Central Providence Health Equity Zone (CPO-HEZ) is an extension of the Olneyville Health Equity Zone, which was launched in 2015. ONE Neighborhood Builders (ONE|NB), an affordable housing developer, serves as the backbone agency.

CPO-HEZ is a place-based comprehensive initiative aimed at increasing economic mobility and health equity across nine neighborhoods in Central Providence. CPO-HEZ’s vision is that all residents of Central Providence will live healthy, stable lives and be empowered to impact the conditions in their community. Their 60+ Central Providence Collaborative members span sectors, geographies, and issue areas of focus – from city and state governmental partners, elected officials, healthcare and social service providers, and philanthropic allies to small grassroots organizations and residents from Central Providence’s diverse and distinct communities.

Theory of Change:

If CPO-HEZ invests operational, financial, and political capital into efforts that meet residents’ foundational needs, increases access to drivers of mobility, and builds local power and capacity, then the conditions that drive health and economic disparities will improve.

Central Providence Roadmap

The Central Providence Roadmap is the first comprehensive, community-built collective impact plan focused on the nine neighborhoods in the 02908 and 02909 zip codes. The roadmap was developed with input from more than 60 community organizations, civic leaders, and residents of Central Providence. The Central Providence Roadmap is about collectively imagining – and working together to realize – a future with greater health and economic equity. It recognizes and aims to build upon the assets and potential in Central Providence: dedicated community members, innovative programs and services, and a shared commitment of organizations and residents to work together toward shared goals.

In the Roadmap released in March 2023, CPO-HEZ identified its shared visions, aspirational conditions, and the metrics needed to track progress toward their goals. Their shared goals are called “North Stars” and target three overarching pillars:

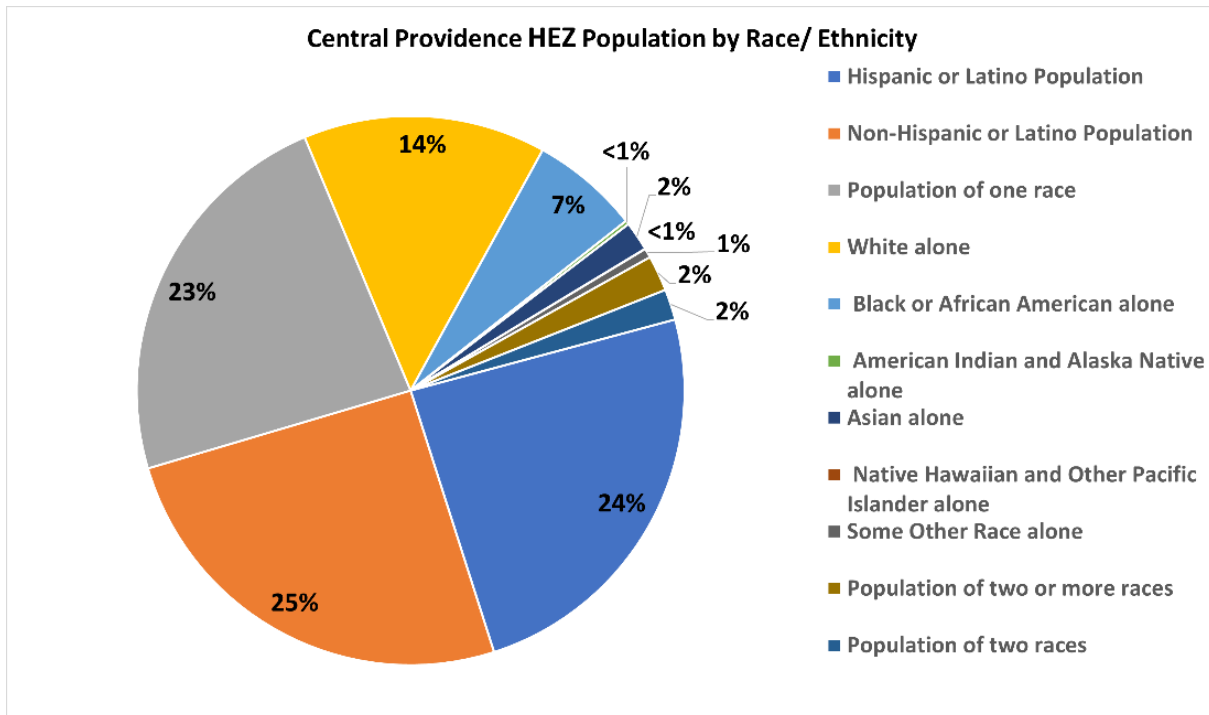
- 1) Meeting foundational needs
- 2) Supporting mobility drivers
- 3) Building power and capacity

NORTH STARS

- Everyone has a safe and affordable place to live.
- Everyone has access to the resources they need to be healthy and well.
- Every young person is ready to learn, and our educational systems are ready to receive them.
- Everyone who wants to start or grow their own business has the opportunity to do so.
- Everyone has access to dignified, sufficient, and sustaining employment.
- Everyone is equipped and empowered to take action to affect change in their community.

The CPO-HEZ has convened Working Groups related to each of the six North Stars, as well as a Steering Committee to guide the overall strategic direction of the roadmap implementation.

To date, CPO-HEZ reports a pipeline of 155 affordable housing units; many of these units will be affordable for extremely low-income households and at least 15 units will be permanent supportive housing.



