



City of Providence
DRAFT 2024-2025 Annual Action Plan

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City of Providence

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2024-2025 Action Plan represents the fifth and final year of investment under the City of Providence's 2020-2024 Consolidated Plan. The Action Plan is the City of Providence's application for U.S. Department of Housing and Urban Development (HUD) Entitlement grants and identifies the proposed programs and projects to be funded during Federal Program Year 2024 (local FY2025). Four HUD entitlement grants are covered in this Action Plan:

- Community Development Block Grant (CDBG): the primary goal of the CDBG program is the development of viable urban communities through improved living environments, expansion of economic opportunity, and provision and preservation of decent, affordable housing. Funds are intended to serve low- and moderate-income residents and neighborhoods.
- HOME Investment Partnerships Program (HOME): the HOME program is dedicated to increasing the availability, as well as the access to, affordable housing for low-income households.
- Emergency Solutions Grant (ESG): The purpose of the ESG program is to assist individuals and families to gain housing (temporary and permanent) after experiencing a housing crisis or homelessness.
- Housing Opportunities for Persons with AIDS (HOPWA): HOPWA funds may be used for a wide range of housing and social services to benefit individuals living with HIV/AIDS and their families.

The purpose of the Action Plan is to identify the City's housing, community, neighborhood, and economic development priority needs, and develop goals and strategies regarding how funding will be allocated to eligible housing and community development activities and priorities as described in the ConPlan. It is important to note that the City's ConPlan sets goals and strategies to be achieved over the 2020-2024 period and identifies a list of funding priorities. The ConPlan goals represent high priority needs for the City of Providence and serve as the basis for the PY 2024 programs and activities identified in this Action Plan.

The Con Plan goals are listed below in no particular order:

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Providence's housing and community needs were identified through a series of community meetings and outreach (including direct outreach to neighborhood and community centers, local CDCs,

and other local service agencies) during its most recent Consolidated Planning process and this Year 5 Action Plan process. Data obtained from partner organizations, the US Census, HMIS, and other sources was also evaluated.

Additional outreach through public hearings was conducted as part of this Year 5 Action Plan Process. The needs identified below informed the development of goals and intended outcomes throughout the ConPlan Process; these identified needs inform the goals of Year 5.

Housing Needs

Housing Affordability: Public outreach and data analyses strongly indicate that housing affordability and housing cost burden are a significant issue in Providence. Many residents fall within the low- and moderate-income brackets, and many homeowners continue to struggle to afford their properties.

Sub-standard Housing Stock: Deferred maintenance of a large portion of the City's housing stock (compounded by its age, a high number of absentee landlords, and a lack of resources for property owners to maintain their properties), affects the quality of housing within the City. Thousands of properties have code violations, and close to 100 properties within the City have been identified as vacant, abandoned, and blighted.

Public Housing: Providence Housing Authority is the sole agency in the City that provides public housing. Its portfolio consists of 2,601 units that serve over 5,000 residents. It also provides housing assistance to over 6,000 individuals as the contract administrator of Section 8 housing. Waiting lists for housing assistance or PHA units can currently run 2-5 years.

Homeless Needs

Homelessness: To address identified issues surrounding the need for re-housing and supportive services, the City is focused on quickly responding to homelessness through rapid re-housing for those that fall into homelessness and the Housing First model of providing homeless individuals with permanent housing and the appropriate "wrap-around services" needed for them to regain stability and maintain their housing.

Non-Homeless Special Needs

There are households throughout the City that have special needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; those living with HIV/AIDS and their families; persons with substance use disorders; persons exiting institutional settings, persons with Severe Mental Illness (SMI) and Severe and Persistent Mental Illness (SPMI); and victims of domestic violence, dating violence, sexual assault, and stalking. These groups may face greater challenges than the general population due to their specific circumstances and the City's housing stock, particularly the large pools of homes in the City built before

1940, may not be suitable for households with special needs. In this Year 5 Action Plan, the City identifies that these groups require specialized social services and housing.

Non Housing Community Development Needs

Schools, Libraries, Parks, and Community Centers: Due to aging facilities and finite tax resources, the City struggles to finance all of its public facility capital improvement needs. A consistent point highlighted throughout community meetings is the condition of the City's school, library, and community facilities, as well as its parks.

These much-needed capital repairs were identified for financial assistance with 2024-25 CDBG funds.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

With the assistance of regional HUD staff, the City has been making consistent improvements to its performance, both in terms of impact as well as meeting all Federal documentation, reporting, and compliance requirements. At the same time, the Housing & Community Development staff has been working to bring greater rigor to the evaluation of requests for funding to ensure selection of high capacity subrecipients who can deliver effective programs on the City's behalf. The Division of Housing & Community Development, with active support of the Mayor's Office and the City Council, has sought to change the nature of CDBG investments away from a large number of small dollar grants of marginal and diminishing value, to a smaller number of larger grants to allow for more transformational place-based projects that improve quality of life in underserved areas. The City is also more strategically layering federal, state, and local funds to amplify impact. The activities funded in this Year 5 Action Plan follow this investment strategy.

The City of Providence has a strong record of making a significant impact with CDBG, HOME, ESG, and HOPWA funds. A commitment of City resources is often the catalyst used by community-based organizations as the basis for their fundraising efforts and leverage private dollars for even greater impact. With the endorsement and financial commitment of the City, organizations are greatly strengthened in their ability to obtain donations from the community, foundations, the private sector, and to obtain gap financing.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation process for the Consolidated Plan consisted of a robust public outreach strategy to solicit input on community development and housing.

This process consisted of broad public meetings, neighborhood meetings, focus groups, resident surveys, listening sessions, and consultations with stakeholders from summer 2019 through fall 2020. Outreach regarding events and funding opportunity was conducted via social media, newspaper advertisement, list-serv emails to neighborhood groups and organizations, and more. The City conducted an additional public hearing via Zoom (due to the COVID-19 pandemic) and solicited a final public comment period prior to ConPlan submission.

In preparation of this Year 5, PY24 Action Plan, a number of additional public hearings (City Council Committee on Urban Redevelopment, Renewal, and Planning) were held in April and May, during which staff presented on the community development programs, presentations were heard from organizations, and the public was offered the opportunity to comment. The City of Providence will hold a final public meeting on June 25, 2024 to afford the public, community organizations, and other interested parties ample time to review and comment on this Action Plan before submission to HUD.

Promotion for these community meetings was done through email, public postings, newspaper advertisements, Open Meetings portal, and online social media (Twitter, Facebook, YouTube). Generally speaking, the City's citizen participation process was, and is, robust and inclusive.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Some of the most important issues of concern and priority needs found during the ConPlan and Action Plan process included the cost of housing and the desire for more affordable housing; improvements to the City's education system; homelessness, good-paying jobs/economic development; better park maintenance; increased sports and recreation activities; rehabilitating low-quality, unsafe, and unhealthy housing; public safety; poverty; and social services for adults, seniors, and children. Residents also expressed concern over absentee landlords, insufficient housing code enforcement, need for down-payment assistance to foster homeownership, desire for improved collaboration between the City and local CDCs, better pedestrian and cyclist infrastructure, improving the condition of sidewalks and roads, urban farms, funding for senior activities, importance of youth development and afterschool and summer programs for youth, job training, facility improvements and improvements to condition of school facilities, adult education programs. These priority needs inform this Year 5 Action Plan. Additionally, during the annual 2024-2025 program budget allocation process, verbal testimony heard during the URRP Committee meetings reinforced the information gleaned during the ConPlan process.

6. Summary of comments or views not accepted and the reasons for not accepting them

To be reported here.

7. Summary

Not applicable.

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PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PROVIDENCE	Housing & Human Services
HOPWA Administrator	PROVIDENCE	Housing & Human Services
HOME Administrator	PROVIDENCE	Housing & Human Services
ESG Administrator	PROVIDENCE	Housing & Human Services

Table 1 – Responsible Agencies

Narrative (optional)

The City of Providence, Department of Housing & Human Services (HHS) is the lead agency and through its Division of Housing & Community Development (DHCD) administers the annual allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) grants. Further, the DHCD also administers the City's Lead Safe Providence Program, which is funded by a competitive grant from the HUD Office of Lead Hazard Control and Healthy Homes. The Providence Business Loan Fund (PBLF) is responsible for small business lending and the Providence Housing Authority (PHA) oversees the portfolio of public housing in the City. The City is a member of the Rhode Island Continuum of Care as well as the State's Consolidated Homeless Fund.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

In development of its Consolidated and Annual Action Plan(s), the City conducts public meetings, neighborhood meetings, focus groups, periodic surveys, listening sessions, and consultations with stakeholders to solicit input on community development and housing. Outreach regarding events and funding opportunity was and is conducted via social media, newspaper advertisement, list-serv emails to neighborhood groups and organizations, and more. The City will conduct an additional public hearing and solicit a final public comment period prior to Plan submission.

In preparation of this Year 5, PY24 Action Plan, a number of additional public hearings (City Council Committee on Urban Redevelopment, Renewal, and Planning) were held in April and May, during which staff presented on the community development programs, presentations were heard from various organizations, and the public was offered the opportunity to comment. The City of Providence will hold a final public hearing on June 25, 2024 to afford the public, community organizations, and other interested parties ample time to review and comment on this Action Plan before submission of the final document to HUD.

Promotion for community meetings is done through email, public postings, newspaper advertisements, and City online social media (Twitter, Facebook, YouTube). Generally speaking, the City's citizen participation and consultation processes are robust and inclusive.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

Providence is rich in the number and type of agencies and organizations that provide social services to populations in need. This network of agencies and organizations provide a broad variety of housing, economic, and social service programs that serve many community residents. These include community development corporations (CDCs), other non-profit housing developers, non-profit service providers, human services and shelter providers, organizations working with special needs populations, and other community-based organizations. Most of these organizations are funded through a combination of public and private sources, and were willing and able to offer expert guidance on gaps, challenges, and opportunities that may exist in the delivery of service to Providence's low- and moderate- income.

Additionally, the City maintains regular contact with community residents, business owners, nonprofit organizations such as CDCs, the Providence Housing Authority, community-based service providers, as well as the beneficiaries of the programs administered by the Division of Housing & Community Development (DHCD). This direct contact with the public and providers and agencies also results in

regular input regarding the needs of the community, allows for alignment with the City's goals, and assists in program development, implementation, and evaluation.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Providence currently serves on the Board of the Continuum of Care (CoC), a collaborative body which guides the state's homelessness programs and policies, as well as oversees CoC grant funds. The City is also a full member of the Consolidated Homeless Fund (CHF), a coordinated funding partnership between the State of Rhode Island, RI DHHS, and the RI ESG entitlement cities. Both the RCoC and the CHF are designed to deliver a continuum of programs and assistance that works to reduce the number of homeless individuals and families throughout Rhode Island.

The RI CoC Board and Membership are comprised of a broad range of service and housing providers, state agencies, community partners, and individuals all working together to build a statewide system to prevent and end homelessness.

The work of the Continuum is largely conducted through standing committees. Three standing committees focus on the targeted populations listed above: the Families and Youth Committee; Veterans Committee, and Chronically Homeless/High Need Individuals Committee. These committees conference regularly on cases, and utilize Coordinated Entry to align assessed clients with the appropriate housing program.

Additionally, these Committees provide informed recommendations to the larger CoC Board and membership on potential policy barriers to successful placement and recommend policy or process changes to ameliorate barriers or improve systems. Subcommittees and working groups are also periodically established (such as the CES Evaluation Work Group, Regionalization Working Group or the Racial Equity Work Group) to support the CoC.

The CoC adheres to and deploys the Housing First model to place clients into appropriate housing. Client placement is based on HMIS data. Ongoing, wraparound service provision is a requirement of funding.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Funding for homeless programs has been streamlined and coordinated to flow through two primary bodies: the RI CoC and the Consolidated Homeless Fund (CHF). As noted above, the City serves an active role with both bodies. The goals of this coordination are as follows:

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	AIDS Care Ocean State
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Routine consultations to discuss specific services and housing needs for persons living with HIV/AIDS and their families and better coordination with homeless service providers to identify and rapidly house HIV-infected persons. Collaboration has led to better coordination between ACOS and homeless providers or other agencies that are providing public services to HIV-positive persons.
2	Agency/Group/Organization	Amos House
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Routine consultation about programs and services offered by Amos House, the broader need of the community, and anti-poverty strategies to assist very low-income individuals, particularly the formerly incarcerated, to obtain the skills necessary to be employable. Ongoing coordination will yield continued collaboration through CDBG on an innovative day labor program and strategic investment through the CHF in expanded shelter capacity, landlord incentives and rapid rehousing.
3	Agency/Group/Organization	Capital City Community Center-
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs, particularly those pertaining to early childcare and senior services. Consultations will lead to better coordination among community centers and public service agencies throughout the City.
4	Agency/Group/Organization	DaVinci Center for Community Progress
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year to identify and discuss community needs, program and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City and appropriate investment in neighborhood-based services.
5	Agency/Group/Organization	Federal Hill House
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year to identify and discuss community needs, program and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City and appropriate investment in neighborhood-based services.
6	Agency/Group/Organization	CHILDHOOD LEAD ACTION PROJECT
	Agency/Group/Organization Type	Housing Services - Housing Services-Children

