

# RESOLUTION OF THE CITY COUNCIL

No. 351

Approved May 26, 1995

RESOLUTION AUTHORIZING THE CITY OF PROVIDENCE, RHODE ISLAND  
TO FILE A CONSOLIDATED PLAN AND ANNUAL FUNDING STATEMENT  
UNDER THE HOUSING AND COMMUNITY DEVELOPMENT ACT

WHEREAS: the City of Providence is interested in the continuation of the Community Development Block Grant, the HOME Investment Partnership and the Emergency Shelter Grant programs in its neighborhoods, and

WHEREAS: these programs provide funding to important programs in the areas of housing, public facilities expansion, rehabilitation, human services to the homeless and economic development, and

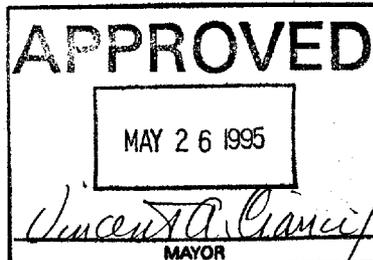
WHEREAS: the City of Providence, Rhode Island is eligible to receive Community Development Block Grant entitlement funds in the 21st Program Year beginning July 1, 1995 and ending June 30, 1996 under Section 106 (a) and (h) of Title I of the Housing and Community Development Act of 1987 in the amount of \$7,960,000 and will also receive \$280,000 in Emergency Shelter Grant resources for support of homeless services and will also receive \$1,800,000 in funding from the HOME Investment Partnership program, and

WHEREAS: the Statement of Consolidated Plan Annual Plan shall be filed with the Boston Regional Office of the United States Department of Housing and Urban Development as soon as possible,

NOW, THEREFORE, the City Council of the City of Providence, State of Rhode Island, hereby authorizes the City of Providence through its official representative, the Mayor, to file such Statement of Consolidated Plan and Funding with the Boston Regional Office of the United States Department of Housing and Urban Development for the purpose of obtaining Community Development Block Grant entitlement funds.

IN CITY COUNCIL  
MAY 18 1995  
READ AND PASSED

*Evelyn V. Fargnoli*  
ACTING PRES.  
*Michael R. Clement*  
CLERK



IN CITY COUNCIL  
 APRIL 10 1955 -  
 FIRST READING  
 REFERRED TO COMMITTEE ON  
 URBAN REDEVELOPMENT  
 RENEWAL & PLANNING  
*Malvin R. Green* CLERK

THE COMMITTEE ON

Recommendations *Cont'd*

*Barbara A. Green* CLERK

URBAN REDEVELOPMENT  
 RENEWAL & PLANNING

3/21/55	4/14/55	5/2/55
3/20/55	4/24/55	5/6/55
4/4/55	4/28/55	5/10/55

THE COMMITTEE ON

Approval Passage of  
 The Within Resolution

*Richard L. Green*  
 Chairman  
 5/15/55

URBAN REDEVELOPMENT  
 RENEWAL & PLANNING

*Carrie Green (By Request)*

JOHN F. PALMIERI

Director



VINCENT A. CIANCI, JR.

Mayor

## Department of Planning and Development

*"Building Pride In Providence"*

April 10, 1995

James A. Petrosinelli, President  
City Council  
City of Providence

Dear Council President Petrosinelli:

I am very happy to present for the consideration of the City Council, on behalf of Mayor Cianci and the thousands of Providence citizens who benefit from funded projects and services, the annual resolution authorizing the submission of the Community Development Block Grant Program Description and Budget and program descriptions for the HOME Investment Partnership Program (administered by the Providence Plan Housing Corporation) and the Emergency Shelter Grant operating support for several homeless service providers

The 21st Program Year of the Community Development Program will begin on July 1, 1995. We respectfully request that the City Council accept this resolution. The Council Committee on Urban Redevelopment Renewal and Planning has been reviewing the proposed budget for the Community Development Grant as required. I hope that the Committee will be ready to suggest passage of this resolution either on April 20, 1995 or May 4, 1995.

Please feel free to contact me if you have any questions.

Sincerely,

  
John F. Palmieri  
Director

cc: Mayor Vincent A. Cianci, Jr.