Source: RIDOH HEZ Program Team, November 2023

Newport Health Equity Zone:

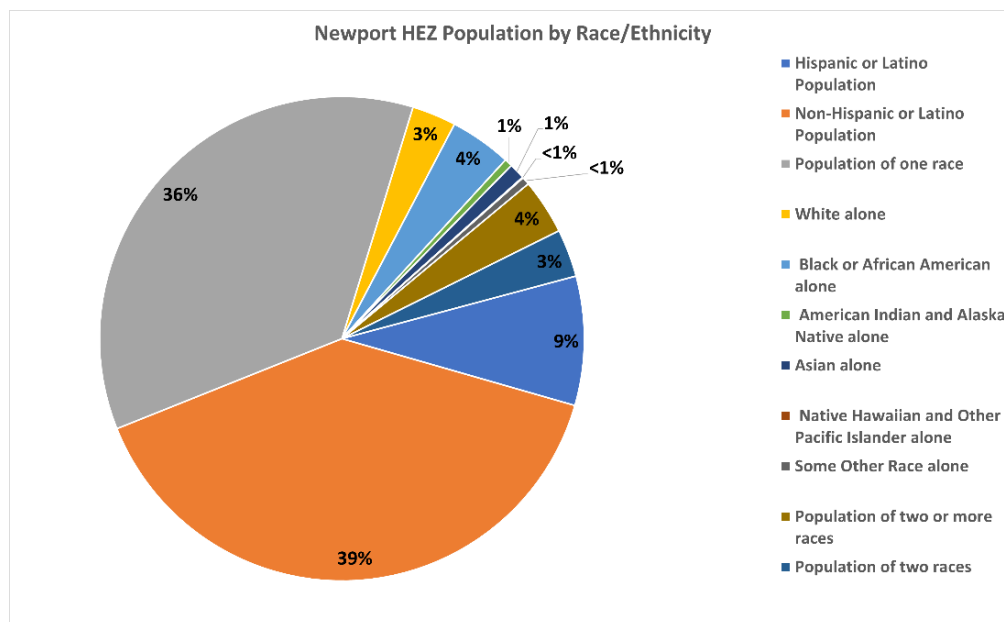
The Newport HEZ was launched in 2015. Women’s Resource Center serves as the backbone agency. They envision a city where structural, financial, and environmental barriers to health and well-being are eliminated, public policy fosters the good health of all residents, and residents feel empowered to control the health of their families and community.

Newport HEZ’s five strategic priorities include:

- Insisting that healthcare and social service organizations meet the needs of our most vulnerable residents
- Bringing neighbors together to spark collective action
- Activating leadership from within the community
- Expanding affordable housing and open space, and
- Advocating for policies and programs that improve community health

The Newport HEZ’s Housing Working Group, led by Church Community Housing Corporation, identifies housing needs within the community, seeks creative approaches to improve housing, resolve housing-related issues, and advocate for fair housing in their catchment area.

Newport HEZ partners include Aquidneck Community Table, Aquidneck Land Trust, Bike Newport, Church Community Housing Corporation, Conexion Latina, Dr. Martin Luther King Community Center, FabNewport, Newport Art House, Newport Mental Health, and Newport Open Space Partnership, as well as many contributing partners. For the purposes of their housing strategic plan, the Newport HEZ focused on strengthening and expanding the relationships between the Newport HEZ, the Women’s Resource Center, and East Bay Community Action Program.



Source: RIDOH HEZ Program Team, November 2023

Pawtucket/Central Falls Health Equity Zone:

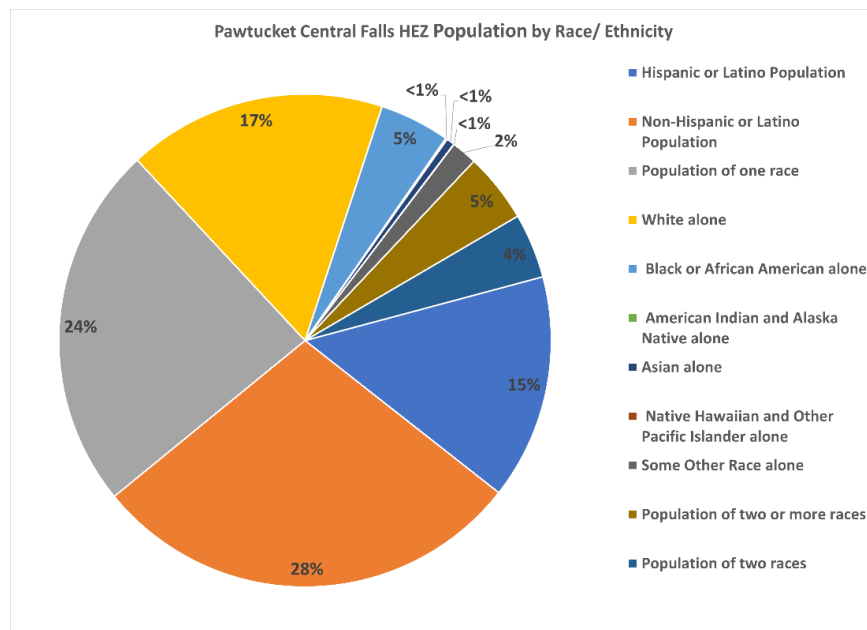
The Pawtucket/Central Falls HEZ launched in 2015 with a focus on adolescent health, behavioral health, and an overall focus on supporting culturally competent health services. The Rhode Island Chapter of Local Initiatives Support Corporation (LISC) serves as the backbone agency.

Pawtucket/CF HEZ's main priorities include:

- Improving and expanding access to healthcare and healthy foods
- Increasing economic opportunities
- Facilitating engagement with youth and the elderly
- Increasing resident's quality of life
- Expanding housing and addressing homelessness

Specifically, Pawtucket/CF HEZ's housing and homelessness goals are to increase support for homeless prevention and services, increase support for homeownership and healthy homes, strengthen landlord accountability, and tenant empowerment.