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Quarterly coordination meetings to discuss lead abatement strategies. Consultation has led, and will continue to lead, to better integration of lead abatement strategies into healthy housing programs and identified opportunities to improve coordination between CLAP, City code enforcement, RI Department of Health, and the Lead Safe Providence Program.
7	Agency/Group/Organization	Community Action Partnership of Providence
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Periodic group discussions and regular interaction throughout the program year to identify and discuss community needs and programs and resources necessary to address those needs. As Providence's Community Action Agency, CAPP provides a range of services to low/moderate income households, including food, heating assistance, rental assistance, and weatherization. Routine consultations have led to greater coordination between the City's Lead Safe Providence Program and CAPP's weatherization program (boosting the impact of healthy housing investments) and to better coordination among public service agencies throughout the City generally. Referral partnerships are ongoing and continually improving.
8	Agency/Group/Organization	RI Coastal Resources Management Council
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Resiliency
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	RI CRMC manages Rhode Island's Coastal Management Program and is consulted regularly on issues pertaining to NEPA programmatic and site-specific environmental reviews and permitting for investments contemplated within the CRMC jurisdiction. Consultation has led, and will continue to lead, to improved coordination in environmental review process for projects, and greater consistency in investments and investment-planning with the Coastal Zone Management Act.
9	Agency/Group/Organization	The Housing Network of Rhode Island/Community Housing Land Trust of Rhode Island
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular consultation to discuss housing needs, housing finance, programs to support new homeowners, and the market for new owner and rental units. As the Housing Network is a coalition of all the CDCs in the state, consultation leads to better coordination of programs and projects among the various CDCs operating in the City. In PY24, the City and HNRI will continue to coordinate in the delivery of a down-payment/closing cost assistance program for first-time homebuyers. HNRI is also providing stakeholder feedback to inform the City's investments through forthcoming HOME ARP funds.
10	Agency/Group/Organization	Housing Works @ RWU
	Agency/Group/Organization Type	Service-Fair Housing Planning organization University
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular consultation to discuss housing needs, housing finance, and the market for owner and rental units. Consultation yields important information regarding the housing markets in the various neighborhoods throughout the City and state housing policy landscape. Housing Works also houses the RI Alliance for Healthy Homes initiative, and HWRI Exec. Director serves on the City's Housing Crisis Task Force.
11	Agency/Group/Organization	Local Initiatives Support Corporation
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Providence is a member of LISC Neighborhood Development Fund and through this consults regularly regarding the market for new and/or rehab units, efforts to boost capacity of the non-profit development community, and strategies for aligning funding for larger scale transformative development projects in the City. The City and LISC will continue to also coordinate on childcare facility investments.
12	Agency/Group/Organization	One Neighborhood Builders
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group discussions and regular interaction conducted with Olneyville Housing (dba ONE Neighborhood Builders) throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, identification of problem properties appropriate for redevelopment, and programs that would be of value for affordable housing development. Agency has piloted a community WI-FI project to Olneyville to reduce the digital divide that can potentially be scaled, and is working to better integrate project-based vouchers into its development projects to enable housing of homeless clients. The CDC participates in the Continuum of Care, and has provided stakeholder feedback on potential uses of HOME-ARP to support housing development for the extremely low-income and those experiencing homelessness.
13	Agency/Group/Organization	Omni Development
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City, with an emphasis on the identification of potential properties or projects for affordable housing development.
14	Agency/Group/Organization	STOP WASTING ABANDONED PROPERTY
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Interaction throughout the program year to identify and discuss housing and community needs. Consultation leads to better coordination with CDCs throughout the City. With an emphasis on the identification of potential properties or projects for affordable housing development.
15	Agency/Group/Organization	PROVIDENCE HOUSING AUHTORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular consultations related to coordination between the City and PHA plans for public housing, the needs of public housing residents, the waiting list for Section 8 vouchers and PHA units, housing market trends, and the service needs of public housing residents. City participates in PHA Project Based Voucher RFP review to serve to coordinate City development pipeline with project-basing of PHA vouchers (to foster deep affordability in neighborhoods of opportunity.

16	Agency/Group/Organization	Rhode Island Alliance for Healthy Homes
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular coalition meetings to discuss healthy housing strategies. RIAHH participants include representatives from the the Attorney General's Office, RI Department of Health, RI Office of Housing & Community Development, Prospect Health, Integra, GHHI, HousingWorks, and more. Consultation led, and will lead, to better coordination and integration of lead abatement strategies into healthy housing programs, identification of a wider network of agencies and organizations with the mission of healthy housing, and the identification and alignment of resources.
17	Agency/Group/Organization	Rhode Island Black Business Association
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a subrecipient, regular interaction throughout the program year(s) regarding the needs of small businesses in the City and state, particularly access to capacity building programs to improve operations and access to bidding opportunities. Consultation has led to investment in a technical assistance program providing critical one-on-one consulting services (accounting and bookkeeping, etc.) to build capacity of MBE/WBE businesses and foster their growth.
18	Agency/Group/Organization	Center for Women and Enterprise
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year (s) regarding the needs of small businesses in the City and state, particularly access to bilingual technical assistance and capacity building and low-barrier capital. Consultation led to investment in a technical assistance program providing business planning services in English and Spanish, and greater referral coordination between the City MBE/WBE business needing capacity building, unemployed participants of the public workforce system seeking to launch their own businesses, and the agency.
19	Agency/Group/Organization	DESIGNxRI
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year(s) regarding the needs of small businesses in the City and state, particularly access to low-barrier capital paired with mentorship and technical assistance. Consultation led to investment in a technical assistance program providing business catalyst services and grant funding for design-focused businesses.
20	Agency/Group/Organization	Rhode Island Center for Justice
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation(s) to discuss the legal service needs of low-income residents, particularly related to fair housing and evictions. Consultations led to a deeper understanding regarding evictions and retaliation, leading to the development of an eviction defense pilot to be funded with federal and local resources. Greater coordination has also been fostered with Crossroads RI, United Way, Direct Action for Rights and Equality, RI Legal Services and other partners to leverage available pandemic rental assistance programs to prevent eviction.
21	Agency/Group/Organization	RI Coalition for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations to discuss homeless data, HMIS, and SAGE reporting system performance metrics, the availability of services and housing for the homeless, prior research on homelessness and programs, and the transformation of the homelessness system towards more permanent supportive housing. Consultation underscores the need for more deeply-affordable housing, greater investment in "barrier busting" and SOAR programs to more quickly enable clients to apply for and receive SSI/SSDI benefits, and the need for innovative and specific resources for youth, the aging homeless population, and those "hardest to house".
22	Agency/Group/Organization	RI Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In regular Board and membership meetings to evaluate ESG and CoC applications and assign funding, the homelessness system in the State is discussed as well as better coordination between CoC and the Consolidated Homeless Fund, and the transformation of the system to meet the goals to end homelessness. The City participates in the CoC (on the Board and funding committees) to better coordinate investments and policy-making around homelessness. Policies and procedures are developed or updated as needed through these meetings to best operate and administer HMIS, address discharge planning and system needs or gaps, and to monitor and improve performance.
23	Agency/Group/Organization	Rhode Island Housing and Mortgage Finance Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Anti-poverty Strategy Lead-based Paint Strategy</p>	
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The City and Rhode Island Housing have an ongoing relationship and are partner organizations on a myriad of different programs and projects. Through these regular interactions, consultation on the following occur regularly: housing market, affordable housing need for new and rehab units, lead abatement and property rehabilitation, and the housing and service needs of the homeless. Through establishment of standing monthly calls, there is a strong emphasis to coordinate and work collaboratively.</p>	
<p>24</p>	<p>Agency/Group/Organization</p>	<p>Rhode Island Office of Housing and Community Development</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - State</p>

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City and the State's Department of Housing's Office of Housing and Community Development are in regular communication regarding the City housing market, affordable housing need for new and rehab units, lead abatement and property rehabilitation, and the housing and service needs of the homeless. Consultation highlights the occasional fragmentation of services among various homeless providers, City and State policy related to affordable housing, and the need for better alignment of strategy between state resources and City efforts. Coordination includes the sustained commitment and participation of the State OHCD, DHHS, and City ESG entitlements. In further efforts to improve coordination, monthly standing calls regarding joint investments in housing have been established.
25	Agency/Group/Organization	Silver Lake Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year(s) to identify and discuss community needs, programs, and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City and appropriate investment in neighborhood-based services.
26	Agency/Group/Organization	Washington Park Citizens Association
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year (s) to identify and discuss community needs, programs, and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City and appropriate investment in neighborhood-based services.
27	Agency/Group/Organization	West End Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction throughout the program year(s) to identify and discuss community needs, programs, and resources necessary to address those needs. Consultations will lead to better coordination among community centers and public service agencies throughout the City and appropriate investment in neighborhood-based services.

Identify any Agency Types not consulted and provide rationale for not consulting

Appropriate agency types were consulted in accordance with 24 CFR Part 91.110 and the City's Citizen Participation Plan: <https://www.providenceri.gov/planning/citizen-participation-plan/>.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Rhode Island Continuum of Care	The City and CoC are aligned in the goals to reach a functional end to homelessness in the State (in accordance with Opening Doors RI Plan) through better coordination between the CoC and the Consolidated Homeless Fund, and the transformation of the system to meet the goals to end homelessness through better coordination of investments and policy-making around homelessness. Policies and procedures are developed or updated as needed through these planning meetings to best operate and administer HMIS, address discharge planning and system needs or gaps, and to monitor and improve performance.
The Analysis of Impediments to Fair Housing Choice	State of Rhode Island	The State of Rhode Island and RI entitlement cities undertook a regional analysis in 2020. The City must certify that it affirmatively furthers fair housing choice by identifying any specific impediments fair housing and taking actions to address these impediments. As part of the development of the statewide Analysis, the City had the opportunity to consult with, offer comment, and supplement additional information relevant to the City. The AI identifies areas to better foster fair housing (ex. improvements to zoning codes) and guides investment strategy for funding through the ConPlan and associated Action Plans to ensure housing constructed with federal funds is in areas well-served by services, transit, and employment opportunity.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Providence Neighborhood Plans	City of Providence	Each of the City's Neighborhood Plans highlight neighborhood issues that were used as a baseline understanding for the Consolidated Plan and a multi-phase plan that details short-, medium- and long-term goals of the neighborhoods and identifies specific actions needed to achieve the vision.
Anti-Displacement & Comprehensive Housing Strategy	City of Providence	An actionable ten-year housing plan with clear strategies and housing production goals to ensure housing that is affordable, safe and equitable to residents. The Strategy establishes a clear plan to create and preserve dedicated affordable housing units to meet identified gaps in the market (such as units for those earning at or below 30% AMI), promote affordability by increasing the overall housing supply by lowering barriers and costs, assist renters and homeowners to maintain housing stability, help renters and homebuyers afford and sustain the cost of housing, and reduce displacement of existing residents at all income levels.
Providence Tomorrow: The Comprehensive Plan	City of Providence	The City's Comprehensive Plan addresses community concerns such as housing, parks, transportation, community services, and many others. Providence Tomorrow contains all of the required elements and a few others such as sustainability, the City's built environment, and the arts. You will also find discussions about growth and change and where and how the City plans for future development. The goals detailed in the Strategic Plan support the goals and concepts of the Comprehensive Plan.
Great Streets Master Plan	City of Providence	Great Streets establishes a framework for public space improvements to ensure that every Providence street is safe, equitable, and sustainable. Informed by insights generated from thorough analysis of crash data, traffic calming requests, and housing and transportation figures, the plan outlines a vision for the future of Providence Streets. This vision will be implemented through strategic investments of local and federal funds to make streetscapes safer and more equitable for all users.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
All In - Our Learning Spaces	City of Providence	Robust school facilities planning initiatives guiding investments in Providence school facilities, an overlapping goal with the Consolidated Plan and priority need identified during community engagement.
Redevelopment Plan for Vacant & Abandoned Property	Providence Redevelopment Agency	The ordinance articulates PRA's approach towards addressing vacant and abandoned residential properties within the City. This Plan informs the EveryHome initiative and is an approach to address a need identified many times during Strategic Plan and Action Plan development (eliminate blight, bring properties back into productive reuse as housing or amenities).
Climate Justice Plan	City of Providence Office of Sustainability/Racial Environmental Justice Committee	Plan to reduce the City's carbon footprint while taking into account the needs of low-income communities and communities of color. This Plan also identifies frontline communities, which are those areas of the city most impacted by the effects of climate change and sets aside resources to target programs and investments in those areas, aligning with the goals of the ConPlan and this Action Plan (to improve quality of life for low/mod residents, mitigate hazards, and foster climate resiliency).
HOMES RI	HOMES RI	This initiative is a cross-sector, collaborative plan and infrastructure, seeking to organize, mobilize, and cultivate a strategically aligned coalition to affect systems change to increase and preserve affordable housing for low-and moderate-income Rhode Islanders over the next decade. Goals and priorities will serve to inform the City's affordable housing strategy over the coming years.
Healthy Homes Strategy	RI Alliance for Healthy Homes (RIAHH)	Commissioned plan identifies opportunities for the City to work within its own organizational structure and with key partners to foster healthy housing through new construction, rehab, financial tools, code enforcement and housing court, and resident education. This plan will help the City to strategically align its work to improve the quality, safety, and health of existing and new housing.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Providence Housing Authority 5-Year Plan	Providence Housing Authority	The Providence Housing Authority recently completed its 5 Year Plan which details anticipated operations and programs, and a Strategic Plan to identify organizational goals. The plans encourage the City and PHA to continue to seek to foster alignment wherever possible to maximize impact (such as through capital investment at their properties, or through project-based voucher commitments to City HOME or CDBG-funded developments).
Governor's Workforce Board RI Biennial Employment	Governor's Workforce Board	The Biennial Employment and Training Plan is an important tool for the workforce system in the state to identify the key steps that will build the state's talent pipeline. Based on the network of Industry Partners that represent large and/or high-growth sectors of the State's economy, the Plan offers a good roadmap for the City's workforce development investments to increase impact and better assist low- and moderate-income City residents.
Overdose Prevention Plan	City of Providence	Framework for citywide overdose prevention strategy. Strategies pertaining to recovery services, behavioral health supports, and healthcare access aligned with Strategic Plan goals for basic needs services for the City's most vulnerable.
Emergency Food Plan	City of Providence	Strategic plan for emergency preparedness outlines needs, goals, and objectives to address food insecurity in the City in the event of an emergency. Infrastructure, staffing and ADA access are areas noted where further investment is needed, and informed the investments made in this AAP.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In addition to the robust and extensive engagement in the development of the 2020-2024 Consolidated Plan, the City also engaged in the following Action Plan process:

- The City Council Committee on Urban Redevelopment, Renewal, & Planning conducted additional public hearings in April and May of 2024 during which staff presented on the community development programs, presentations were heard from various organizations, and the public was offered opportunity to comment. These meetings were also live-streamed via YouTube.
- A public CDBG/HOME/HOPWA Workshop & Information Session was held on February 20, 2024, which included an information session and tutorial on the City's entitlement grant programs, anticipated funding levels, how to apply, and reporting requirements associated with becoming a subrecipient, for agencies or other members of the public interested in the grant application process. Opportunity for Q & A and public comment was also noticed and provided.
- In preparation of this Year 5, PY24 Action Plan, the City of Providence also held a hybrid public hearing on _____, 2024 to afford the public, community organizations, and other interested parties sufficient time to review and comment on the Action Plan before submission to HUD. An associated 30-day public comment period also accompanied this public hearing and notice.