## City of Providence's Consolidated Plan for 1995

### Citizen's Summary

The City of Providence's Consolidated Plan represents a new process required by the Department of Housing and Urban Development (HUD) that replaces all current HUD required planning and application requirements for the following formula programs: Community Development Block Grants (CDBG), HOME Investment Partnership Program (HOME) and Emergency Shelter Grants (ESG). The 1995 plan represents a strategic vision for housing and community development in Providence. This summarizes that plan so that Providence residents and others can have a quick overview of Providence's housing and community development problems; the 5-year broad goals, strategies, and actions proposed to deal with those problems; and the specific projects proposed for 1995 to carry out this strategy, along with maps showing the location of most of these projects and how they relate to neighborhood needs.

#### Goals

Elimination of slums and blight, elimination of conditions that are detrimental to health, safety and public welfare, conservation and expansion of the nation's housing stock, expansion and improvement of the quality and quantity of community services, better utilization of land and other natural resources, reduction of the isolation of income groups within communities and geographical areas, restoration and preservation of properties of special values and alleviation of physical and economic distress.

#### Action Plan

The Consolidated Plan also includes an Action Plan constituting an application for funds under three different HUD formula programs (including allocations from prior years) for a total of \$10,040,000 : Community Development Block Grant (CDBG) \$7,960,000 , The Emergency Shelter Grants Program (ESG) \$280,000 and the HOME Investments Partnership Program \$1,800,000. These funds, plus \$720,000 in income to the city from prior projects and local funds will support the activities to be funded for the 1995 program year (July 19, 1995 to June 30, 1996).

#### Citizen Participation

Elements of the plan were developed with active citizen participation. The plan is a reflection of various on going planning and community development initiatives that have encouraged community input. These initiatives include the Comprehensive Housing Affordability Strategy,

Providence 2000 ( City of Providence Comprehensive Plan), the Providence Plan's Provision (a Community-Based strategic Plan for Providence), the United Way's Needs for the Nineties ( A Human Services Agenda) and the Providence Housing Authority's Comprehensive Plan ( Comprehensive Grant Program).

In regard to this specific plan two public hearings were held. A public information session was held first on December 20 at the Department of Planning and Development followed by a public hearing on March 14, 1995 at City Hall to give information and to obtain the views of citizens, public agencies and other interested parties in regard to the proposed submission of the Consolidated Plan. The second public meeting was held on May 16 at City Hall to give information and take comments on the proposed draft Consolidated Plan. The draft Consolidated Plan will be made available on or about May 22, 1995 for public review at the City of Providence's Department of Planning and Development, the Providence Public Library and the City's thirteen community centers. The City will take comments (thirty day comment period) on the final draft of the Consolidated Plan from May 25, 1995 to June 25, 1995. The final draft was available at the City of Providence's Department of Planning and Development, the Providence Public library and the City's thirteen community centers. The two public hearings, and availability of first and final plan drafts and the thirty day comment period were or will be advertised in the Providence Journal and other news papers that serve minority groups.

## COMMUNITY PROFILE

Providence is the Capitol city of the State of Rhode Island and the State's leading center of employment. Providence's economy is today largely driven by the services sector, with services employment concentrated primarily in the areas of health care, education, banking and insurance, and business services. In 1992, less than one out of five jobs were in manufacturing (17,445 manufacturing jobs versus 48,044 other jobs).

Providence with a population of 160,727 (1990 census) has become one of the most racially and ethnically diverse cities in the country. Providence is home to a sizable population of Black, Hispanic ( nine nationalities) and Asian (five nationalities) residents. According to the 1990 census almost one in five residents was foreign born. The Providence Public School Department reports that more than 80 different languages are spoken in the homes of its growing student population of 21,852 (1993).

Providence's population is increasing and becoming younger and poorer. In 1990 the median age of the Providence population was 29.4 years, a slight decline from 1980. The fastest growing age group was persons under five years old (+27%) and the sharpest decline in an age group was for persons between the ages 55 and 64 (-32%). According to the 1990 census, the median family income for Providence residents was \$28,342 which is 28% lower than the State's median income of \$39,172. Nearly one quarter of all Providence residents have an annual income below the poverty rate. In 1990 one of every three persons living in poverty in the state of Rhode Island

lived in Providence.

Providence is comprised of 24 neighborhoods that ring the downtown business center. Providence is proud of its rich ethnic and cultural heritage that distinguishes its neighborhoods. Providence's neighborhoods are primarily residential with detached woodframe housing built before 1940. Providence has 66,794 units of year round housing. Most of the residential units are in one to three family type homes with approximately 25% single family and 55% two to four family structures.