Pawtucket/CF HEZ partners include the Blackstone Valley Community Health Care, Blackstone Valley Advocacy Center, Blackstone Valley Community Action Program, Central Falls Housing Authority, the YMCA, the Childhood Lead Action Project, Brown University, Memorial Hospital, Pawtucket Central Falls Development Corporation, Pawtucket Foundation, Pawtucket Housing Authority, Progresso Latino, Rhode Island Public Health Institute, RI Coalition Against Domestic Violence, the Providence Center, LISC Rhode Island (the HEZ's backbone agency), Southside Community Land Trust, and Women and Infant Health Care Alliance. For the purposes of this plan, we focused on strengthening and expanding the relationships between the Pawtucket/Central Falls HEZ, LISC, Pawtucket Central Falls Development Corporation, Pawtucket Housing Authority, and Blackstone Valley Health Center.



Source: RIDOH HEZ Program Team, November 2023

West Warwick Health Equity Zone:

The West Warwick HEZ launched in 2015 with the primary goal of helping the community address addiction and the stigma of mental health challenges. Thundermist Health Center serves as the backbone agency. The West Warwick HEZ partners include the Town of West Warwick, West Warwick Senior Center, the Providence Center, the YMCA, Anchor Recovery, Farm Fresh Rhode Island, SouthPointe Christian Church, West Warwick Housing Authority, West Bay Community Action, Thrive Behavioral Health, and Thundermist Health Center (their backbone agency). For the purposes of this plan, we focused on strengthening and expanding the relationships between the West Warwick HEZ, Thundermist, West Warwick Housing Authority, and Women's Development Corporation.

West Warwick HEZ's main priorities include:

- Education
- Reducing stigma and decreasing the rate of substance use and overdose
- Addressing community trauma
- Housing security

Their housing focus includes developing a pipeline of affordable, supportive housing for people in West Warwick who are experiencing homelessness or housing instability, particularly those with behavioral health needs.

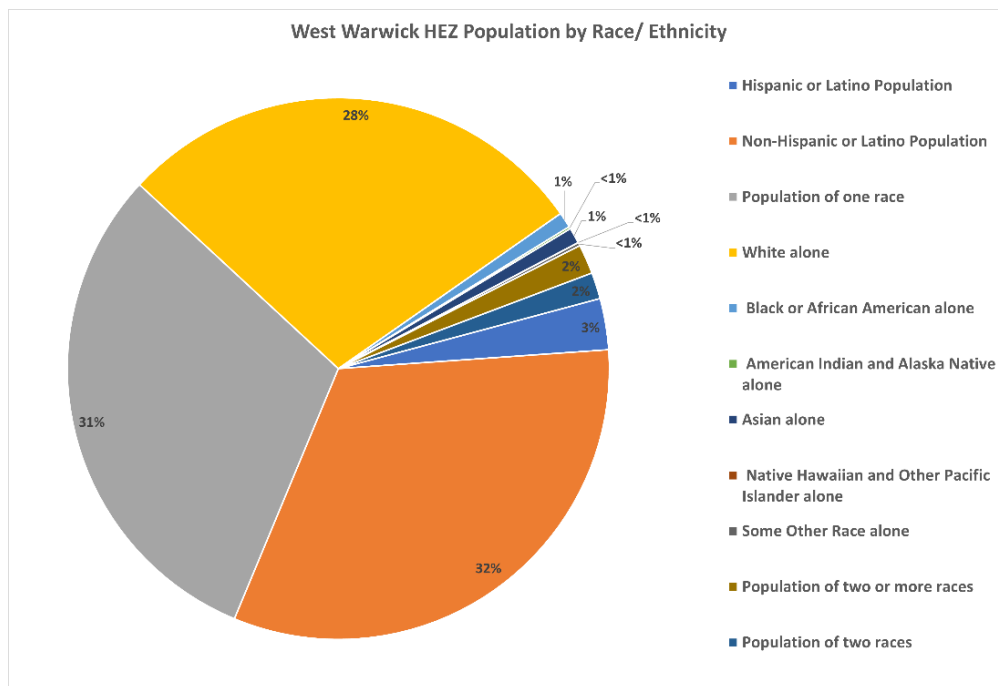
In 2018, WW HEZ identified housing as a priority. In response, the Healthy Neighborhoods workgroup initiative was formed to:

- (1). Develop a pipeline of affordable/supportive housing for individuals and families who are experiencing homelessness and/or unstably housed.
- (2). Increase access to healthcare, behavioral healthcare, and housing stability and retention services for individuals and families living in West Warwick who are unsheltered/experiencing homelessness/housing insecure; and
- (3). Build community capital to ensure resources are available in West Warwick and expand the trauma-informed and recovery-oriented philosophy of home, health, and purpose.

In 2022, WW HEZ executed a contract with Women's Development Corporation (WDC) to explore permanent supportive housing options. WDC assisted in the creation of a pipeline of potential project developments for residents of West Warwick and ultimately identified a specific location in West Warwick with the potential to develop as a regional shelter in the short term (5-6 months) and permanent supportive housing in the longer term (2-3 years), and secured funding and contracted for purchase. In September 2023, WDC presented their proposal for a change of use to the property to begin work on Phase 1, the housing navigation center. Unfortunately, the proposal to change its use did not pass. WDC purchased the property in October 2023 with the intention of transforming the space into permanent supportive housing. WDC is interested in combining the units from this site with other permanent supportive housing development sites, so they are actively looking for additional sites in West

Warwick to develop. Thrive, a community mental health center active in the WW HEZ had applied for funding to staff the Housing Navigation Center; that funding is still available and will be awarded upon finding a new space to house the navigation center. WW HEZ works directly with Thrive, WW Town Council, WW Town Manager, WW Town Planner, and the State Department of Housing to find a location(s) for wintertime shelter (housing navigation center) in West Warwick. This group is currently exploring multiple options.

Additionally, the WW HEZ advocated for policymakers to allow projects that add to the supply of shelter beds to designate up to 75% of those new beds for unhoused people already living in that community. WWHEZ has been advocating for such a regionalization strategy for the past year, following the results of our community survey of unhoused residents that reinforced our belief that unhoused West Warwick residents want to stay in West Warwick.