Promotion for these hearings and of funding opportunities was conducted through email, web, Open Meetings and Clerk's Office postings, newspaper advertisements and posts, and online social media (Twitter, YouTube, Facebook). Generally speaking, the City's citizen participation process was robust and inclusive.

Public comments from all forms of outreach were used to identify priorities and Five Year and Annual goals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

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Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Providence is an entitlement jurisdiction that receives federal funds from U.S. Dept. of Housing & Urban Development to invest in its neighborhoods. The funds are provided under CDBG, HOME, ESG, HOPWA entitlement programs. All funds must primarily assist low- to moderate-income individuals, families, and households. The primary objectives of the programs listed below are to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities; reduce homelessness and support the housing and related supportive service needs for low-income persons living with HIV/AIDS.

The City will receive the following entitlement allocations for the 2024 Program Year (Federal Fiscal Year 7/1/2024-6/30/2025):

CDBG: The City will receive \$5,417,361 in PY24 Community Development Block Grant (CDBG) entitlement funds. The City also reprogrammed and reallocated \$ _____ in "prior year CDBG resources", a \$ _____ carryover Revolving Loan fund balance, as well as \$700,000 in anticipated "program income" generated from repayment of Providence Business Loan fund (PBLF) CDBG-capitalized loans for a total of \$ _____ in anticipated CDBG funds for programming in PY24.

HOME: The City will receive a final allocation of \$1,401,904 in HOME Investment Partnerships Program funds to support the creation of affordable housing. The City also received \$ _____ in program income in the latter part of PY22, bringing the City's total funding to:

\$_____.

HOPWA: The City will receive \$1,498,115 in Housing Opportunities for Persons with AIDS funds.

ESG: The City will receive \$457,959 in Emergency Solutions Grant funds for programs and services for the homeless in PY24.

The City was also previously awarded a competitive \$5.7 million, 42-month grant through HUD Office of Lead Hazard Control and Healthy Homes which will be available through the program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,417,361	510,000	1,807,612	7,734,973	0	The City will undertake activities and projects using CDBG funds including housing development and rehabilitation, facilities improvements, public infrastructure improvements, economic development, public services, planning and administration.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,401,904	0	0	1,401,904	0	The City will undertake activities and projects using HOME funds including new housing development, rehabilitation of existing and vacant units, and homebuyer assistance programs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,498,115	0	0	1,498,115	0	The City will undertake activities and projects using HOPWA funds including acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; short-term payments to prevent homelessness; and case management services for those living with HIV/AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	457,959	0	0	457,959	0	The City will undertake activities and projects using ESG funds including rapid rehousing assistance and supportive services for the homeless.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City's HOME program requires recipient organizations to contribute at least 25 percent of the value of the HOME award as a contribution match as a condition of the award to satisfy HUD regulations without financial impact to the City. The State provides additional affordable housing funds through the Building Homes Rhode Island program, a \$65M state bond for affordable housing and community revitalization approved in 2020 and set to be released to projects in 2023. Providence developers will continue to leverage these "BHRI", funds with City

HOME and CDBG dollars. Additionally, the Providence Redevelopment Agency bonded for \$24M for the Providence Housing Trust, which is providing local capital for construction lending for affordable housing projects, including many Low-Income Housing Tax Credit projects. This Trust has been further capitalized through American Rescue Plan (Treasury) funds of \$19M, with \$2M set aside for permanent supportive housing projects specifically. Finally, the City participates in Providence Housing Authority Project Based Voucher RFP review to serve to coordinate the City development pipeline with project-basing of PHA vouchers (to foster deep affordability in neighborhoods of opportunity).

The City is a partner in the Consolidated Homeless Funds CHF Partnership which oversees a variety of homeless service funding grants including:

- City of Pawtucket ESG
- City of Providence ESG
- City of Woonsocket ESG
- State of Rhode Island ESG
- State of Rhode Island Housing Resource Commission Homeless Funds
- Social Service Block Grant Funds (from the Federal Department of Health and Human Services, passed through the Rhode Island Department of Human Services).

Due to this unique collaboration, the CHF Partnership is able to provide 100% matching funds without transferring the match responsibility to ESG subrecipients. The CHF Partnership uses the rules, regulations, and policies in the ESG regulations as the basis of the program design for all CHF programs (even those that are not directly funded under ESG).

All activities that are funded under the ESG match allocations will be in accordance with the Interim Rule's new requirements and regulations (and will be monitored by the CHF Partnership as such). Only activities in compliance with the ESG Interim Rule will receive match resources.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has developed a Land Bank program and Real Property Working Group which seeks to transition vacant and abandoned property and/or City-owned surplus property back to productive reuse (including for community needs such as affordable housing or public space). A myriad of strategies have been developed to facilitate program goals based on the particular circumstances of the property or lot and the available stakeholder partners. The use of CDBG funds for eligible rehabilitation, demolition, or reconstruction subsidy when appropriate will continue to be one of the tools used for this endeavor.

The City, through its Redevelopment Agency arm, can periodically take possession of problem properties or public properties with the goal of conveyance for guided redevelopment. Through its tools and powers, the PRA can be critical in the facilitation of land assembly for affordable housing development or development of community amenities.

Discussion

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Availability of Affordable Housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Affordable Housing	HOME: \$1,261,714	Rental units rehabilitated: 11 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit
2	Improve Quality of Occupied Housing Units	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Improved Housing Quality & Habitability	CDBG: \$650,000	Rental units rehabilitated: 101 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Reduce Homelessness	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Reduce Homelessness	ESG: \$423,613	Public service activities other than Low/Moderate Income Housing Benefit: 90 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase Housing Stability among PLWHA	2020	2024	Non-Homeless Special Needs	Providence - Fall River - New Bedford EMSA	Housing & Support Services for PLWHA	HOPWA: \$1,453,172	Tenant-based rental assistance / Rapid Rehousing: 32 Households Assisted HIV/AIDS Housing Operations: 50 Household Housing Unit Other: 150 Other
5	Improve Condition of Public Facilities	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities Improvements	CDBG: \$2,010,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 18997 Persons Assisted
6	Improve Streetscapes & Public Infrastructure	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Infrastructure Improvements	CDBG: \$689,446	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5845 Persons Assisted
7	Improve Parks and Recreational Areas	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Improved Parks & Recreational Opportunities	CDBG: \$711,295	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 27500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide for Basic Needs of LMI Persons	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$1,086,232	Public service activities other than Low/Moderate Income Housing Benefit: 22419 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
9	Facilitate Small Business Development and Growth	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Facilitate Small Business Development & Growth	CDBG: \$1,495,000	Jobs created/retained: 16 Jobs Businesses assisted: 124 Businesses Assisted
10	Effectively Administer Programs	2020	2024	Program Administration	Community Wide - Entire City Geographic Area	Effective Planning & Administration	CDBG: \$1,083,000 HOPWA: \$44,943 HOME: \$140,190 ESG: \$34,346	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Availability of Affordable Housing
	Goal Description	Through new construction, conversion, and/or rehabilitation of existing units, the City will use HOME funds to increase the supply of affordable homeownership and rental housing units for City residents and households earning up to 80% of area median income, including units with supportive services for extremely low-income and/or special needs populations.
2	Goal Name	Improve Quality of Occupied Housing Units
	Goal Description	The lack of maintenance of the City's housing stock means many housing units need repair and rehabilitation. The City will use federal funds to offer grants and/or loans to qualifying homeowners to rehabilitate property. Taking a blended "whole house" approach, these funds will be aligned with the City's Lead & Healthy Homes grants and other programs available in the City to holistically address hazards, health and safety, code, energy efficiency, historic preservation, and quality of life issues in the property. Also includes associated delivery costs. Improvements to public housing authority properties will also be conducted with CDBG funds, as well as rehabilitation of non-profit owned units to preserve or create affordability.
3	Goal Name	Reduce Homelessness
	Goal Description	In collaboration with the Consolidated Homeless Fund and the RI Continuum of Care, the City will use federal funds to support the elimination of homelessness through street outreach, essential service provision, and rapid re-housing assistance.
4	Goal Name	Increase Housing Stability among PLWHA
	Goal Description	The City will use HOPWA funds to ensure that low-income persons living with HIV/AIDS (PLWHA) obtain and maintain stable housing through support for acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; short-term payments to prevent homelessness; and the delivery of support services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.

5	Goal Name	Improve Condition of Public Facilities
	Goal Description	The physical condition of many of the structures which community organizations, social service agencies, and the City itself uses are in significant disrepair and have substantial capital improvement needs in terms of cost and scope. The City will use CDBG funds to improve these facilities so that the City's low- and moderate-income populations can continue to receive services.
6	Goal Name	Improve Streetscapes & Public Infrastructure
	Goal Description	The infrastructure of the City in many neighborhoods is in significant disrepair, decayed, and unsafe for drivers, pedestrians, and cyclists. Sidewalks are often trip hazards and road conditions damage vehicles. CDBG funds will be used to improve the physical condition of the City's streets, roads, and sidewalks, and create more options for non-automobile transportation options for convenient access to community destinations and public places, whether walking, bicycling, skateboarding, or taking public transportation. Public infrastructure improvements will include accessibility enhancements to ensure that those with physical disabilities are able to navigate the City safely. Additionally, the City may conduct eligible public infrastructure projects including sewer and water upgrades as needed.
7	Goal Name	Improve Parks and Recreational Areas
	Goal Description	Neighborhood parks can promote healthy lifestyles, community engagement and revitalization, economic development, and environmental and social health. The City will support the creation and improvement of parks, play spaces, open space, and sports fields. CDBG funds will also be used to increase the number of urban trees throughout the City and increase the proportion of the City that has canopy shading in order to reduce air pollution, conserve water and reduce soil erosion, provide shaded areas for cooling, and reduce noise pollution.
8	Goal Name	Provide for Basic Needs of LMI Persons
	Goal Description	Through ongoing support of the City's network of community-based organizations, federal funds will be used to provide for the basic, unmet needs of low-income residents including food assistance, job training, case management services, and more.

9	Goal Name	Facilitate Small Business Development and Growth
	Goal Description	To promote economic growth and local resources for low to moderate income individuals, especially minorities and women. The funding will also support the establishment of new businesses, retention and growth of existing businesses, and increase the number of low-income adults who obtain the skills necessary to meet industry's needs for qualified workers; and advance policies, practices, and partnerships that lead to sustainable economic growth with shared businesses.
10	Goal Name	Effectively Administer Programs
	Goal Description	An allowable portion of CDBG, HOME, HOPWA, and ESG funds will be used to finance the costs of administration and delivery of these respective programs; i.e. to rapidly award projects and commit funds for programs; to monitor all projects, activities, and organizations annually, to conduct planning activities or studies to inform investments, conduct proper evaluations of all programs; and to meet all timeliness standards.

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Providence is an "entitlement jurisdiction" that receives federal funds from the U.S. Department of Housing & Urban Development to invest in its neighborhoods. The funds are provided under CDBG, HOME, ESG, and HOPWA entitlement programs. All funds must primarily assist low- to moderate-income individuals, families, and households. The primary objectives of the projects listed below are to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities; reduce homelessness and support the housing and related supportive service needs for low-income persons living with HIV/AIDS.

Projects

#	Project Name
1	CDBG Administration
2	HESG24 Providence
3	HOME Administration
4	Public Services
5	Providence Business Loan Fund
6	Economic Development Programs
7	CDBG Occupied Housing
8	Public Facility Improvements
9	Parks, Open Space, Sports and Recreation Improvements
10	Streets, Sidewalks, and Infrastructure Improvements
11	HOME Affordable Housing
12	City of Providence (Administration) - RIH24F001
13	AIDS Care Ocean State - RIH24F001
14	Family Services of Rhode Island -RIH24F001
15	Stanley Street Treatment & Resources - RIH23F001
16	Justice Resource Institute - RIH24F001

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities were based on level of funding, information gleaned from community engagement and the citizen participation process, level of need for public services, research and analysis of public data sources, strength of organizations and institutional delivery system, and opportunities to leverage

additional non-Federal funds for programmatic goals.

The primary obstacle to addressing needs is funding availability. The City releases a Notice of Funding Availability for its federal funds annually, and the level of request from community-based organizations providing critical services is staggering (exceeding the amount available to distribute by millions of dollars). The regulatory cap on public service funding makes competition for public service funding particularly challenging, resulting in unmet or underserved needs.

Additionally, as a Hardest Hit community, the City is still recovering from the effects of the Great Recession, which resulted in property abandonment, eventual blight, and costly rehabilitation. While the City has addressed the majority of vacant and abandoned properties in the City, over 100 properties remain to be addressed during this ConPlan period. Federal funds are a critical source of subsidy to enable redevelopment.

Further, the level of need in the City for private housing rehabilitation is much larger than the resources available. The City will work rapidly through its allocation of funds for housing rehabilitation and maintains a rolling waitlist as a result.

The limited number of parcels for new construction will present a challenge for new affordable rental or homeownership housing construction. Further, the limited availability of parcels suitable for infill development are generally located in low-income neighborhoods throughout the City, exacerbating the challenge of promoting fair housing choice.

Finally, the pandemic and current economic conditions and inflation have exacerbated poverty, unemployment, and caused a precipitous (300%+) increase in unsheltered homelessness in the City between 2019 and 2023, creating an unprecedented demand for services to address basic needs. Between 2023 and 2024, the Point-in-Time Count found homelessness had further increased (34.9%) in a single year to more than 2,000 persons across Rhode Island.