### HOUSING AND COMMUNITY DEVELOPMENT NEEDS

The needs section of the Consolidated Plan outlines the extent of need by various groups for housing and community development assistance in the City of Providence.

#### Housing

Providence is clearly a city where a disproportionate number of its residents earn far below the State and National median family income standards. In addition, more than 23% of the city's residents have incomes below the poverty level and over 18% of Providence's families have incomes below the poverty level. Providence's housing stock is old and expensive to maintain. Unfortunately many Providence property owner's and tenants do not have sufficient incomes to generate the necessary cash flow to maintain and or upgrade their homes to acceptable standards

It is estimated that 25% of the residential housing stock containing 17,000 living units is in below average condition. Approximately 6000 residential structures in the city (primarily three family homes) are in below average condition with many needing substantial renovation work.

There are currently 700 abandoned residential properties in the city. The abandoned houses are found throughout Providence's neighborhoods but are primarily concentrated in the poorest neighborhoods closest to downtown in the city's Southside and eastern neighborhoods.

According to the Rhode Island Housing and Mortgage Finance Corporation the family income needed to pay the average rent in Providence was approximately \$22,120 while the median renter income was \$17,599. In 1989, the average purchase price of a home in Providence was \$122,586 while the income needed to purchase a home in the City was \$48,704. At the same time, the median income of Providence residents was only \$28,208. It is obvious that there are significant gaps in housing affordability.

Among the needy groups are renters in substandard units, property owners with insufficient cash flow to make repairs, first time homebuyers who can't meet downpayment requirements, elderly households, female headed house holds, immigrant households, the frail elderly and persons with

### disabilities

There is a need for a continuum of housing with varying degrees of supportive services for persons with HIV/AIDS.

### Homeless needs

The 1990 Census counted a total of 1,758 persons in the City who were sheltered homeless. Data from the Rhode Island Emergency Food Board- Homeless Project indicate that 1,908 total unduplicated clients were given emergency shelter by participating shelter providers. A report (1993) by the Travelers Aid Society of Rhode Island counted 3,693 homeless clients in the City but it is not known whether all the homeless clients received shelter.

Despite an initial response of treating the problem of homelessness as an emergency, many "emergency" programs have become institutionalized responses. The length of stay in emergency shelters has lengthened; in some cases, emergency shelters have become defacto transitional housing facilities. A recent trend is emerging among shelter providers to move away from shelters toward longer term solutions such as interim housing with supportive services that move homeless clients back into permanent housing arrangements.

### Community development needs

There is a need in the City of Providence for a wide variety of public facilities to provide services in City neighborhoods, need for capital improvements to existing community centers, need for public infrastructure improvements, need for economic development, need for housing development, need for non-profit housing group program support, need for community revitalization activities and a need for human service program support.

### Public and assisted housing needs

Among the assisted housing available are 2,471 (1991) units of conventional public housing. As of March 1991 there were 1,689 Section 8 certificates/vouchers (rental subsidy) recipient families and 4,316 affordable housing units with Section 8 subsidies tied to the unit for income eligible families. The demand for rental subsidies and subsidized units by income eligible families far exceeds the the number available.

### Other issues

An overwhelming majority of the residential properties in the City of Providence were built before 1978 thus can be reasonably expected to have been painted with lead paint. Tests for lead poisoning taken by the RI Department of Health from 6447 Providence children six years of age or younger during the winter of 1993 found 42.14% with enough lead poisoning to cause learning and behavioral problems, 10.58% with enough lead poisoning to cause possible mental retardation, seizures, coma and permanent kidney damage and 5.25% with enough lead to be considered lead poisoned. Unfortunately lead paint removal is very costly and the problem is often most serious in properties that need other costly repairs which are owned and occupied by families least able to afford the "necessary" work.

In 1990, there were 11,071 non-institutionalized disabled persons age 16 and over living in Providence. The vast majority of Providence's residential structures were built before handicapped accessibility was considered an issue. Thus the housing accessibility needs of physically disabled persons in Providence are not met in either private dwellings or in public housing facilities.

## HOUSING AND COMMUNITY DEVELOPMENT STRATEGIC PLAN

The strategic plan lays out a long term strategy to deal with the housing and community development needs of the City of Providence.