Source: RIDOH HEZ Program Team, November 2023

Woonsocket Health Equity Zone:

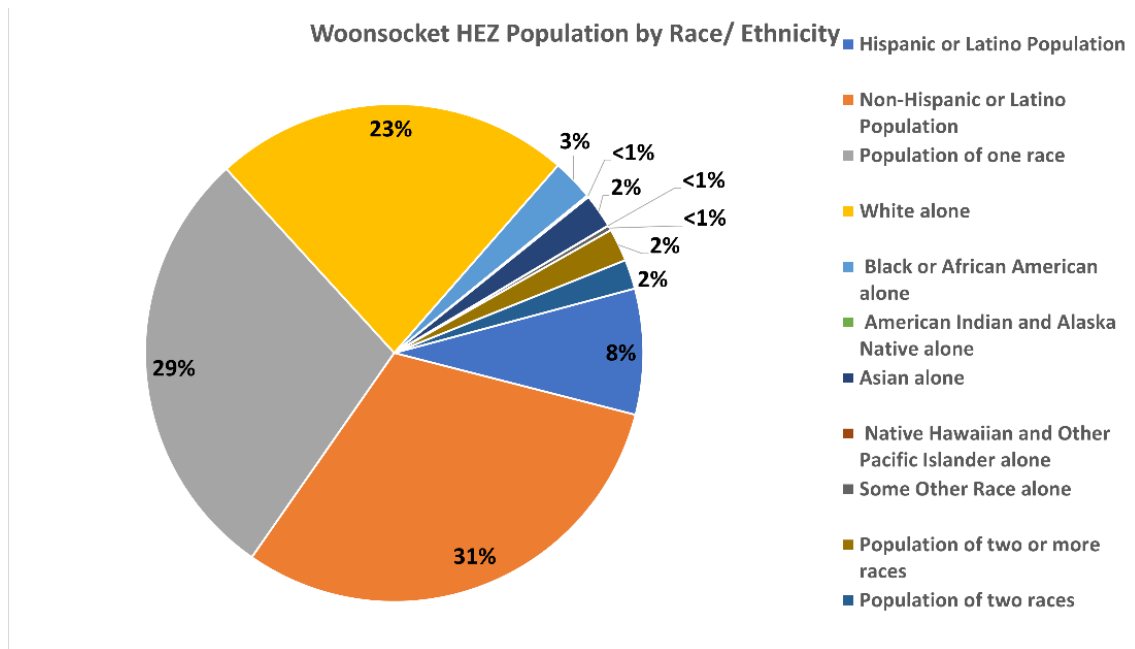
Woonsocket HEZ launched in 2015 with an overall mission of utilizing collective impact and leveraging community resources to address health and wellness disparities in Woonsocket by focusing on the social determinants of health. Thundermist Health Center serves as the Woonsocket HEZ’s backbone agency.

Woonsocket HEZ’s main priorities include:

- Teen health (including pregnancy prevention)
- Improving access to healthy food

- Preventing children’s maltreatment
- Addressing the opioid epidemic
- Increasing housing security

Woonsocket HEZ’s housing priorities center around addressing housing insecurity among people experiencing homelessness and people with substance use disorders. Woonsocket HEZ partners include the YMCA, the Center for Southeast Asians, Sojourner House, the YWCA, Head Start, Connecting Children and Families, Farm Fresh Rhode Island, Gateway Healthcare, Landmark Medical Center, the City of Woonsocket, Riverzedge Arts, NeighborWorks Blackstone River Valley, Thundermist Health Center, and Community Care Alliance. For the purposes of their strategic housing plan, they focused on strengthening and expanding the relationships between the Woonsocket HEZ, Thundermist Health Center, NeighborWorks Blackstone River Valley, and Trinity Health and Rehabilitation Center.



Source: RIDOH HEZ Program Team, November 2023

H3C Planning Activities

Through consistent coordination with the H3C Steering Committee and the H3C HEZ partners outlined above, RIHousing oversaw significant H3C planning activities during the initial H3C planning period. The initial investment of NCSHA and Robert Wood Johnson Foundation's H3C grant funds allowed RIHousing to focus deeply and meaningfully on this Initiative. During the planning period, RIHousing made the decision to significantly reorganize its internal structure to better position itself to sustain the H3C Initiative moving forward. One example of this was the creation of the Strategic Initiatives department within the Executive Division of the agency. This positions the agency to continue its focus on H3C long term. The Strategic Initiatives Department works across other RIHousing Departments to ensure initiative goals are infused among all RIHousing's work. In addition to convening the Steering Committee described above to guide the initiative, other planning activities supported by H3C grant funds and actualized by the RIHousing staff included:

- Engaging with technical assistance provided by NCSHA to support understanding and incorporating best practices in critical aspects of H3C initiative concepts.
- Convening the five H3C partner HEZs to create a community of practice among stakeholders engaging in similar efforts in distinct communities. These convenings became a natural feedback loop where RIHousing could receive input and guidance on HEZ challenges and barriers that related to the H3C initiative, and HEZs could receive information, guidance, and resources to support their housing efforts in their communities. H3C grant funds allowed RIHousing to compensate its HEZ partners for their time, efforts, and expertise.
- Informing, creating, reviewing, and monitoring many of RIHousing's resources committed to the initiative and exploring and expanding understanding of resources that are being considered for future commitments toward this initiative. These resources are more deeply explained in the following sections of the plan.
- Engaging a consultant with deep, national expertise in supportive housing development to create a toolkit to guide the next stage of RIHousing's H3C Initiative. The toolkit is intended to support Rhode Island healthcare and housing development partners as they explore partnerships to integrate healthcare and supportive services into affordable housing, allowing residents to receive the services they need onsite to stay healthy and stably housed.