AP-38 Project Summary
Project Summary Information

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1	Project Name	CDBG Administration
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Effectively Administer Programs
	Needs Addressed	Effective Planning & Administration
	Funding	CDBG: \$1,083,000
	Description	Funds will be used for operating costs associated with the effective and compliant implementation and management of the City of Providence CDBG Program. Costs include rent, salaries, fringe benefits, training costs, and other office costs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903
	Planned Activities	Funds will be used for operating costs associated with the effective and compliant implementation and management of the City of Providence CDBG Program. Costs include rent, salaries, fringe benefits, training costs, and other office costs. Costs are capped at 20% of the overall allocation.
2	Project Name	HESG24 Providence
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Reduce Homelessness
	Needs Addressed	Reduce Homelessness
	Funding	ESG: \$457,959
	Description	The City of Providence will use HESG funds to provide direct grants to homeless service providers and for allowable administrative costs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 115 homeless or imminently homeless persons will receive case management and supportive services, and rapid rehousing rental assistance.

	Location Description	Rapid rehousing, shelter and essential services will be delivered throughout the jurisdiction of Providence for constituents meeting HUD eligibility for homelessness status.
	Planned Activities	Funds will be used to support rapid rehousing rental assistance, shelter as well as other essential services for persons experiencing homelessness in Providence.
3	Project Name	HOME Administration
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Effectively Administer Programs
	Needs Addressed	Effective Planning & Administration
	Funding	HOME: \$140,190
	Description	10% of HOME funds shall be used for operating costs associated with implementing and managing the City's HOME Investment Partnerships Program (HOME). Operating costs include rent, salaries, fringe, and office costs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903
Planned Activities	10% of HOME funds shall be used for operating costs associated with implementing and managing the City's HOME Investment Partnerships Program (HOME). Operating costs include rent, salaries, fringe, and office costs. Costs are capped at 10% of the overall allocation.	
4	Project Name	Public Services
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide for Basic Needs of LMI Persons
	Needs Addressed	Public Services
	Funding	CDBG: \$1,086,232
	Description	CDBG funds will support the operations of, and service delivery by, Providence's non-profit community based organizations who provide for the basic needs of low/moderate income individuals and families.

	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 22,439 families and individuals will benefit from direct social services provided through the City's network of community centers, food pantries and other community-based nonprofit service organizations.

Location Description	<p>Amos House, 460 Pine Street, 02907</p> <p>Building Futures, 1 Acron Street, 02903</p> <p>Capital City Community Center, 25 Danforth Street, 02908</p> <p>Clinica Esperanza/Hope Clinic, 60 Valley Street, Suite 104, 02909</p> <p>College Visions, 180 Washington Street, Suite 203, 02903</p> <p>Community Action Partnership of Providence, 518 Hartford Ave, 02909</p> <p>Community Music Works, 1326 Westminster Street, 02909</p> <p>DaVinci Center for Community Progress, 470 Charles Street, 02907</p> <p>DownCity Design, 370 Cranston Street, 02907</p> <p>Educational Center for the arts & Sciences, 57 Parkis Avenue, 02907</p> <p>Family Service of RI, PO Box 6688, 02940 / City Wide</p> <p>Federal Hill House, 9 Courtland Street, 02909/35 Swiss St 02909/261 Manton Ave 02909</p> <p>FirstWorks, 235 Promanade Street, Suite 130, 02908</p> <p>Genesis Center, 620 Potters Avenue, 02907</p> <p>Higher Ground International, 7 Ninigret Ave, 02907</p> <p>Meals on Wheels RI, 70 Bath Street, 02908/ City Wide</p> <p>Mt. Hope Learning Center, 35 Camp Street, 02906</p> <p>New Bridges 4 Haitian Success, 685 North Main Street, 02904</p> <p>New Urban Arts , 705 Westminster Street, 02903</p> <p>Open Doors, 485 Plainfield Street, 02909 / 700 Plainfield Street, 02909</p> <p>Project Weber/RENEW, 45 Willard Avenue, 02905</p> <p>Providence Housing Authoirty - Thomas J. Anton Center, 50 Laurel Hill Avenue, 02909</p> <p>Providence Public Library, 150 Empire Street, 02903</p> <p>Rhode Island Free Clinic, 655 Broad Street, 02907</p> <p>The Steelyard, 27 Sims Avenue, 02909</p> <p>Sojourner House, 386 Smith Street, 02908</p> <p>Washington Park Citizens Association, 42 Jillson Street, 02905</p> <p>West End Community Community Center, 109 Bucklin Street, 02907</p> <p>Young Voices, 204 Westminster Street, Suite 2A, 02903</p>
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		YWCA Rhode Island, 133 Delaine Street, 02909
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<p>Planned Activities</p>	<p>Amos House - \$65,232 for a Hand Up program, providing employment and case management to those experiencing homelessness.</p> <p>Building Futures - \$15,000 for a construction pre-apprenticeship program.</p> <p>Capital City Community Center -\$60,000 for childcare & senior services.</p> <p>Clinica Esperanza/Hope Clinic - \$40,000 for delivery of healthcare services to the uninsured/underinsured.</p> <p>College Visions - \$30,000 for the College Access Program (CAP) that assists first-generation Providence youth prepare for college and careers.</p> <p>Community Action Partnership of Providence - \$50,000 for food pantry operations.</p> <p>Community Music Works - \$25,000 for delivery of an intensive afterschool music program for LMI youth.</p> <p>DaVinci Center for Community Progress - \$60,000 for consolidated social services.</p> <p>DownCity Design - \$15,000 for summer and after-school service learning programs.</p> <p>Educational Center for the Arts and Sciences - \$20,000 for bilingual afterschool & summer theater camps for youth.</p> <p>Family Service of RI - \$25,000 for the Family Service Police Go Team, which provides 24/7 on-call crisis intervention.</p> <p>Federal Hill House - \$75,000 for operations of the Swiss Street and Olneyville food pantries and childcare programs.</p> <p>FirstWorks - \$25,000 for high-quality arts education programs to Providence students across the 2024-2025 school year.</p> <p>Genesis Center - \$20,000 for enhanced digital access and education for adult learners as it pertains to their chosen path of study.</p> <p>Higher Ground International - Sweetie Care Program - \$25,000 for the Sweetie Care senior program for refugee elders.</p> <p>Higher Ground International- Food Program - \$20,000 for the culturally-appropriate food program.</p> <p>Meals on Wheels RI - Shut-in/Handicap Meal Delivery Program - \$25,000 for meal distribution for homebound elders.</p> <p>Mt. Hope Learning Center - \$15,000 for before and after school care.</p>
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		<p>New Bridges 4 Haitian Success - \$25,000 for the newly formed Immigration Clinic design to provide resources for court related legal expenses for clients.</p> <p>New Urban Arts - \$22,000 for afterschool arts programming and mentorship for LMI teens.</p> <p>Open Doors - \$25,000 for the One-Stop Resource Center, providing case management & other services for justice-involved individuals.</p> <p>Project Weber/RENEW - \$35,000 for the Drop-In Center, providing harm reduction, recovery supports, & peer mentorship to high-risk.</p> <p>Providence Housing Authority - Thomas J. Anton Center - \$45,000 for resident self-sufficiency, adult ed., & health services.</p> <p>Providence Public Library - \$28,000 for the Accessing Home AmeriCorps volunteer. PPL will serve as host site for the volunteer, who will provide case management services.</p> <p>Rhode Island Free Clinic - \$60,000 for the delivery of healthcare services to the uninsured/ underinsured.</p> <p>The Steelyard - \$20,000 for support of an workforce training program for Providence residents facing barriers to employment to learn traditional metalworking techniques and gain skills in artistic metal fabrication.</p> <p>Sojourner House - Drop-In Center - \$25,000 for Sojourner Drop-In Center, which provides critical resources and services to victims of domestic violence.</p> <p>Sojourner House - Emergency Housing Assistance - \$30,000 for direct, short-term (3 months) assistance to low-income victims of domestic violence to enable safe rehousing.</p> <p>Washington Park Citizens Association - \$56,000 for daycare, before/afterschool care & basic needs services for LMI.</p> <p>West End Community Center - \$70,00 for daycare & basic needs services for LMI.</p> <p>Young Voices - \$15,000 for leadership training, mentorship, and college prep services for high-school aged.</p> <p>YWCA Rhode Island - \$25,000 for APPLE afterschool & summer enrichment programs.</p>
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5	Project Name	Providence Business Loan Fund
	Target Area	Community Wide - Entire City Geographic Area

	Goals Supported	Facilitate Small Business Development and Growth
	Needs Addressed	Facilitate Small Business Development & Growth
	Funding	CDBG: \$1,110,000
	Description	Funds will support low-interest lending to support small business development and growth.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 small businesses will receive loans for an estimated 16 jobs to be created/retained, and 8 microenterprises will be assisted.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903
	Planned Activities	The PBLF (\$1,110,000) will provide loans to ten small businesses in the aggregate amount of \$570,000 and thus creating/retaining 16 jobs within the City of which at least 51% are held by low to moderate income individuals; and provide loans to 8 microenterprises in the aggregate amount of \$150,000 within the City whose owners qualify as belonging to a low to moderate income household. Activity also includes administrative (\$174,000) and loan servicing costs (delivery costs - \$216,000).
6	Project Name	Economic Development Programs
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Facilitate Small Business Development and Growth
	Needs Addressed	Facilitate Small Business Development & Growth
	Funding	CDBG: \$385,000
	Description	Economic development programs geared towards supporting and fostering microenterprises and entrepreneurship.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 116 low/moderate income microenterprises and entrepreneurs will be assisted through technical assistance, small business planning, direct grants, and other supports.

	Location Description	DesignxRI, 819 Westminster St, 02903 Genesis Center Culinary Enterprise Program, 150 Empire St, 02903 Innovation Studio, 222 Manton Ave, 02909 Rhode Island Black Business Association, 220 Smith Street, 02908
	Planned Activities	DesignxRI: \$190,000 for the Providence Design Catalyst & Launch (formerly Pre-Catalyst) Programs, which provide design-based microenterprises with grant capital, mentorship, and intensive TA. Genesis Center Culinary Enterprise Program: \$55,000 for technical assistance to culinary microenterprises. Innovation Studio: \$60,000 for technical assistance to microenterprises and entrepreneurs looking to grow or launch their small business. Rhode Island Black Business Association: \$80,000 for technical assistance for microenterprises.
7	Project Name	CDBG Occupied Housing
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Quality of Occupied Housing Units
	Needs Addressed	Improved Housing Quality & Habitability
	Funding	CDBG: \$710,000
	Description	Funds will be used to assist with rehabilitation of both privately-owned and public housing occupied by low/moderate income households.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 121 ow/moderate income households will benefit from rehabilitation of existing housing units. An estimated 20 families are expected to benefit from loans issued through the City's Home Repair Program. An estimated 101 very low-income residents will also benefit from the rehab and preservation of Lockwood Plaza apartments.
Location Description	Home Repair Program: income-eligible, owner-occupied units throughout jurisdiction of Providence. Lockwood Plaza Preservation, 50 Prairie Avenue, 02905	

	Planned Activities	<p>Home Repair Program & Delivery: \$410,000 for direct lending (and delivery costs) to an estimated 20 low/moderate income homeowners for critical repairs.</p> <p>Lockwood Plaza Preservation: \$300,000 for the soft costs associated with the preservation and rehabilitation of Lockwood Plaza apartments, 101 units of affordable rental housing with an expiring period of affordability.</p>
8	Project Name	Public Facility Improvements
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Condition of Public Facilities
	Needs Addressed	Public Facilities Improvements
	Funding	CDBG: \$2,010,000
	Description	Funds will be used for improvements to public facilities (such as community centers, non-profit service agencies, and neighborhood recreation centers serving a predominately low/moderate income).
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 18,997 low/moderate income residents will benefit from improvements to public facilities.

Location Description	
	Boys & Girls Club - Fox Point, 90 Ives Street, 02907
	Boys & Girls Club – Southside, 1 Louisa St, 02905
	Capital City Community Center - 1085 Chalkstone Avenue, 02908
	Children's Friend - Berkshire Facility, 99 Berkshire Street, 02903
	Crossroads RI - Domestic Violence Shelter - address suppressed
	DaVinci Center - 470 Charles Street, 02904
	Federal Hill House - 9 Courtland Street, 02909
	Providence Community Library - Mt. Pleasant Branch - 315 Academy Avenue, 02908
	Providence Housing Authority - Hartford Park, 269 Hartford Avenue, 02909
	Providence Housing Authority - Manton Heights, 31 Salmon Street, 02909
	Providence Housing Authority - Roger Williams Development, 672 Prairie Avenue, 02905
	Roger Williams Day Care Center - 64 Applegate Lane, 02905
	YMCA of Great Providence - East Side Branch - 438 Hope Street, 02906
	Ward 1 - Vartan Gregorian School - 455 Wickenden Street, 02903
	Ward 1 - Boys & Girls Club - 90 Ives Street, 02908

	Planned Activities	<p>Boys & Girls Club - Fox Point - Fire Sprinklers Upgrade - \$275,000</p> <p>Boys & Girls Club Southside - Restroom & ADA Improvements - \$150,000</p> <p>Capital City Community Center - HVAC System Improvements - \$150,000</p> <p>Children's Friend - Berkshire Facility - Playground Improvements - \$115,000</p> <p>Crossroads RI - Domestic Violence Shelter Improvements - \$75,000</p> <p>DaVinci Center - Community Center Improvements - \$250,000</p> <p>Federal Hill House - Community Center Exterior Improvements - \$75,000</p> <p>Providence Community Library - Mt. Pleasant Branch HVAC System Improvements - \$125,000</p> <p>Providence Housing Authority - Hartford Park Safety Lighting - \$30,000</p> <p>Providence Housing Authority - Manton Heights Security Improvements - \$100,000</p> <p>Providence Housing Authority - Roger Williams Development Security Improvements - \$20,000</p> <p>Roger Williams Day Care Center - Roof Replacement - \$360,000</p> <p>YMCA of Great Providence - East Side Branch ADA accessibility & Parking Lot Improvements - \$60,000</p> <p>Ward 1 - Vartan Gregorian School - School Facility Improvements - \$25,000</p> <p>Reserved Project Contingency - \$100,000</p>
9	Project Name	Parks, Open Space, Sports and Recreation Improvements
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Parks and Recreational Areas
	Needs Addressed	Improved Parks & Recreational Opportunities
	Funding	CDBG: \$761,295
	Description	Funds will be used to improve or expand public parks, recreation spaces, and open spaces that benefit predominately low/moderate income neighborhoods.

Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	An estimated 27,500 Providence residents will benefit from improvements to public parks in predominately low/moderate income neighborhoods.
Location Description	<p>Miguel Luna Park Improvements, 110 Sackett Street, 02907</p> <p>Davis Park Improvements, 50 Raymond Street, 02908</p> <p>Ward 2 - Hope High School Fields and Recreation Improvements, 324 Hope Street, 02906</p> <p>Ward 4 - Prete Metcalf Park Improvements, 504 Charles Street, 02904</p> <p>Ward 6 - Manton Hieghts Improvements, 31 Salmon Street, 02909</p> <p>Ward 7 - Neutaconkanut Park Improvements, 899 Plainfiled Street</p> <p>Ward 8 - Mansion Conlon Park Improvements, 225 Waverly Street, 02909</p> <p>Ward 11 - Warren Street Park Improvements, 35 Warren Street, 02907</p> <p>Ward 15 - Clarence Street Park Improvements, 220 Clarence Street, 02909</p>
Planned Activities	<p>Miguel Luna Park Improvements, 110 Sackett Street, 02907, \$200,000</p> <p>Davis Park Improvements, 50 Raymond Street, 02908, \$211,295.35</p> <p>Ward 2 - Hope High School Fields and Recreation Improvements, 324 Hope Street, 02906, \$50,000</p> <p>Ward 4 - Prete Metcalf Park Improvements, 504 Charles Street, 02904, \$50,000</p> <p>Ward 6 - Manton Heights Improvements, 31 Salmon Street, 02909, \$50,000</p> <p>Ward 7 - Neutaconkanut Park Improvements, 899 Plainfiled Street, \$50,000</p> <p>Ward 8 - Mansion Conlon Park Improvements, 225 Waverly Street, 02909, \$50,000</p> <p>Ward 11 - Warren Street Park Improvements, 35 Warren Street, 02907, \$50,000</p> <p>Ward 15 - Clarence Street Park Improvements, 220 Clarence Street, 02909, \$50,000</p>

10	Project Name	Streets, Sidewalks, and Infrastructure Improvements
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Streetscapes & Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$689,446
	Description	Funds will support streetscape improvements, including reconstruction of failed sidewalks and installation of crosswalks, bollards, speed lumps, and other improvements to foster pedestrian safety and ADA accessibility in predominately low/moderate income neighborhoods.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5,845 households will benefit from streetscape improvements in predominately low/moderate income City neighborhoods.
	Location Description	<p>Improvements to occur in low/moderate income Census Block Groups within Wards 3, 5, 9, 10, 12, 13, 14. Final addresses to be determined upon needs assessment. To qualify, infrastructure to be rehabilitated must be located within a Census Block with greater than 51% low/moderate income residents.</p> <p>City of Providence - Sidewalk Improvements, Safe Streets for All areas (carry-over activity from PY2023)</p> <p>Ward 3 - Streetscape Improvements - North Manin Street Pedestrian Safety Improvements (specific section to be identified)</p> <p>Ward 5 - Streetscape Improvements - Mount Pleasant Avenue (specific section to be identified)</p> <p>Ward 9 - Streetscape Improvements - to be identified</p> <p>Ward 10 - Streetscape Improvements - to be identified</p> <p>Ward 12 - Neighborhood Informational & Wayfinding Signage (specific locations to be identified)</p> <p>Ward 13 - Broadway & Vinton Intersection Pedestrian Safety Improvements</p> <p>Ward 14 - Streetscape Improvements - to be identified</p>

	Planned Activities	<p>City of Providence - Sidewalk Improvements - \$339,446 to supplement the City's Safe Streets for All initiative, improving sidewalk condition along with pedestrian, vehicle and bike safety in high-accident areas. (Carry-over PY23 activity).</p> <p>Ward 3 - Streetscape Improvements - North Manin Street Pedestrian Safety Improvements - \$50,000</p> <p>Ward 5 - Streetscape Improvements - Mount Pleasant Avenue - \$50,000</p> <p>Ward 9 - Streetscape Improvements - \$50,000</p> <p>Ward 10 - Streetscape Improvements - \$50,000</p> <p>Ward 12 - Neighborhood Informational & Wayfinding Signage - \$50,000</p> <p>Ward 13 - Broadway & Vinton Intersection Pedestrian Safety Improvements - \$50,000</p> <p>Ward 14 - Streetscape Improvements - \$50,000</p>
11	Project Name	HOME Affordable Housing
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Increase Availability of Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,261,714
	Description	HOME funds will be used to construct, rehabilitate or preserve affordable housing units.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 14 households will benefit from new or preserved HOME-assisted units. Activities include new construction of 3 homeownership properties (with 3 low-income targeted but unrestricted rentals), and preservation of 11 units with expiring covenants.
	Location Description	<p>Stop Wasting Abandoned Property, Inc. (SWAP, Inc.) - 77 Beacon Avenue, 02907</p> <p>Stop Wasting Abandoned Property, Inc. (SWAP, Inc.) - 225 Public Street, 02905</p> <p>Stop Wasting Abandoned Property, Inc. (SWAP, Inc.) - 140 Oxford Street, 02905</p> <p>Lockwood Plaza LLC - 50 Prairie Avenue, 02905</p>

	Planned Activities	<p>Stop Wasting Abandoned Property, Inc. (SWAP, Inc.) - 77 Beacon Avenue, 02907 - Construct a single-family homeownership unit for owners 61-80% AMI</p> <p>Stop Wasting Abandoned Property, Inc. (SWAP, Inc.) - 225 Public Street, 02905 - Construct a two-unit combination homeownership & rental property, with the homeownership unit for owners 80-100% AMI and the rental unit for renters 0-60% AMI</p> <p>Stop Wasting Abandoned Property, Inc. (SWAP, Inc.) - 140 Oxford Street, 02905 - Construct a two-unit combination homeownership & rental property, with the homeownership unit for owners 80-100% AMI and the rental unit for renters 0-60% AMI</p> <p>Lockwood Plaza LLC - 50 Prairie Avenue, 02905 -Provide rental preservation funds to rehabilitate 11-units in an existing 101-unit affordable housing development.</p>
12	Project Name	City of Providence (Administration) - RIH24F001
	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Effectively Administer Programs
	Needs Addressed	Effective Planning & Administration
	Funding	HOPWA: \$44,943
	Description	Administration of the City's HOPWA Program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	444 Westminster Street, Suite 3A, Providence, RI 02903. HOPWA program benefits Providence-Fall-River-New Bedford EMSA.
	Planned Activities	Funding to implement, monitor, and administer the City's HOPWA program.
13	Project Name	AIDS Care Ocean State - RIH24F001
	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Increase Housing Stability among PLWHA
	Needs Addressed	Housing & Support Services for PLWHA

	Funding	HOPWA: \$952,968
	Description	HIV/AIDS Housing Operations (Facility Based Housing Assistance - Leasing)
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 63 tenant households will benefit from facility-based leasing.
	Location Description	Facility locations are confidential due to the clients served.
	Planned Activities	HIV/AIDS Housing Operations (Facility Based Housing Assistance - Leasing) through AIDS Care Ocean State.
14	Project Name	Family Services of Rhode Island -RIH24F001
	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Increase Housing Stability among PLWHA
	Needs Addressed	Housing & Support Services for PLWHA
	Funding	HOPWA: \$65,000
	Description	Housing information services for persons living with HIV/AIDS.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 60 HOPWA-eligible households will benefit from housing information services.
	Location Description	134 Thurbers Avenue, Providence, 02907 (office location).
	Planned Activities	Funds will be used for costs associated with housing information services to help persons living with HIV/AIDS and their families to identify, locate and acquire housing. This is may also include fair housing counseling or eligible persons who may encounter discrimination based on race, color, religion, sex, age, nation origin, familial status, or handicap/disability and for administrative cost associated with costs for general management, oversight, coordination and evaluation on HOPWA eligible activities.
	Project Name	Stanley Street Treatment & Resources - RIH23F001

15	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Increase Housing Stability among PLWHA
	Needs Addressed	Housing & Support Services for PLWHA
	Funding	HOPWA: \$105,204
	Description	Supportive service provision to HOPWA clients.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 HOPWA-eligible households will benefit from supportive services to be provided through Stanley Street Treatment & Resources.
	Location Description	386 Stanley Street, Fall River, MA 02720 (office location).
	Planned Activities	Stanley Street Treatment & Resources will provide intensive supportive services to HOPWA clients located in Bristol & Providence counties.
16	Project Name	Justice Resource Institute - RIH24F001
	Target Area	Providence - Fall River - New Bedford EMSA
	Goals Supported	Increase Housing Stability among PLWHA
	Needs Addressed	Housing & Support Services for PLWHA
	Funding	HOPWA: \$330,000
	Description	Tenant-based rental assistance, supportive services and Administrative cost for HOPWA clients.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 32 HOPWA-eligible households will benefit from tenant-based rental assistance administered through JRI.
	Location Description	555 Armory Street, Jamaica Plain, MA 02130-2672 (office location).
Planned Activities	Justice Resource Institute (JRI) will provide tenant-based rental assistance to HOPWA-eligible households.	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Nearly every neighborhood in the City of Providence has areas designated as low- and moderate-income Census Blocks, with the exception of the Blackstone, Wayland, and Hope neighborhoods. The City’s focus through these entitlement grants is on the improvement of the quality of life for the City’s low- and moderate- income residents through strategic investment in services, quality housing, and critical infrastructure. The investments proposed in this Action Plan will serve to both stabilize low-income areas and provide enhanced opportunities for a pathway out of poverty (whether through free job training, small business development technical assistance, GED courses, childcare, or afterschool programming).

The City of Providence is the HOPWA formula grant recipient for the Providence-Fall River-New Bedford Eligible Metropolitan Statistical Area (EMSA). As such, Providence is charged with ensuring HOPWA investments are appropriately targeted to HOPWA populations (persons living with AIDS) throughout the EMSA geography. As such, HOPWA providers servicing Bristol County, MA are eligible to apply for City HOPWA, and awards are made based on need and program efficacy.

Geographic Distribution

Target Area	Percentage of Funds
Community Wide - Entire City Geographic Area	87
Providence - Fall River - New Bedford EMSA	13

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

With limited exception, most neighborhoods throughout the City of Providence have areas with high concentration of low- to moderate-income residents. The City of Providence does not currently have a designated or HUD-approved geographic target area. Over 62% of the population of Providence is low- to moderate-income. These individuals and households are spread throughout the City's neighborhoods.

Discussion

As discussed above, the geographic allocation of resources will be fairly dispersed throughout the City, albeit targeting the most economically distressed areas of the City's neighborhoods and the most economically marginalized persons living in those neighborhoods by strategic program design.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Documented in this Action Plan, the City is expecting to allocate funds to support affordable housing projects for the homeless, non-homeless, and special needs households in the 2024 Program Year.

2024 CDBG funds in the amount of \$710,000 will support the following:

- Preservation of 101 rental housing units with expiring affordability at Lockwood Plaza II (\$300,000).
- Improve the quality of occupied housing and support independent living for the elderly and disabled by supporting the rehabilitation of 20 private homes (\$350,000 in deferred payment Home Repair loans & \$60,000 in delivery costs);

2024 HOME funds in the amount of \$1,401,904 will tentatively support the development of the following 16 new affordable housing units:

- Stop Wasting Abandoned Property, Inc. (SWAP, Inc.), 77 Beacon Avenue - construct 1 unit of homeownership for a homebuyer earning 61-80% AMI.
- Stop Wasting Abandoned Property, Inc. (SWAP, Inc.), 225 Public Street - construct a two-unit combination homeownership & rental property, with the homeownership unit for owners 80-100% AMI and the rental unit unrestricted but targeted for renters 0-60% AMI
- Stop Wasting Abandoned Property, Inc. (SWAP, Inc.), 140 Oxford Street - construct a two-unit combination homeownership & rental property, with the homeownership unit for owners 80-100% AMI and the rental unit unrestricted but targeted for renters 0-60% AMI
- Lockwood Plaza LLC - 50 Prairie Avenue - Provide HOME rental preservation funds to rehabilitate 11-units in an existing 101-unit affordable housing development. Rehabilitated units will be restricted to renters earning 51-60% AMI.

Note: all tentative, project-specific HOME commitments proposed above are subject to further underwriting and HUD approval under Part 92 of the federal regulations prior to final City approval and

contracting.

2024 HOPWA funds in the amount of \$1,498,115 will support the following:

- Tenant Based Rental Assistance = 32 households
- Facility Based Rental Assistance= 63 households
- Total: 95 Special Needs Households Provided Housing Assistance.

2024 ESG funds in the amount of \$457,959 will support the following:

- Rapid rehousing, shelter and essential services for those experiencing homelessness within the jurisdiction of Providence. An estimated 25 households will receive rapid rehousing rental assistance in the program year. 90 clients will receive essential services.

In total, the PY24 funds invested in housing outlined above will produce 3 new homeownership units, and preserve 101 units. Of those, 11 will be HOME-assisted.

It should be noted that affordable housing development projects often have a longer timeline from initiation to completion, and those accomplishments will be realized in future program years and reflected in future program year performance reports.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	14
Special-Needs	0
Total	14

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	11
Acquisition of Existing Units	0
Total	14

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The tables above indicate the number of affordable housing units that will *achieve occupancy* in the program year by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purpose of this section, the term “affordable

housing” is narrowly defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

Activities identified within this Action Plan will typically achieve occupancy in 12-18 months, so the number above may be reduced should projects experience any delays in closings, construction, or occupancy.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Providence supports the ongoing operation of the Thomas J. Anton Community Center at Hartford Park. Through the City's annual support of public service activities, the Department of Resident Services is able to provide adult education classes, family self-sufficiency program, financial opportunity center and financial coaching programs, income support, and employment counseling.