### Housing and community development resources

The City of Providence like most older cities in the north east has a broad spectrum of unmet housing and community development needs and a very limited local tax base that is hard pressed to deliver basic city services. The city must look to federal, state and private sources of funds to address some of these unmet needs. The Consolidated Plan contains an inventory of Federal, State and local resources that maybe available to carry out the plan.

### Priority housing and homeless objectives

First priority, Rehabilitation of existing residential structures:

Rehabilitation of the existing stock of old housing offers the most direct, efficient, and least costly way of attempting to meet the need for housing for all income categories and for making home ownership possible for many low income families.

Second priority, Rental assistance for all low income renters:

The overwhelming cause for the lack of safe, sanitary and affordable housing for Providence's poor population is their lack of money to pay for housing. Too many of the rental units that are

up to standard have fixed debt service costs, often deriving from the speculative investment and improvements made in the recent past thus preventing landlords from being in a position to adjust rents downward .

Third priority, Homebuyer assistance:

Maintaining and improving the rate of homeownership is a key goal of all neighborhood improvement efforts throughout the City of Providence. Unfortunately, because of the low incomes of many Providence residents, families that might be able to afford the monthly cost of owning a Providence home can not often meet the down payment and closing cost requirements.

Forth priority, New construction activities:

Some sections of the City have large amounts of vacant land that once was occupied by solid neighborhood homes. Most of this land is in the form of scattered site vacant lots with a few larger parcels. New affordable housing in the form of infill housing, a planned unit development and small to mid-size subsidized rental or co-operative development can be designed to add to the neighborhood fabric and fill a need for affordable housing.

Fifth priority, Acquisition for development:

Meeting unmet housing needs presents situations where acquisition of sites or property is necessary to set the stage for development or rehabilitation activity foreseen in the immediate future.

Sixth priority, Supportive services and facilities:

Some un-met housing needs cannot be addressed by simply supplying standard living units but require specially designed units and or supportive services for the individual or family to reside in a reasonable manner. Persons or families that may need such assistance include the frail elderly, HIV/AIDS infected, physically disabled, mentally disabled and others.

#### Non-Housing Community Development Objectives

Improve neighborhood environment and facilities used for community services and activities

This includes support for public infrastructure improvements and capital improvements to neighborhood service providers.

Service strategies for improving economic development

This strategy includes the use of a variety of resources and has included the use of Section 108 resources for both large commercial and industrial projects and small commercial enterprises on a neighborhood level.

#### Improve City's planning and management

Improve the City of Providence's capacity ( through its Department of Planning Development) to plan and manage programs and activities; and redevelopment activity funded with "program income" such as loans and sales.

### Other Considerations

#### Institutional structure

The plan describes the roles of City departments and agencies, non-profit housing groups, non-profit human service agencies, State departments and agencies, and the private sector role in affordable housing activities in the City.

#### Public housing strategies

The plan includes the goals for improving and maintaining the public housing inventory of the Providence Housing Authority.

#### Lead-based paint

The plan includes a number of priority actions to reduce lead-based paint hazards and prevent childhood lead poisoning.

#### Fair housing

Among the actions proposed in fair housing is to promote affirmative marketing and to monitor compliance with fair housing policies in government subsidized or operated affordable housing and to monitor private sector housing.

### ONE YEAR ACTION PLAN

The one year action plan lays out the proposed uses of funds from the three formula grant programs, funds recaptured through "program income", and funds from local sources. Some

projects are listed in the plan and can be identified on the map, showing the geographic impact of activities.

#### Overview of proposed activities

The Community Development Block Grant provides a broad program of support for housing, human services including services for the homeless, public infrastructure improvements, public facility improvements and economic development as well as planning and administration expenses. For the upcoming year, funds can be grouped in the following general categories:

**COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM YEAR 21  
BUDGET  
MAY 15, 1995**

**PUBLIC FACILITIES - REHABILITATION OR NEW CONSTRUCTION**

NAME	Yr. 21 Recommendation
Amos House 415 Friendship Street Interior rehabilitation	\$ 20,000
Camp Street Ministries 194 Camp Street Interior/exterior rehabilitation	\$ 15,000
CITYARTS 891 Broad Street Interior rehabilitation	\$ 25,000
Community Boating India Point Park Construction of storage/training building	\$ 10,000
Dorcas Place 270 Elmwood Avenue Interior/exterior rehabilitation	\$ 25,000
Genesis Center 620 Potters Avenue Interior/roof repairs Allocation in next program year (22) will be \$45,600	\$ 44,400
International Institute 645 Elmwood Avenue Interior rehabilitation	\$ 80,000
John Hope Center Gym 7 Burgess Street Construction of gymnasium facility	\$60,000
Luso American Society PO Box 40939 Purchase of facility ( site undetermined)	\$ 50,000
McAuley House Niagara Street Interior rehabilitation	\$ 20,000

Providence Ambulatory Health Center Construction of addition	\$ 25,000
Providence Center 469 Angell Street Interior rehabilitation	\$ 20,000
Providence Performing Arts Center Section 108 228 Weybosset Street Repayment of Section 108 loan - stage wall expansion	\$200,000
The Turning 86 Holden Street Interior/exterior rehabilitation	\$ 10,000
Veterans Memorial Auditorium/sign Installation of signage	\$ 16,000
Women's Center 45 E. Transit Street Interior rehabilitation NOTE: Project to be funded in Year 21, Year 22 and Year 23 (25K each)	\$ 25,000
<b>SUB TOTAL</b>	<b>\$635,400</b>

#### **PUBLIC FACILITIES - ACQUISITION**

Center for Hispanic Policy\ Advocacy (CHISPA). 421 Elmwood Avenue Acquisition of property	\$ 82,500
CITYARTS 891 Broad Street Acquisition of property	\$ 75,000
Community Prep Acquisition 126 Somerset Street Acquisition of property	\$ 60,000
Family Service 55 Hope Street Acquisition of property	\$ 75,000
The Music School 75 John Street Acquisition of property/rehabilitation	\$ 10,000
School One 220 University Avenue Acquisition of property	\$ 50,000

Urban Collaborative	\$ 25,000
130 Broadway (tentative)	
Acquisition of property	
NOTE: Project to be funded in Year 21, Year 22 and Year 23(25K each year)	

SUB TOTAL	\$387,500
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### COMMUNITY CENTERS REHABILITATION OR NEW CONSTRUCTION

Elmwood Community Center.	\$ 30,000
155 Niagara Street	
Interior rehabilitation	

Federal Hill House	\$ 27,000
9 Courtland Street	
Rehabilitation	

Hartford Park Center	\$ 10,000
20 Syracuse Street	
Rehabilitation	

Joslin Center	\$ 25,000
431 Amherst Street	
Exterior rehabilitation	

Nickerson Center	\$ 23,600
133 Delaine Street	
Gymnasium rehabilitation	

Smith Hill Community Center	\$ 25,000
110 Ruggles Street	
Interior/exterior rehabilitation	

Washington Park Center	\$ 50,000
42 Jillson Street	
Construction of new addition	

SUB TOTAL	\$190,600
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### PUBLIC INFRASTRUCTURE

Mashapaug Pond Acquisition	\$ 50,000
Acquisition of additional public land	

Richardson Park (Lower South Providence)	\$ 50,000
Rehabilitation	

Summit Neighborhood	\$ 50,000
Public improvements (sites not yet determined)	

Westminster Street \$ 75,000  
 Public improvements ( sites not yet determined)  
 NOTE: This project will be funded in Year 21, Year 22 and Year 23 (65-75K each year)

Revitalization Projects - Public infrastructure improvements ( sites not yet determined)  
 (Note: These three projects will be funded in Year 21, Years 22 and Year 23 ( 220 - 250K each year)

*Broad Street	\$ 220,000
*North End/Charles Street	\$ 220,000
*Plainfield/Pocasset	\$ 220,000

Revitalization Projects -continuation of previously funded public improvement projects

*Douglas Avenue	\$ 125,000
*Valley Street	\$ 125,000

SUB TOTAL	\$1,135,000
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### **ECONOMIC DEVELOPMENT**

Wiggin Village Exterior/interior rehabilitation	\$ 100,000
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Section 108 Repayment (PEDC) Repayment of Section 108 loan used to recapitalize PEDC revolving loan fund.	\$ 720,000
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Program Delivery/Economic Dev.	\$ 170,000
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SUB TOTAL	\$ 990,000
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### **HOUSING - Non-Profit Support**

Each of the following agencies provides an array of housing services to low/moderate income individuals and families in neighborhoods in the City of Providence. Services include rehabilitation services, home buyer counseling, construction of affordable housing and development of affordable rental and owner occupied housing.