RIHousing's HFA Resources Committed

LISC RI's Health and Housing Program

Compelled to respond to the clear findings of its own flagship longitudinal study, Blue Cross & Blue Shield of Rhode Island made a \$4 million foundational grant to Local Initiatives Support Corporation Rhode Island (LISC RI) in January 2021 to establish the *Health & Housing Program* (HHP). The purpose of HHP is to redress housing insecurity- and thereby address health outcomes – by enhancing the ability of Rhode Island's non-profit housing sector to create more robust development pipelines and, over time, greater levels of affordable housing delivery.

At the outset of the H3C Initiative, RIHousing committed an investment of \$1 million of its own proceeds into the Health and Housing Program. The program funds predevelopment activities to support the creation of a pipeline of supportive housing units co-located with healthcare services and supports. RIHousing and BCBS RI's investment were further leveraged by an additional \$1 million investment from the Rhode Island Foundation into the Program.

HHP investments can take many forms (grants, recoverable grants, loans, credit enhancements, interest-rate buy-downs, etc.) but, in general, these investments are targeted to housing initiatives that offer housing options to priority populations that are disproportionately at risk of experiencing acute housing insecurity and, therefore, health outcome debilitation. To date, the HHP has made investments in projects that serve:

- Households at immediate risk of experiencing, or having recently transitioned away from, homelessness.
- Young adults aging out of state foster care.
- Low-income elderly residents.
- Low-income residents who identify as LGTBQ.
- Very Low-Income residents requiring service-enriched supportive housing.
- Justice-involved individuals.

Additionally, and in recognition that neighborhood health affects the health of neighbors, HHP has invested in several community facilities and/or initiatives that provide a critical anchor to healthy community development. These investments include 3 Early Learning Centers, a CDC-managed Community Wi-Fi network, and a targeted Equitable Development Plan.

While the LISC's program has had a broad impact throughout many RI communities since its inception, RIHousing's investments are specifically targeted toward developments within its H3C Initiative partner HEZ communities. RIHousing's \$1 million contribution will be made in annual installments over four years, the first two having been made in 2022 and 2023.

The initial impact of the program has been powerful; with predevelopment funds awarded to two developments in our partner HEZ communities that will create a total of 87 affordable units

inclusive of 28 supportive housing units. Below is more information on these two pipeline projects:

Broad Street Homes (ONE | NB): Broad Street Homes is a 44-unit, LIHTC (Low Income Housing Tax Credit)- financed, residential project located in Central Falls. Of the 44 proposed affordable units, 6 are reserved as Permanent Supportive Housing serving households earning at or below 30% of the Area Median Income with wrap-around supportive services. This project is located within the Pawtucket Central Falls HEZ and directly supports multiple special populations (extremely low-income individuals and families, those experiencing or at risk of experiencing homelessness, those experiencing mental health or substance use issues, and those with developmental, intellectual, or physical disabilities).

A Prospering Community (Neighborworks Blackstone River Valley) is a re-syndication / rehabilitation project located in Woonsocket encompassing 43 units. Of these 43 preservation units, 22 are permanent supportive housing units for households earning no more than 30% AMI and coupled with wrap-around supportive services; 10 are restricted to households earning between 31 – 50% AMI, 8 are restricted to households earning between 50 - 60% AMI, and 3 are restricted to households earning between 61 – 80% AMI. This project is located within the Woonsocket HEZ and directly supports multiple special populations (extremely low-income individuals and families, those experiencing or at risk of experiencing homelessness, those experiencing mental health or substance use issues, and those with developmental, intellectual, or physical disabilities).

While RIHousing's investment has supported the pipeline of 87 affordable units within our partner HEZ's described above, the HHP as a whole, inclusive of BCBS RI and the Rhode Island Foundation's investments, has supported a pipeline across 26 projects in 10 municipalities across the state. These projects project a total pipeline to date of 407 permanent supportive housing units and 92 units serving households earning between 30% - 50% of the area median income.

Throughout the initial planning period, RIHousing monitored the impact of its investments and will continue to monitor the fund's direct and leveraged impact on development in its partner HEZs and throughout the entire state over the next two years.

Housing and Healthcare Toolkit

Towards the culmination of this planning period, RIHousing and the Steering committee recognized the need for additional information on best practices to inform growing and future investments from the healthcare partners, and how to best position those future investments to support the powerful work begun during the H3C planning period. Therefore, RIHousing engaged Corporation for Supportive Housing (CSH) in September 2023 to develop a comprehensive toolkit for healthcare and housing partners to frame a localized vision of how

Rhode Island can integrate healthcare and supportive services into its affordable housing, and to serve as a roadmap to healthcare and housing partners seeking to join the initiative and participate in supportive housing development. Additionally, the toolkit includes introductions to healthcare partner types to support and inform partnership development; tools to standardize supportive housing services within the partnership; defines common terminology from both the health and housing sectors, acronym lists to support clear communication and understanding, information and resources to incorporate best practices into partnerships, templates for written agreements including but not limited to Memorandums of Understanding and tenant selection plan. The toolkit is a complement to this plan and will guide the implementation of RI Housing's action plan into the next phase.

Qualified Allocation Plan and Consolidated Funding Round

The Low-Income Housing Tax Credit (LIHTC) is one of the most important tools for the development and preservation of affordable housing. The LIHTC gives investors a dollar-for-dollar reduction in their federal tax liability in exchange for providing financing to develop affordable rental housing. The Qualified Allocation Plan ("QAP") is the guiding policy document for LIHTCs, which outlines how tax credit allocations will be prioritized. In its 2024 QAP, RI Housing significantly increased the points awarded for the inclusion of supportive housing units for households who have experienced homelessness compared to previous QAPs. In tandem with receiving LIHTC, developers are strongly encouraged to actively pursue operating and/or rental subsidies for extremely low- and low-income units to increase project financial feasibility.