There are many restoration and revitalization needs in the portfolio of public housing throughout the City. While the PHA will expend over \$6M through its FFY24 Capital Fund, needs far outweigh available resources, and capital funds are largely dedicated to repairs or replacements. As such, the PHA often seeks out CDBG resources for projects that will boost safety and amenities for its residents.

Actions planned during the next year to address the needs to public housing

The City will address some of the extensive needs discussed above by extending its commitment to fund service operations at the Thomas J. Anton Community Center at Hartford Park, as well as providing \$150,000 in CDBG to make safety & security improvements, at Hartford Park, Manton Heights, and Roger Williams Family Housing Developments, that addresses the concerns of the PHA residents.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Providence Housing Authority continues to cultivate Resident Advisory Board and Resident Association relations and communication to maintain transparency, and to provide a forum for valuable resident participation in planning activities guided by PHA goals and objectives. The PHA has a Resident Association (RA) and Resident Planning Committee (RPC) at every development. The president of each Resident Association, as well as a representative from each Planning Committee, serves as a delegate to a larger "Resident Advisory Board", which meets monthly to provide feedback and guide PHA policies and policy-making.

Aside from the provision of safe and affordable housing, the PHA's core mission also includes provision of services to address economic and social service needs of PHA residents.

The PHA's Resident Services Department (RSD) furthers the agency's mission to address the self-sufficiency needs of residents by providing a comprehensive continuum of programs including:

- Resident Service Coordinator (RSC) Program (coordination of general social services; case management including limited counseling and crisis intervention)
- Adult Education Program (ESL; ABE/GED; Digital Literacy)
- Family Self Sufficiency (FSS) Program (supports for financial independence through

- employment/increased earned income; an escrow savings plan is available as an incentive)
- Financial Opportunity Center (FOC) Program (financial coaching; income (benefits) supports; work readiness training; job search/placement; employment supports)
 - Jobs Plus Providence (JPP) Program (workforce development through job training and employment supports; an Earned Income Disregard (EID) is available as an incentive)
 - Volunteer Income Tax Assistance (VITA) Program (free tax preparation for eligible individuals/families); and
 - After-School Youth Program (on-site activities for youth age 6-12 provided through a formal partnership with the Providence Boys and Girls Club) that supports working parents.

The Providence Housing Authority is also a HUD-certified Housing Counseling Center, and provides qualified guidance to clients exploring homeownership, as well as pre- and post-purchase counseling.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. The Providence Housing Authority is not designated as a troubled PHA.

Discussion

The PHA has completed its five-year plan and its capital improvement plan. The City continues to engage the PHA to discuss funding priorities, any potential repositioning, and the urgent rehabilitation needs in relation to other competing needs throughout the City.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City's partnership and funding alignment with both the Consolidated Homeless Fund and the Rhode Island Continuum of Care offers a unique opportunity for better coordination among several different programs and funding streams to address homelessness in a strategic, targeted, and systematic way. The network of providers of services and housing for the homeless in the City and State is strong and robust; however, it has not been as coordinated and integrated as it could be. Collaboratively, major strides have been taken to improve collaboration, including development and adoption of a universal coordinated entry policy, as well as system standards for funding evaluation, performance, assessments and HMIS, and standards for case management.

The State's strategic plan to end chronic homelessness, Opening Doors, is a road map the State's providers can use to move much more diligently into a Housing First model of quickly engaging the homeless, providing them with stable housing, and delivering the appropriate and relevant wraparound services. Crossroads Rhode Island, the State's largest provider of shelter services, as well as many other providers, have fully embraced Housing First and are refocusing efforts to better provide permanent housing while still maintaining the necessary shelter capacity for those that lack housing. Providers are also moving away from transitional or first-step housing towards a permanent, supportive-housing model of operation.

It is important to note that the City blends funding strategically with other sources of funds and consolidates its funds into a small number of projects rather than fund a large number of projects with smaller ESG grants. The City's ESG funds are aggregated with ESG funds from Pawtucket, Woonsocket, and the State, as well as Title XX Shelter/Homeless Service Funds and the Housing Resource Commission Shelter/Homeless Service Funds. As such, the City looks at the Consolidated Homeless Fund's entire allocation and assigns funding to minimize the level of resources required to monitor compliance and reduce administrative burden to funders and agencies alike.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

There are several agencies that conduct outreach efforts in the City of Providence. In collaboration with the Rhode Island Continuum of Care and the Consolidated Homeless Fund, the City uses its Federal Emergency Solutions Grants to support outreach efforts and case management services to connect the unsheltered homeless population with emergency shelters, permanent housing, and the supportive services necessary to maintain their housing. To better coordinate outreach efforts, the City has insisted that any agency that engages in outreach efforts coordinate those efforts with other agencies to avoid

duplication and inefficiency.

As part of the broader efforts to eliminate chronic homelessness, the City supports agencies that engage hard-to-reach homeless persons living on the street, individuals existing the criminal justice system or aging out of the foster care system, homeless veterans, and individuals with substance abuse or mental health issues. Through the Downtown Safety Outreach Collaboration, chronic homeless individuals are identified in order to provide this information to agencies so that services can be brought to bear to address their individual needs. ARPA funds are currently allocated in the fiscal year for diversion and mobile outreach to reduce unsheltered homelessness in the City's urban core.

For the 2024 Program Year, the CHF will be funding essential services, including street outreach, through which providers will seek out and engage homeless persons living on the streets or in encampments. This street outreach and case management will include assessments of the needs of homeless individuals. Street outreach and essential services will also include staff costs associated with case management, intake, HMIS reporting, as well as services pertaining to employment, mental health care, education, and substance abuse counseling. Services will be accessible on a drop-in basis, as well as for those individuals seeking more intensive services through a mobile outreach unit

Addressing the emergency shelter and transitional housing needs of homeless persons

The Crossroads Family Shelter is the only emergency shelter for homeless families in the City of Providence. The goal is to keep shelter stays at 30 days but no longer than 45 days. The Family Center was purposely designed to accommodate the multiple needs of families. First, the main floor of the center is handicapped accessible, ensuring that all persons, regardless of physical limitations, have equal access to decent safe shelter. With fifteen bedrooms, up to fifteen families can be housed at one time in the Center. The bedrooms vary in size and were uniquely designed as 'suite style' so that we can accommodate larger families without having to separate them. Case management, shelter activities and interactions with families are focused on housing solutions and solving the problems that contributed to their homelessness or present barriers to stable housing. Families with the most complex needs are assigned to housing first case managers who focus on placement in permanent supportive housing. Families with mid-range acuity are assigned to a rapid-rehousing case manager for supportive services including financial assistance to place in a market rate or subsidized apartment.

Recognizing an intense demand for services for the chronically homeless in the downtown area in recent years, the City and House of Hope CDC deployed a mobile outreach trailer, which meets homeless individuals "where they are" and offers case management, medical services, showers, laundry, and sundries. The sanitation and healthcare services deployed by this mobile unit will be ever more critical as COVID-19 remains a public health crisis. Additionally, the City has made available American Rescue Plan Treasury funds to Crossroads to provide a mobile diversion program, aimed at helping the unsheltered problem-solve and locate alternative living arrangements, and providing additional mobile

outreach and housing navigation services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Rapid rehousing rental assistance will be provided to homeless households throughout the City, as well as essential services to homeless individuals and families, particularly those who are newly and chronically homeless, persons in recovery and/or suffering from addictions, the formerly incarcerated, and/or persons with physical and mental illnesses. Locating and maintaining stable housing will continue to be an emphasis.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

All HUD-funded programs include financial eligibility criteria and are targeted to low-income households. Local providers such as Crossroads Rhode Island and Better Lives RI offer essential services to prevent homelessness and work closely with other service providers like Open Doors to assist formerly incarcerated young adult males who are at risk of homelessness and to connect them with other programs as in subsidized transitional housing, addiction treatment programs, mental health facilities who will otherwise be homeless or living in highly unstable housing after release into stable, sustainable housing.

Homeless prevention initiatives are centered on short- and long-term initiatives. The long-term strategy, on the other hand, is to facilitate employment and increase support networks as a means to preventing homelessness or return to homelessness. By preventing homelessness and supporting homeless services and outreach efforts, the City aims to identify and target those individuals and families who would otherwise become homeless without timely assistance. Supportive services and housing assistance for the special needs population are particularly important because of their vulnerability to homelessness.

Discussion

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	32
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	63
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	95

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Providence was a partner in the recent development of a Statewide Regional Analysis of Impediments to Fair Housing (Regional AI) in consultation with the RI HUD entitlements: State Dept. of Housing, Cranston, East Providence, Pawtucket, Warwick, and Woonsocket. Rhode Island conducted a comprehensive Regional AI at the statewide level for a number of reasons, including:

- The most intractable fair housing issues can only be resolved on a regional basis. Given Rhode Island's compact size, the region and State are synonymous. The State has a single labor market that comprises all of its 39 cities and towns.
- Rhode Island already has a long history of fair housing policy. It has a comprehensive statewide planning program and a legislated "fair share" low- and moderate-income housing goal. Municipalities are required to identify in their local comprehensive plans how they will meet the housing needs of a diverse population across age, income and household type. Rhode Island has long provided for the siting of group homes for residents with disabilities in any residential district. In allocating housing subsidies and low-income housing tax credits, the State has followed a "both and" policy of creating more affordable housing in low-poverty areas (typically suburban) where few opportunities currently exist, while also continuing to redevelop those neighborhoods (typically urban) most heavily affected by poverty and lack of opportunity.
- The State Dept. of Housing, the entity managing the fair housing planning, is also the entity that administers the federally funded housing and community development programs for the state and staffs the State's Housing Resources Commission. As such, it already has an obligation to affirmatively further fair housing. DOH coordinates closely with Rhode Island Housing, the state's housing finance agency, on housing policies, programs and funding decisions, and Rhode Island Housing implements many of the state's housing and planning initiatives on behalf of DOH.

The City of Providence has consulted with the Dept. of Housing to update its previously identified impediments. Providence supported this regional approach as many impediments are beyond the authority or financial capability of the City of Providence to address alone, such as economic conditions, limited transportation options, insufficient state or federal resources for the development of affordable housing, fair housing enforcement, cost and availability of property insurance, and more. Addressing these impediments requires the collaboration of the municipalities, state and federal funding agencies, fair housing service providers, lenders, real estate professionals, and other state agencies.

The updated regional AI, which includes robust analysis and deeper discussion on barriers to housing, can be viewed: <http://www.providenceri.gov/wp-content/uploads/2020/07/RI-AI-Final-2020.pdf>

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning

ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- 1) The City will extend its partnership with the Housing Network of Rhode Island to provide a bilingual down-payment and closing cost assistance program to alleviate the significant upfront cost burden creating a barrier for low-income homebuyers when purchasing a new home.
- 2) The City utilizes a Language Access Plan and Toolkit, and continues to conduct translation of key documents, creating language banks for City communications, and expanding its on-call translation services to ensure access to City services.
- 3) The City partners with RI Center for Justice and RI Legal Services to assist low-income renters that have been unfairly treated in the access or retention of housing in the City. The City passed local legislation to expand protected classes in the City (to prevent discrimination on the basis of source of income), and has funded expanded legal representation for low-income tenants in the City's Housing Court system. This legal aid will work in parallel to the City's enhanced code enforcement efforts aimed at ensuring the safety and welfare of City residents with limited housing choice.
- 4) The City will continue its Home Repair Program. This CDBG program will provide deferred payment, 0% interest loans to owner-occupants who are unable to finance critical repairs to their homes. Rising construction costs continue to exacerbate deferral of maintenance and substandard housing for households with fixed or stagnant incomes. This program will enable another est. 17 households to afford critical repairs who would otherwise be unable to do so (due to inability to obtain conventional home equity lending due to their limited or fixed incomes).
- 5) The City has provided incentives to developers to create affordable housing at the City level through policy and zoning changes. These incentives include:
 - Enabling legislation to permit the Providence Redevelopment Agency to acquire properties certified to be vacant, abandoned, and tax delinquent. This initiative allows the City to convey clear title to potential developers at lower cost (than if developers purchased at auction), and bring hundreds of abandoned properties back into productive reuse as market and affordable housing. The RFP process by which the PRA disposes of these properties includes criteria that favor affordable housing proposals, as well as proposals that will utilize MBE & WBEs.
 - The Providence Redevelopment Agency permits land-banking by developers, and does not charge a holding fee. PRA also takes or holds key properties to RFP for future redevelopment.
 - The City Zoning Ordinance was updated to establish "T.O.D. Districts", or transit-oriented development districts that allow for housing construction in proximity to public transit, and to allow for increases in residential density.
 - Commercial historic districts were expanded to properties, increasing the number of properties

- potentially eligible for historic tax incentives for preservation and redevelopment as housing.
- Height bonuses were also included to allow waivers on height limits for developments offering affordable housing.

Codified a long-term funding stream (earmarked a percentage of Tax Stabilization Agreement revenue to the Providence Affordable Housing Trust) to be administered by the Providence Redevelopment Agency. This estimated \$1M+ per year enables the PRA to provide low-interest development loans and subsidy for the creation and preservation of affordable housing.