Elmwood Foundation 1 Trinity Square	\$ 84,000
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Elmwood NHS 9 Atlantic Avenue	\$ 57,000
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Good News Land Trust 1043 Broad Street	\$ 50,000
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Housing Corp.of the North End 478 Charles Street	\$ 20,000
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Mt. Hope Land Trust 199 Camp Street	\$ 59,000
Olneyville Housing Corporation 243 Manton Avenue	\$ 69,000
OMNI 391 Pine Street	\$ 66,500
PPS Revolving Fund 24 Meeting Street	\$ 60,000
Smith Hill CDC 110 Ruggles Street	\$ 65,000
SWAP 431 Pine Street	\$ 71,250
West Broadway Incentive Corp. 31 Willow Street	\$ 18,600
Silver Lake/Hartford Housing Corp. 529 Plainfield Street	\$ 30,000
West Elmwood Housing Dev. Corp. 392 Cranston Street	\$ 55,000
Women's Development Corp. 851A. Broad Street	\$ 50,000
New Start HOMES - Pro-CAP 46 Aborn Street	\$ 10,000
Dept. of Planning and Development Program Delivery 400 Westminster Street	\$625,000
<b>SUB TOTAL</b>	<b>\$1,390,350</b>

#### **COMMUNITY REVITALIZATION**

Anti-Graffiti/Pro-CAP 46 Aborn Street Program of graffiti removal in the City's neighborhoods	\$50,000
Conservation Corps - Pro-CAP 46 Aborn Street	\$30,150

KPB/TRASH RECEPTACLES 236 Promenade Street	\$11,000
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SUB TOTAL	\$91,150
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### HUMAN SERVICES

CHISPA 421 Elmwood Avenue Outreach/referral	\$25,000
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DaVinci Center 471 Charles Street Youth, seniors, intake	\$87,761
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East Side Seniors 670 North Main Street Senior program	\$27,876
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East Side/Mt. Hope YMCA 420 Camp Street Youth recreation	\$10,000
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Elmwood Community Center 155 Niagara Street Youth, intake, seniors	\$118,594
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Federal Hill House 9 Courtland Street Senior case management	\$ 27,714
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Federal Hill Tutorial 254 Atwells Avenue Youth education	\$36,952
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Fruit Hill Elderly Day Care 399 Fruit Hill Avenue Adult day care	\$ 4,619
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Hartford Park Center 20 Syracuse Street Youth, seniors	\$ 73,904
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International Institute 645 Elmwood Avenue Immigration services	\$ 18,000
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John Fogarty Center 220 Woonasquatucket Avenue Handicapped transportation	\$15,705
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John Hope Settlement House 7 Burgess Street After school day care transportation	\$ 5,000
Joslin Community Development Corp. 231 Amherst Street Senior, youth, intake	\$ 73,904
Keep Providence Beautiful 236 Promenade Street litter education	\$ 43,700
Langston Hughes Center for the Arts One Hilton Street arts education - youth	\$22,500
Mt. Hope Neighborhood Center 199 Camp Street Youth, intake, after school day care	\$104,694
Nickerson Community Center 133 Delaine Street senior case management	\$ 18,476
Roger Williams Day Care 64 Richardson Street day care	\$ 33,095
Silver Lake Center 529 Plainfield Street Youth, intake, Seniors	\$ 95,880
Smith Hill Center 110 Ruggles Street Youth, day care, seniors	\$115,475
South Providence Tutorial 1 Louisa Street Youth education	\$ 40,647
Southside Land Trust 188 Dudley Street Urban gardening	\$23,193
Summerbridge c/o Wheeler School youth education, mentoring	\$ 10,000
Talbot House 75 Chapman Street Substance abuse counseling	\$13,095