In total, developers can earn up to 157 in the QAP. New in 2024, out of those 157 points, developers can earn up to 25 points for effectively serving people: (i) who have income at or below 30% of median income, (ii) are homeless and coming from the Coordinated Entry List or (iii) have special needs, including persons with physical, developmental, or other disabilities; individuals fleeing domestic violence; and other populations where supportive services or assistance would prevent homelessness or serve those with the greatest risk of housing instability. This category has a 19-point increase from the 2023 QAP, which offered 6 points to incentivize serving these populations.

For developments in which the owner will be partnering with a service provider to provide supportive services:

- 25 points – 21% or greater of the total number of units in the development
- 20 points – 16-20% of the total number of units in the development
- 15 points – 11-15% of the total number of units in the development
- 10 points – up to 10% of the total number of units in the development

A service plan and memorandum of understanding with a service provider are required for homes that are intended for persons with special needs, and the supportive service plan

must outline the appropriate services applicable to the population being served, and which must be approved by RIHousing to be eligible for points in this category.

For developments providing 30% AMI units (without supportive services):

- 18 points* – 21% or greater of the total number of units in the development
- 15 points – 16-20% of the total number of units in the development
- 12 points – 11-15% of the total number of units in the development
- 9 points – up to 10% of the total number of units in the development

**Up from 3 points in 2023*

RIHousing funds its QAP and the development, preservation, and operation of affordable housing through the agency's Consolidated Funding Round. In 2022, RIHousing adopted a universal application that consolidates the request for multiple financing sources into one application called the Consolidated Funding Round. This competitive request for proposals streamlines the application process, allowing interested developers the opportunity to apply for multiple funding sources, including LIHTC, through a single application.

RIHousing launched the Request for Proposals for its consolidated funding round in November 2023. Thirteen programs with over \$90M in funding are included in this round of funding. The financing programs fund a range of affordable housing development and preservation activities, with most of the programs focused on housing for households at or below 80% of the Area Median Income including supportive housing resources for persons experiencing homelessness or at risk of homelessness. RIHousing includes multiple programs targeted to and supportive of H3C populations and goals within its 2023 consolidated funding round. Ongoing H3C work will include participation in funding decisions and informing contracting for the pipeline of projects resulting from the consolidated funding round. H3C will also identify and follow H3C aligned pipeline projects resulting from this consolidated funding round to inform the implementation stage of the initiative and anticipates these pipeline projects will provide lesson-learned, opportunity to navigate barriers during implementation, and to further refine and shape the H3C initiative.

HOME ARP Supportive Services

The HOME-American Rescue Plan (HOME-ARP) program was established through a \$5 billion allocation to states and local Participating Jurisdictions in the American Rescue Plan Act of 2021 (ARPA). The State of Rhode Island's \$13.5 million allocation is administered by RIHousing. The program can be used to provide assistance to qualifying populations, which include individuals and families experiencing and at risk of homelessness, by providing rental housing, supportive services, non-congregate shelter, tenant-based rental assistance (TBRA), and non-profit operating and capacity building.

RIHousing is targeting the state's HOME-ARP resources primarily for the provision of supportive services for qualified populations living in deeply subsidized housing developments, and to capitalize on the development or preservation of permanent supportive housing. RIHousing issued its Request for Proposals for HOME-ARP services providers in November 2023 in coordination with its consolidated funding round summarized above. RIHousing anticipates making up to \$10 million in supportive services awards to support the increased capacity of service providers to deliver the host of supportive services that accompany supportive housing developments.

Health Institutions and Healthcare Partnerships

RIHousing recognizes that systematic partnerships with public, private, and not-for-profit healthcare institutions and programs are and will continue to be critical to this ongoing H3C initiative. Examples of critical partnerships RIHousing hopes to continue to engage include:

Executive Office of Health and Human Services (EOHHS) and RI Medicaid

These offices oversee critical initiatives we hope will be foundational supports within future developments, such as:

Housing Stabilization Services Program:

- Home Stabilization is a benefit available to Rhode Island Medicaid members who meet program eligibility criteria. The Home Stabilization program provides an array of time-limited services, including home tenancy support, life skill training, and other modeling and teaching services for individuals who require support in maintaining a home, and housing navigation services to individuals who require support in securing, and transitioning to housing. Services are intended to be flexible and support recipients in becoming self-sufficient with their housing needs. Home Stabilization services promote positive health outcomes and housing retention.
- Home Stabilization services are provided by Rhode Island Executive Office of Health and Human Services (EOHHS) certified providers. EOHHS encourages diverse organizations to apply to become providers, including, but not limited to, homeless service agencies, community action agencies, mental health treatment agencies, health clinics, and case management agencies.
- Early on during the H3C initiative planning process, EOHHS identified and reported capacity challenges among some services providers creating a barrier to becoming eligible and able to bill Medicaid for HSS. EOHHS responded by funding a series of mini grants and technical assistance efforts to respond to these challenges and support community agencies to better access this critical and innovative Medicaid program.

Medical Respite Pilot Program

The Medical Respite Care pilot through Medicaid serves people experiencing housing insecurity or homelessness with acute medical and behavioral health support needs, including but not limited to people who are preparing for or recovering from medical procedures, hospitalization, or who need a safe place to heal from an acute illness or injury. For example, an individual experiencing homelessness with a broken leg, or in need of wound care for a burn would be a potential client for this program. By providing a stable and safe place to recover and receive necessary services, medical respite promotes healing and recovery – ultimately disrupting the cycle of homelessness – and reduces the need for costly, preventable emergency intervention.