Discussion:

The City of Providence’s relationship with the State's Department of Housing, RI Attorney General, US Attorney, and RI Commission for Human Rights allows for periodic communication regarding fair housing strategies. Further, the City will continue to be a strong partner in the HomesRI Initiative, a cross-sector coalition seeking to transform the state’s under-resourced affordable housing system and create a common agenda to increase the supply of safe, healthy and affordable housing throughout Rhode Island, equitably reducing the housing cost burden for low- and moderate-income residents over the next decade. Partners are concentrating work efforts in four key areas: increasing community engagement in affordable housing issues, reducing high development costs, increasing investment and building capacity in the affordable housing “system”, and making existing homes safer, healthier, and more affordable to maintain.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Providence continually seeks to increase the beneficial impact to low- and moderate-income individuals of all programs and activities that are funded with CDBG, HOME, HOPWA, and ESG funds. In addition to the specific activities detailed below, the Division of Housing & Community Development strive to pro-actively respond to any and all programmatic challenges experienced by subrecipients as they may arise throughout the program year in order to ensure that any problems that may diminish the intended benefit of grants is corrected or reduced as soon as possible. Further, the Division of Housing & Community Development periodically updates its Policies and Procedures manual(s), in consultation with HUD and program stakeholders, to clarify program requirements for all funding sources and ensure continued compliance with federal regulations and standards.

Actions planned to address obstacles to meeting underserved needs

The City hosts and participates in regular focus groups and working sessions with agencies, organizations, and providers to better coordinate programming and align resources to create a holistic and targeted offering of services that account for the myriad needs found in particular neighborhoods. By working in partnership with locally-based providers and community development organizations, the City can actively promote the coordination of services to best amplify investments and ensure critical needs are met.

The City will work continue to align its resources (ARPA, CDBG, HOME, etc.) to maximize impact - such as using ARPA funds to boost food storage capacity at CDBG-funded food pantries and community centers, to expand childcare facilities, to add WiFi at neighborhood facilities, to construct new affordable housing units by layering subsidy sources, and by adding shelter and transitional housing capacity. Utilizing and leveraging these one-time resources wisely will enable the City to address some of the obstacles (capacity constraints) to meeting the City's underserved needs.

Actions planned to foster and maintain affordable housing

The City will continue its effort to rehabilitate, preserve, and create new affordable housing in the City, with an emphasis on identifying new areas of the City that would allow for mixed-use and mixed-income developments in higher opportunity neighborhoods and Census tracts. The primary funds for these initiatives will be CDBG and HOME funding. The City will use CDBG and HOME funds to leverage other financing (state, federal, and local) to enable the construction and preservation of affordable units. In PY24, City HOME and CDBG will leverage the Providence Housing Trust (capitalized with American Rescue Plan and general obligation bond dollars), financing through RI Housing (such as LIHTC, HTF, and HUD 811), and wherever possible, Providence Housing Authority project-based vouchers to enable deep affordability. Units constructed or assisted by the City will have their affordability preserved via long-

term deed restriction.

Actions planned to reduce lead-based paint hazards

The City of Providence, through its Division of Housing & Community Development (DHCD), has developed a comprehensive and cohesive Lead Safe Providence Program (LSPP) to coordinate lead hazard reduction with existing housing programs to integrate HUD-funded lead poisoning prevention and “Healthy Homes” interventions. The DHCD has experience in successfully operating its current HUD Lead Hazard Reduction Demonstration grant, as well as 8 total prior HUD Lead Hazard Control Grants (Since 1999: RILHB0490-14, RILHB0490-10, RILHD0190-08, RILHB0402-08, RILHD0033-04, RILHB0227-02, RILHR0123-98, RILHH0071-99; RILHD). The \$5.7M award from HUD's Office of Lead Hazard Control and Healthy Homes has an operation life of 42 months, and enable the City to make over 200 units of housing lead-safe, energy-efficient, and code-compliant.

Using the experience gained from successfully managing its previous and existing HUD Lead Grant Programs, the Lead Safe Providence Program utilizes a dynamic program to:

- Perform lead hazard reduction (interim controls) interventions;
- Provide free lead inspections/risk assessments for owners to identify lead hazards;
- Complete Healthy Homes interventions in Program units;
- Complete leverage funded Weatherization interventions in Program units;
- Conduct over outreach and education events that support the goal of reaching thousands of residents, health care providers, community organizations, FBOs, property owners, realtors and contractors;
- Provide job training and increased contractor capacity by providing Free Lead Worker trainings and certifications as well as Green & Healthy Homes jobs training;
- Operate a LSPP HEPA-Vacuum Loan Program;
- Support an existing Lead Safe Housing Registry of available healthy/lead certified rental properties to distribute regularly to community residents who are seeking safer housing;
- Utilize the HUD Healthy Homes Rating System (HHRS) and tablet computer for efficient field assessments and Scope of Work development for Healthy Homes interventions;
- Expand the integrated Green & Healthy Housing Initiative Providence model to produce comprehensive interventions and create more sustainable units.

The City also actively participates in periodic Lead Coordination Meetings, which are a convening of stakeholders (Lead Safe Providence Program, City Code Enforcement, ProvWater Lead Line Replacement Program, Childhood Lead Action Project, the Department of Health, and the Community Action Partnership of Providence) with the collective goal of increasing compliance with state and federal lead safety laws, and spreading awareness of the hazards posed by lead-based paint. Through this ongoing collaboration, parties are able to identify target neighborhoods and landlords with a "carrot and stick"

approach of enforcement and low-barrier financial assistance to encourage compliance.

Actions planned to reduce the number of poverty-level families

The following are the activities that the City will take during the 2024 program year to lift people out of poverty:

- **Job Training and Skill Development:**Working with Amos House, Building Futures, and the Steelyard, and in coordination with the public workforce system, the City will bolster workforce development efforts to build employable, living wage job skills among low-income Providence residents.
- **Youth Training and Summer Youth Employment:**Every summer, the City of Providence offers summer employment to help teenagers and young adults develop job skills, learn positive work habits, and stay engaged in the community. These Providence youth work as seasonal employees of the Department of Parks and Recreation, or are employed by one of the many employer partners including AS220, the Boys and Girls Clubs of Providence, Federal Hill House, Young Voices, or Youth in Action. The City also supports afterschool youth programs to help youth succeed in their education and move on to college or the trades.
- **Increase Access to Work Supports:**The City will help promote Providence residents signing up for work support programs, such as child care subsidies, Rite Care health insurance, SNAP benefits, the Earned Income Tax Credit, and RI Works through partnerships with community centers and public service organizations. Increased work supports help low-wage families meet their basic needs and move toward financial security.
- **Support for New and Existing Businesses:**Working with Innovation Studio and RI Black Business Association, the City will provide funds for technical assistance to get low-income, Spanish-speaking, and minority businesses and entrepreneurs "credit ready" and primed for growth. The City also continues to support businesses through low-interest Providence Business Loan Fund (PBLF) loans, which provide flexible lending with the goals of fostering local business growth and increased job creation/retention for low/mod employees. The City will also support new businesses and entrepreneurs through the provision of small grants or loans for new or existing business owners who are income eligible through the DesignxRI program.
- **Expand Procurement and Growth Opportunities for Businesses Owned by Persons of Color and Women:**In order to support to the fullest extent possible participation of firms owned and controlled by minorities or women, the City has a mandate that all requests for procurement shall be inclusive of M/WBEs, and that the City shall strive to achieve at least 10% procurement from MBEs and 10% procurement from WBEs. By increasing the availability of City contracts to these businesses, greater revenues will flow to local businesses owners, facilitating greater local economic growth and more local employment. Additionally, the City will also fund RIBBA and Innovation Studio to offer programs providing technical assistance and incubator programs to

minority and women-owned businesses and entrepreneurs.

Actions planned to develop institutional structure

Providence is rich in the number and type of agencies and organizations that provide social services to populations in need. This network of agencies and organizations provide a broad variety of housing, economic, and social service programs that serve many community residents. These include community development corporations (CDCs), other non-profit housing developers, non-profit service providers, human services and shelter providers, organizations working with special needs populations, and other community-based organizations. Most of these organizations are funded through a combination of public and private sources.

While there is no shortage of community organizations in the City, the unfortunate reality is that many of these service agencies struggle with resource constraints, compete for the same limited funding opportunities, and often offer duplicative services. There is a general lack of communication among the various groups in the City which impedes the efficient delivery of services in a coordinated fashion. Providers in the City need to consider more pro-active collaboration or consolidation to eliminate the duplication of services and to align resources and effort to have greater impact in the communities they serve. In an effort to facilitate collaboration, the Division of Community Development will be building a centralized, searchable database of service providers in the City, the services offered, and the clients served.

Additionally, with a greater emphasis on requiring full compliance with all local, state, and federal rules, and an increased demand for grant recipients to demonstrate outcomes, as opposed to strictly outputs, the City believes that funds invested in program will not only have an impact, but that these efforts will also raise the capacity and effectiveness of organizations that adapt to these new demands.

Through ongoing dialogue with subrecipients, proactive outreach of other community organizations, technical assistance and capacity building workshops, and through regular focus groups and interviews, the City will assist in expanding and enhancing the existing institutional delivery system. As Federal funding continues to decrease, the City will become ever more focused on measuring outcomes and analyzing the return on its investment of Federal dollars.

Actions planned to enhance coordination between public and private housing and social service agencies

The City hosts and participates in regular focus groups and working sessions with agencies, organizations, and providers to better coordinate programming and align resources to create a holistic and targeted offering of services that account for the myriad needs found in particular neighborhoods. By working in partnership with locally-based providers and community development organizations, the City can actively promote the coordination of services. With the ongoing reduction in resources from the

Federal government, the City needs to highlight efficiency and maximum value creation to deliver long-term impact in a strategic way.

Discussion:

The Division of Housing & Community Development, with active support of the Mayor’s Office and the City Council, has sought to change the nature of CDBG investments away from a large number of small dollar grants of marginal and diminishing value to a smaller number of larger grants to allow for more transformational place-based projects and strategic programs. As the resources allocated to the City remain insufficient to meet local needs, maintaining a commitment to progress in this area continues to grow in importance.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The total level of expected resources available to the City for community development activities located in this Action Plan can be found in Section AP-15. With the exception of administrative costs, all CDBG funds will directly benefit low- and moderate-income Providence residents in the 2024-2025 Program Year.

A description of program specific requirements for the HOME, HOPWA, and ESG programs, and the City's applicable policies to meet these requirements, also follows.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not applicable. The City's HOME Program and associated activities are not utilizing any forms of investment not covered by Section 92.205. All investments are identified under the 92.205 section of the regulation.

The City's HOME program requires recipient organizations to contribute at least 25 percent of the value of the HOME award as a contribution match as a condition of the award in order to satisfy HUD regulations without financial impact to the City.

RI voters approved a \$65M bond for affordable housing and blight elimination; Providence developers will continue to leverage these funds with City HOME dollars. The Providence Redevelopment Agency has also bonded for \$25M to capitalize the Providence Housing Trust, to be further supplemented with \$19M in American Rescue Plan dollars in 2022 with projects to have funding commitments by December 31, 2024. In addition, it is anticipated that Providence developers will pair Low Income Housing Tax Credits, RI Housing HOME, HTF, and HUD 811 with City HOME on some proposed projects within this Plan. Local construction financing from banks and RI Housing will also be utilized.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

See Grantee Unique Appendices

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

All property acquired with HOME funds is subject to a period of affordability and principal residency requirements, safeguarded by the appropriate legal instrument (whether it be a deed restriction, land covenant, or lien) and resale or recapture provision.

The City employs Recapture Provisions when direct subsidy is provided to a homebuyer. Resale is employed in the event an assisted property is acquired without direct subsidy to the buyer.

See Grantee Unique Appendices for City Resale/Recapture Provisions.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Providence does not allow for the use of HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City of Providence will not be conducting HOME TBRA activities in the program year.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

See above.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The City has not established any preference or limitation for its rental housing projects. However, developers may seek a preference in their Tenant Selection Plans provided that preference complies with 24 CFR 5.105(a). In PY 2024, the City will be supporting rental projects that may have set-asides for persons experiencing homelessness and/or survivors of domestic violence. These project-specific preferences are contingent upon funding approvals by other potential funders in the projects' capital stack (ex. project-based VASH vouchers, Continuum of Care or public housing vouchers). Tenant Selection Plans for all developments to be supported through City HUD sources will be vetted for compliance with 24 CFR 5.105(a) and RI laws prior to execution of any funding agreement.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

All providers funded under ESG will utilize a standardized assessment form when determining

eligibility for all individuals and families presenting for CHF services and/or shelter.

The City of Providence follows the written standard policies and procedures for evaluating individuals and family's eligibility for assistance under the Emergency Solutions Grant (ESG) contained within the recently updated and HUD-vetted Consolidated Homeless Fund Partnership Policies & Procedures Manual.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Under the requirements of the HEARTH Act, the Rhode Island Continuum of Care (RI CoC) and CHF implemented a centralized and coordinated assessment system. State-wide coordinated assessment is a powerful tool designed to ensure that homeless persons are matched, as quickly as possible, with the intervention that will most efficiently and effectively end their homelessness. A vendor selected to serve as the Coordinating Entity is responsible for day-to-day administration, including: ensuring that information about how to access services is easily accessible to the public; training all key stakeholders; ensuring the HMIS collects needed data; reviewing assessments and issuing eligibility and referral decisions; managing case conferences, eligibility determination appeals, a centralized waitlist, and manual processes to enable participation in the by providers not participating in HMIS; and designing and executing ongoing quality control strategies.

Additional information can be found: Consolidated Homeless Fund Partnership Policies & Procedures Manual.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Funds will be made available to the City of Providence by the U.S. Department of Housing and Urban Development for the Emergency Solutions Grant (ESG) Program of which up to 7.5% may be set aside for program administration.

Applications are rated by City of Providence and CHF on the following criteria:

1. Number of clients served
2. Population served (e.g. domestic violence victims, veterans, disabled persons, etc.)
3. Services provided and/or mainstream resources accessed
4. Location of shelter (taking into account other public resources allocated/available to the program)
5. Consideration will be given to program effectiveness in meeting adopted performance measures, as outlined in the application packet
6. Extra consideration will be given to those agencies which have been effective in their discharge of clients (discharged to positive outcomes).

7. Housing needs

Private non-profit organizations are eligible to apply for funding. There is no restriction on the maximum amount an applicant may request, though declining resources and competing needs will limit amount of assistance that can be provided.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Consolidated Homeless Fund and Continuum of Care are actively working to merge functions and policies wherever appropriate to ensure a consistent policies and performance standards for all ESG recipients. Consistent policies have been developed by both bodies to ensure participation by those with lived experience in the governance and decision-making processes at both the allocation and subrecipient levels.