- Medical respite care is trauma-informed and focuses on providing client-centric care to improve an individual's health status by ensuring clients feel valued and

cared for and can focus on planning for a future that is not centered around their current illness/injury. When made available to people experiencing homelessness, medical respite care is proven to:

- Improve overall health status by ensuring a safe environment to medically recover
- Address health-related social needs by providing necessary wraparound services
- Decrease healthcare expenditures by preventing recurring illness and emergency visits

Pay For Success

Pay for Success is a Permanent Supportive Housing Pilot Program in Rhode Island. This pilot will support individuals who are high utilizers of Rhode Island's:

- Healthcare System
- Criminal Justice System
- Homeless Services System

Overseen by the Executive Office of Health and Human Services (EOHHS) in partnership with the Coalition to End Homelessness, the PFS PSH pilot is Rhode Island's first experience with social impact investing, an innovative model for financing social programs. The pilot program will span five years. A capital investment to begin the program goes to the initiative's partnering service providers. The program is evaluated by a third party, and if its metrics have been met, state funds become available to repay the private investor. The FY22 Rhode Island state budget included a \$6 million dollar provision to be spent repaying investors if and when the program meets benchmarks as determined by the evaluator.

Department of Health

Rhode Island's Department of Health (RIDOH) has the mission to prevent disease and protect and promote the health and safety of the people of Rhode Island. Among its leading priorities is to address the socioeconomic and environmental determinants of health; eliminate health disparities and promote health equity; and ensure access to quality health services for all Rhode Islanders, including the state's vulnerable populations. Continued partnership with RIDOH and its Health Equity Zone initiative will continue to be a priority for RIHousing as it moves into the H3C implementation stage. Additionally, RIDOH oversees other resources, such as community health centers, that RIHousing believes will be important to continue to engage in the H3C Initiative.

Community Health Centers

Community and Federally Qualified Health Centers (CHC and FQHC) offer quality primary care and other services in the lowest income communities. FQHCs, with support from the federal Health Resources and Services Administration (HRSA), can offer healthcare regardless of a person's ability to pay. Health Centers increasingly offer outpatient mental health and substance use services, as well as prioritize integrated physical health and behavioral healthcare teams. Health centers are generally

nonprofits with a goal of improving community health and improving health equity in the communities served.

Health Systems and Hospitals

Generally, Health Systems are for-profit or nonprofit entities that are anchor institutions for many communities by addressing individual health care needs at times of crisis and illness. Increasingly, hospitals are operating health clinics and practices to create an integrated health system across acute (hospitals) and non-acute (primary care, specialty care) levels of care. By operating a health system, these large entities can efficiently address the health care needs of communities. Examples of health systems in Rhode Island include Care New England Health System and Lifespan.

Department of Behavioral Healthcare, Developmental Disabilities & Hospitals (BHDDH):

- **Community Mental Health Centers**
Community Mental Health Centers (CMHCs) are like health centers in that they are community-based and serve people regardless of their ability to pay. One critical difference is that CMHCs' primary mission is to address mental health needs. Some centers also offer substance abuse services, given the strong correlation between mental health and substance use disorders. With the goal of integrated physical and behavioral healthcare, CMHCs are increasingly screening for physical health needs and partnering with local health centers to offer integrated care. CMHCs also offer specialty mental health and substance abuse care that is usually beyond the mission of health centers or other types of providers. Those services can include psychiatric care, outpatient therapy, Assertive Community Treatment (ACT) teams, Integrated Health Homes (IHH), case management, outreach, psychiatric rehabilitative services, peer support, and residential care. CMHCs will be a critical partnership within a supportive housing development seeking to provide this level of care and support to their identified subpopulation.
- **CCBHC (Certified Community-Based Health Centers)**
The new Certified Community-Behavioral Health Center model (CCBHC) is under development to give CMHCs greater flexibility to cover more services and community needs. CCBHCs have a variety of federal requirements including services that must be offered, access standards, and quality standards. Rhode Island is developing its process for state certification of CCBHCs. Ongoing coordination to support BHDDH as it finalizes its standards is an ongoing priority for the H3C initiative going forward since RIHousing sees CMHCs and CCBHCs as foundational supports long term for many of the populations it projects to serve.

Anticipated Future Partnerships, Commitments & Action Plan: H3C Implementation Stage

Planning Sustainability and Ongoing Partnerships

RIHousing is committed to continuing to support this H3C initiative over the coming two years and is envisioning this next stage of the initiative with two overarching goals: the continuation of the planning stage and the expansion of an implementation phase.

To support strategic planning sustainability and ensure H3C seamlessly continues, RIHousing commits to support the planning of this initiative for the next two years. However, the Steering Committee and RIHousing understand that to increase the intended impact, the planning process must shift. RIHousing will invite leadership from RI's key health institutions and health partners outlined in the section above with the hope that each will commit to continue to strategically plan how exploration of H3C implementation could and should occur in Rhode Island. Within the next 6 months, we hope to include leadership from those healthcare partners and other leadership in the housing sector to come to a consensus around shared priorities, goals, and next steps to support the implementation and sustainability of H3C over the coming two years, together.

Additionally, RIHousing hopes to convene with its HEZ partners and RIDOH HEZ leadership to discuss and inform how RIHousing could best utilize HEZ structure to advance H3C initiative over the coming two years and to listen to how RIHousing can best support the HEZs in reaching their housing goals outlined in their housing plans.

The steering committee recommended, and RIHousing agrees, that simultaneously the creation of an H3C implementation committee could continue matchmaking efforts between development partners and healthcare institutions. This implementation committee could monitor pipeline progress, consider challenges or barriers that emerge, and serve as a community of practice to generate new innovations and highlight emerging practices that are effective in Rhode Island.

The implementation committee will inform a feedback loop inclusive of successes and challenges with the planning group, to assure the implementation committee is supported by the planning committee in navigating challenges, and so that system barriers identified in implementation can be addressed through ongoing strategic planning efforts.

RIHousing recognizes the ongoing efforts of the Housing is Health Collaborative (HiHC) and its relationship to the H3C Initiative due to HiHC's focus on the potential for healthcare partnerships in ending homelessness. The HiHC is a Collective Impact initiative that convenes stakeholders from the healthcare and homelessness services sectors, with a shared goal of using a public health approach to prevent and reduce homelessness, and to ensure cohesive, equitable healthcare and housing services for those experiencing homelessness. Convening monthly

since 2021, HiHC grew out of the recognition from leaders in the healthcare and homeless sectors that housing is a key determinant of health—and that collaboration within and among healthcare organizations (including the Medicaid Accountable Entities) could be a catalyst to sector-wide collaboration to address homelessness in Rhode Island and improve the health and healthcare of those impacted by it. Current members of HiHC include health systems, Accountable Care Organizations, health plans, state agencies, Health Equity Zones, housing organizations, the Coalition to End Homelessness, and individuals with lived experience of homelessness.

HiHC has invited RIHousing to discuss how aligning our initiatives could strengthen our efforts. RIHousing believes HiHC momentum and existing partnerships would be foundational support to the implementation committee it is suggesting in this action plan and that RIHousing may be able to offer resources in the form of future staff support to align the initiatives. This discussion has already begun between RIHousing and HiHC and we look forward to continuing discussions in early 2024.

RIHousing will also engage with its planning peers to assess the utility and feasibility of an H3C summit to provide training and collaborative opportunities. A summit could amplify the efforts of the H3C initiative, create opportunity to cultivate new or enhanced partnerships, and serve as a training hub for best practices highlighted in the H3C Toolkit. We anticipate exploring this possibility with our partners within the next six months, and depending on the outcome of those conversations, may host the summit during the implementation period of this initiative.

Continue to invest in Predevelopment of Supportive Housing Pipeline

One foundational step of the H3C initiative was the strategic investment in LISC's Health and Housing Program to fund predevelopment to create a pipeline of affordable supportive housing projects integrated with healthcare services and supports. This approach recognizes the relationship between housing and health outcomes and acknowledges the critical role that stable housing plays in promoting overall well-being.

Continuing to invest in predevelopment programming allows us to catalyze the development of new housing units while we continue into the implementation stage of the H3C Initiative. Additionally, it continues RIHousing's commitment to advancing equity. Over the next two years, RIHousing will continue its annual investments in the LISC RI program and monitor its ongoing impact. Additionally, we will continue to educate funding partners on the importance of flexible predevelopment funding tailored specifically for our most vulnerable Rhode Island communities.

Using our H3C Toolkit as our “Program Pitch” to stimulate Development and Supportive Service delivery

Utilizing the H3C grant, RIHousing commissioned the creation of a comprehensive H3C Toolkit to provide housing developers and healthcare providers a high-level overview of information about systems, partnerships, and programs that make successful healthcare and housing partnerships possible. The Toolkit is a comprehensive resource that brings together guidelines, best practice, definitions, templates, and other resources for all parties involved in the projects, including developers, property managers, healthcare providers, and direct services staff. This repository serves as a guide to navigating the complexities of integrating healthcare services and affordable housing effectively. It offers valuable insights into roles and requirements, provides case studies, and includes templates for critical documents like Memoranda of Understanding (MOUs) and tenant selection plans.

As we move forward, our use of the Toolkit extends beyond this initial planning period; it will serve as RIHousing’s guidebook as we move forward into the next phase of this initiative. It will guide the partnerships and investments we will seek, and the systems changes we will contribute towards advancing the local pipeline of H3C Initiative. RIHousing will make the toolkit publicly available with the hope that our partners in both the housing and healthcare sectors will find it supportive and helpful in their work and future partnerships. RIHousing has already identified and begun its conversations with potential investors from the healthcare sector and has a plan to continue those conversations and engage even more potential funders throughout the next two years. The toolkit will be a critical resource for education and mutual understanding to help secure investments and cultivate strong partnerships.

Explore and Incorporate Innovative Low Income Housing Tax Credit & QAP Strategies:

As part of our commitment to advancing the H3C initiative, we will continue to explore innovative Low Income Housing Tax Credit (“LIHTC”) strategies with the goal of increasing the supportive housing created by RIHousing’s annual consolidated funding competition.

One area of focus is to explore if adjustments to LIHTC investment can create a sustainable source of funding that could be allocated to an escrow account that could be available to fund supportive services and housing stability payments onsite within the development. RIHousing began information-seeking conversations with some investors during the initial planning period and plans to continue in 2024.

RIHousing has also engaged national consultants with experience in the opportunities available within the QAP and how they could support our H3C implementation stage. While RIHousing incorporated a significant increase in points for applicants with supportive housing incorporated

into their housing plan during 2023, in 2024 we plan to explore these other opportunities to determine if any might be a good fit for Rhode Island. Some examples include but are not limited to the tiered scoring approach, set-asides, higher limits, increased developers' fees and threshold requirements. More information on these QAP opportunities is included in RIHousing's H3C toolkit.

Conclusion

RIHousing is dedicated to forging strong partnerships between our housing sector and our healthcare institutions that share a commitment to advancing equity through access to affordable, healthy, housing in Rhode Island's most historically disadvantaged communities.

RIHousing will continue to

- Convene, host, and participate in strategic conversations outlined within this plan,
- Partner meaningfully with health institutions across Rhode Island that align with our mission and have demonstrated in their work a commitment to H3C guiding principles.

Through these engagements, we hope to foster relationships that extend beyond traditional silos and unite the housing and healthcare sectors within shared priorities.

The potential for system-shifting structural change to improve the lives of the most vulnerable communities and residents of our state is real, and RIHousing is committed to bringing the resources and expertise of our agency into meaningful, solutions-focused planning to implement this H3C initiative at scale.