The Rhode Island Continuum of Care actively recruits membership and Board members with lived experience and encourages their participation on the various standing committees. Recently, the CoC Recipient Approval and Reallocation Committee was merged with the CHF Review Committee. This committee that develops funding recommendations for CoC and CHF funds includes active representatives with lived experience.

Additionally, the Consolidated Homeless Fund and RI Continuum of Care's Policies & Procedures require that all subrecipients ensure that their Board of Directors or other equivalent policy-making body include not less than one homeless or formerly homeless individual to ensure active participation and representation in ESG-funded programs.

All recipient and sub-recipient organizations receiving HUD funding through the CoC or ESG programs must provide for the participation of not less than one homeless individual or formerly homeless individual on the board of directors or other equivalent policy making entity of the recipient or subrecipient. This is a condition for receiving grant funds from the CoC or ESG programs; failure to meet the homeless participation requirement would be grounds for non-renewal or denial of funding.

Additionally, all recipient and subrecipient organizations are expected to involve homeless people through employment, volunteer services, or otherwise in program operations or services.

5. Describe performance standards for evaluating ESG.

The City of Providence in coordination with the Consolidated Homeless Fund Partnership issues a request for proposals (RFP) that will include a set of evaluation criteria. Criteria include the

following factors: project description, organizational experience; coordination and collaboration; outcomes; data collection; and a program budget that will demonstrate how they will meet the matching requirements. The RFP is made available to private nonprofit organizations through the Continuum of Care, direct emailing, and is publicized on the State's website.

The City's ESG funds, as part of the Consolidated Homeless Fund, are designed to help prevent and reduce homelessness through supportive services, emergency assistance, and housing. In order to assess progress towards these goals, agencies who are awarded funds under this grant will be held to strict performance standards and outcomes, including specific program targets grantees will be expected to meet. The Consolidated Homeless Fund reviews applicants based upon a number of performance/evaluation criteria including:

1. Persons Served and Average Length of Stay
2. Discharge Exits to Permanent Housing - effective
3. Exits to Emergency Shelter – possibly ineffective-churning (though exits to more appropriate shelter might be acceptable)
4. Income "Average Income at Entry" compared to "Average Income at Exit"
5. Capacity
6. HMIS Participation/Data Quality
7. Financial Capacity - Audited Financial Records
8. Facility Conditions - Capital Needs Assessment

Attachments

Grantee Unique Appendices

Grantee Unique Appendices

ATTACHMENT A: ACTION PLAN FOR THE PBLF (PY 2024 – 2025)

Introduction

The Providence Business Loan Fund Inc. (PBLF) exists to promote the economic revitalization of the City of Providence.

PBLF engages in several activities and strategies to further economic development in the City of Providence including but not limited to loans, technical assistance and liaison with City Departments.

Eligible Activities & Scope of Work

CDBG funds may be used to undertake certain activities, per the regulations of the US Department of Housing and Urban Development. These activities include:

Assisting non-profit organizations with investing in real estate in which to conduct their non-profit activities.

Assisting private for-profit businesses in carrying out their daily business activities and expansion goals.

Assisting private for-profit microenterprises in carrying out their daily business activities and expansion goals, and

Providing economic development services in connection with otherwise eligible CDBG economic development activities.

Projected Funding, Budget, & Schedule

PBLF activities are capitalized through the Community Development Block Grant (CDBG) Program. The major category of funding is income realized on an annual basis from the Revolving Loan Program.

As of June 30, 2024, PBLF will have approximately \$600,000 as a carry-over balance available for lending. For the Program Year 2024-2025 (July 1, 2024- June 30, 2025) it is estimated that PBLF will collect approximately \$510,000 in new program income from the Revolving Loan Fund.

Administrative and delivery costs of \$144,000 and \$216,000, respectively, will be directly related to program expenses. For the microenterprise loan program \$30,000 will be committed to administrative and delivery costs.

PBLF will therefore expect an estimated \$720,000 to be available for lending in the 2024-2025 Program Year. Of that amount, the PBLF Small Business Loan program will have \$570,000 for lending in the 2024-2025 Program Year, and the PBLF Microenterprise Loan program will have \$150,000 available to lend.

PBLF staff will monitor repayment activity and will adjust projected spending in accordance with actual receipts.

Overall Strategy

PBLF's goal for the 2024-2025 Program Year is to provide assistance to small to medium commercial businesses while increasing economic development within the City and retaining / creating jobs for low to moderate income individuals. In addition, the microenterprise lending program will increase economic development in the city by aiding low to moderate income business owners to sustain and grow their operations.

Description of Planned Economic Development Activities for 2024-2025 Program Year

CDBG eligible activities will be provided appropriate loan support. PBLF staff will review applications and perform underwriting review of applicants and of proposed projects prior to recommending any commitment of loan funds.

The goal of this PBLF activity will be to provide critically needed "gap" funding to businesses that are credit worthy but unable to find traditional funding due to the nature and/or size of their business. PBLF will take applications from all business that fit this description in order to continue to fuel the economic growth to the City and encourage businesses to find their home within the confines of the City.

Projected Allocation of Funds for Program Year

PBLF's goal is to provide loans to ten (10) small businesses in the aggregate amount of \$570,000 and thus creating/retaining 16 FTE jobs within the City of which at least 51% are held by low to moderate income individuals; and provide loans to 8 microenterprises in the aggregate amount of \$150,000 within the City whose owners qualify as belonging to a low to moderate income household.

Attachment B: City of Providence Resale and Recapture Provisions

HOME Investment Partnerships Program

When Provisions Apply:

Recapture Provision

Direct subsidy to the homebuyer: For HOME assistance provided as a direct subsidy to the homebuyer (rather than the development) such as downpayment/closing cost assistance or subordinate mortgage assistance, the City of Providence will use a recapture provision to recover HOME funds from projects that are transferred or sold during the HOME period of affordability.

Development subsidy and direct subsidy to the homebuyer: In the event where both development subsidy and homebuyer subsidy are ultimately provided to a project, a recapture provision shall be imposed. The HOME period of affordability will be based on the total amount of HOME assistance.

Resale Provision

Development subsidy only: A development subsidy is the difference between the cost to develop housing and the market price. For example, the City might provide a \$50,000 construction grant to a developer to enable the development of the home. When HOME funds are provided through a development subsidy, the City will use a Resale provision to ensure that the housing is retained for occupancy for low-income households throughout the HOME period of affordability.

Period of Affordability Chart:

HOME-assisted homeownership projects are subject to the minimum period of affordability requirements listed below. Throughout the period of affordability, income eligible households must occupy the assisted units. Restrictions are disclosed to the homebuyer through the execution of legal documents, including a deed restriction, a HOME written agreement between the City and the homebuyer and a Homebuyer Disclosure form.

Total HOME investment per unit (resale) or direct subsidy (recapture) per unit	Affordability Period
Less than \$15,000	5 years
\$15,000-\$40,000	10 years
More than \$40,000	15 years

In some cases, the City or developer may opt for a longer period of affordability (typically 30 or more years) in order to benefit from State regulations pertaining to long-term affordable housing. This is permissible; however, it is important to note that compliance will be required throughout the entire designated period of affordability unless the City's HOME Land Use Restrictive Covenant with Extended Use Provision is executed to legally differentiate the local versus federal periods of compliance.

Recapture Provision:

The HOME recapture provision permits the original homebuyer to sell the property to any willing buyer during the period of affordability, while the City can recapture all, or a portion of the HOME-assistance provided to the original homebuyer. The recaptured funds allow the City to assist other eligible homebuyers.

If the HOME assisted property is sold, conveyed, assigned, or otherwise transferred or if a senior lender forecloses on any senior mortgage prior to the end of the minimum federally-required affordability period as shown in the table above, the HOME assistance shall be returned to the City of Providence, Department of Planning and Development, Division of Housing and Community Development on a shared net proceeds basis according to the following formula:

- Net Sales Proceeds = Sales price minus municipal liens, minus principal owed to senior lenders, minus selling costs
- Homeowner Investment = Down-payment plus any verifiable Capital Improvement investment made from the date of purchase
- City's Investment = Direct HOME Program assistance. Amount subject to recapture.
- Total Investment = Homeowner Investment plus City's investment
- Amount of Net Proceeds to be returned to City upon sale prior to the end of the minimum federally required affordability period =
 $(\text{City's Investment} / \text{Total Investment}) * \text{Net Sales Proceeds}$.

Under no circumstances can the City seek to recapture more than is available from the net proceeds of a sale.

Examples of recapture formula:

Recapture Provision (Net Sales Proceeds):

\$140,000 original sales price	\$170,000 new sales price
Mortgage payoffs:	
1 st position balance: \$72,000	
2 nd position balance: \$35,000	
Closing costs: \$7,500	Homeowner investment: \$3,500
Direct HOME subsidy: \$25,000	

Net Sales Proceeds: $\$170,000 - \$72,000 - \$35,000 - \$7,500 = \$55,500$

Homeowner Investment = \$3,500 in capital improvements

City Investment = \$25,000 HOME downpayment assistance

Total Investment = \$28,500

Amount of Shared Net Proceeds to be returned to City upon sale: $(\$25,000/\$28,500) * \$55,500 = \$48,684.21$

Amount of Shared Proceeds to Homeowner: \$6,815.79

Recapture Provision (Insufficient Proceeds):

\$140,000 original sales price \$130,000 new sales price

Mortgage payoffs:

1st position balance: \$72,000

2nd position balance: \$35,000

Closing costs: \$7,500

Homeowner investment: \$3,500

Direct HOME subsidy: \$25,000

Net Sales Proceeds: $\$130,000 - \$72,000 - \$35,000 - \$7,500 = \$15,500$

Homeowner Investment = \$3,500 in capital improvements

City Investment = \$25,000 HOME downpayment assistance

Total Investment = \$28,500

Amount of Shared Net Proceeds to be returned to City upon sale: $(\$25,000/\$28,500) * \$15,500 = \$13,596.50$

Amount of Shared Proceeds to Homeowner: \$1,903.50

Resale Provision:

The HOME resale provision requires that if the owner of a HOME-assisted property sells, conveys, or transfers his/her ownership interest in the property prior to the end of the HOME period of affordability, the sale, conveyance, or transfer shall only be to an eligible, low-income-qualified purchaser who will use the property as their principal residence. It is also required that the price at resale provides a fair return on investment to the original owner (as defined below) and that the property be sold at a price that is affordable to a reasonable range of low-income buyers.

The City will calculate the resale price based on the fair return on investment plus the original purchase price to ensure that the property will be affordable to a reasonable range of households earning between 70-80% of AMI. If the resale price that ensures fair return is not affordable to the next buyer, then the City may provide HOME assistance to the subsequent buyer to make it affordable.

Definitions:

Homebuyer Investment: The homebuyer’s investment consists of the portion of initial downpayment paid by the homebuyer.

Principal Paydowns: The homebuyer’s payment on the mortgage or mortgages.

Capital Improvements: investments made that may add to the value of the unit, are of function and quality consistent with comparable affordable housing units and are owned solely by the owner (not part of any common areas). Routine maintenance to keep the unit in standard condition and to code is not considered a capital improvement. Improvements that are funded by federal, state, or local assistance programs are not included as part of the investment calculation. Some examples of capital improvements include the upgrade or conversion of heating or hot water systems, installation of energy-efficient windows, adding insulation to the home, additions such as a bedroom, bathroom or garage, remodeling to upgrade permanently-installed fixtures (ex. countertop, vanity, or lighting upgrades), accessibility improvements such as bathroom modifications or wheelchair ramps, and outdoor improvements such as a paved driveway, retaining wall or fence. The value of the capital improvement for the fair return on investment formula will be the actual costs of the improvements as documented by the homeowner’s receipts, and determination of appropriateness for inclusion in the fair return on investment formula will be at the discretion of the City. Where applicable, all improvements must have been installed and inspected in compliance with building code standards and permitting requirements. All improvements and costs must be documented to the satisfaction of the City and may be subject to onsite inspection.

Fair Return on Investment: the total of any homeowner’s own downpayment to purchase the property, the homeowner’s principal paydowns as part of the homeowner’s investment, plus the actual documented expenditures for approved capital improvements to the property. In depressed or declining markets, a loss on investment can constitute a fair return.

Appreciation Standard: The City shall apply an appreciation standard as part of its calculation of fair return. This appreciation standard shall be calculated as the market appreciation using the percentage change in the [U. S. housing price index](#). The downpayment relevant base month will be the month of original purchase, while base month for capital improvements shall be the month in which the improvements were documented to be incurred.

Resale Formula:

Step 1: (Homebuyer’s original investment + principal paydowns + value of capital improvements) x appreciation standard = *Fair Return on Investment*

Step 2: Homebuyer’s original investment + principal paydowns + value of capital improvements + Fair Return on Investment = *Total Return to Original Homebuyer at Sale*

Example of Resale Formula:

Single-family home was purchased for \$140,000 in 2010. Since the purchase, the homeowner invested \$3,500 in capital improvements in Jan. 2012 (HPI = 174.64). No downpayment was provided from owner funds. Most recent HPI = 354.03.

Mortgage payoffs:

1st position balance: \$72,000

2nd position balance: \$35,000

Homeowner's original investment: \$0

Principal paydowns: \$140,000 – 107,000 mortgage balance = \$33,000

Capital improvements: \$3,500

Step 1: $\$0 + \$33,000 + \$3,500 \times 102\% = \$3,723$

Step 2: $\$0 + \$33,000 + \$3,500 + \$3,723 = \$40,223$

Total Return to the Homebuyer - \$40,223.

Noncompliance and Repayment Requirements:

Noncompliance is triggered when the HOME-assisted property is no longer the principal residence (i.e., rented or vacant) of the homeowner or for failure to enforce the resale or recapture provisions. Noncompliance requires repayment of the entire HOME investment. The HOME Land Use Restrictive Covenant and written agreement define conditions that will constitute a default by the homeowner and trigger repayment in full.