Urban League 246 Prairie Avenue senior citizens	\$ 50,000
Visiting Nurse Association 157 Waterman street senior health services	\$ 21,247
Vietnam Era Veterans 250 Prairie Avenue veterans counseling	\$18,476
Washington Park Center 42 Jillson Street Youth,intake, seniors	\$ 115,475
West End Center 109 Bucklin Street Youth, intake, day care	\$ 124,713
Providence Community Action Interim House support for homeless family shelter	\$ 15,000
Senior Transportation	\$ 66,805
Fuel Assistance	\$ 45,000
Administrative costs of LIHEAP	
Hmong United Association 392 Cranston Street youth program	\$ 15,000
RI Black Heritage Society 46 Aborn Street African American cultural understanding and enrichment program	\$ 7,500
RI Donation Exchange 25 Acorn Street furniture bank	\$ 10,000
Westminster Senior Center 133 Matthewson Street health care linkages for Hispanic families	\$ 10,000
<b>SUB TOTAL</b>	<b>\$1,548,000</b>



## City Of Providence

### Home Investment Partnership Program

#### Introduction

The City of Providence intends to administer its FY95 allocation of \$1,800,000 from the HOME Investment Partnership Program (HOME) through its Department of Planning and Development. The funds will be administered in accordance with the City of Providence's Comprehensive Housing Affordability Strategy (CHAS.) and HOME Program Regulations.

#### **Program Description**

##### Estimated Use Of Home Funds

The City of Providence will utilize its formula allocation from the HOME Investment Partnership Program of \$1,800,000 for FY95 to strengthen public private partnerships in order to provide more affordable housing opportunities to Providence residents. The following list of programs activities have been developed to be in conformance with the City of Providence's Comprehensive Housing Affordability Strategy (FY94 CHAS.). In addition, the activities are designed to conform to the purposes of the HOME Investment Partnership Program whose primary purpose is to expand the supply of decent, sanitary and affordable housing with primary attention to rental housing with units for low and very low income families.

The primary use of HOME funds will be to rehabilitate the 2-6 unit multifamily housing stock and return it to owner occupancy. The unique housing stock in Providence and other North East cities allows us to create 1-2 units of affordable rental housing units for every home ownership opportunity created. We propose to rehabilitate at least 20 homes that will provide approximately 40 units of rental housing. Most of this work will be done in partnership with the CHDO organizations currently identified. Rehabilitation and or acquisition costs from the HOME Program range between \$20,000 and \$30,000 and leverage additional funding from RIHMFC, Local Initiative Support Corporation (LISC) and local lenders. PPHC receives many structures below the appraised value and these donations will be used to off set the match requirements for 94-95.

##### New Construction \$200,000

The City of Providence will primarily utilize its HOME Program funds for the rehabilitation of its existing housing stock. New construction though subordinate to rehabilitation in regards to the priority use for HOME funds is necessary to address the special needs of families and individuals. In addition, new construction is necessary on a limited basis for the reuse of vacant land as part of the City's Neighborhood Turnaround Program.

New construction of affordable housing to address the special needs of families and individuals will be used for the following:

1. Housing for families of five persons or more
2. Housing for persons with disabilities
3. Single room occupancy housing

Programs that would utilize HOME funds for new construction of special needs housing include the following:

1. PPHC/RIHMFC Rental Housing Program
2. Mortgage Assistance Program
3. Lease Purchase Program
4. Infill Housing Development

Programs that would utilize HOME funds for new construction of affordable housing as needed to facilitate a Neighborhood revitalization program in low income neighborhoods include the following:

1. PPHC/RIHMFC Rental Housing Program
2. Mortgage Assistance Program
3. Lease Purchase Program
4. Infill Housing Development

#### Substantial Rehabilitation - \$ 350,000

As significant number of residential properties in Providence's neighborhoods are in need of substantial rehabilitation (greater than 25,000 per unit total development cost). Many of the properties in need of substantial rehabilitation are found within the group of over (640) vacant 1-6 family residential buildings now casting a blighting influence in Providence's neighborhoods.

Programs that would utilize HOME funds for substantial rehabilitation projects include the following:

1. PPHC/RIHMFC Rental Housing Incentive Program
2. Abandoned Housing Program
3. HOPE III Program
4. Mortgage Assistance Program
5. Lease Purchase Program
6. Neighborhood Development Program

#### Other Rehabilitation - \$700,000

The majority of Providence's homes are wood frame structures built over 60 years ago. This housing stock is in constant need of repair and replacement, many of the mechanical systems are obsolete and faulty. Unfortunately, repairs necessary to bring homes up to building code and energy efficiency standards are often unaffordable to many of Providence's owners.

Programs that would utilize HOME funds for rehabilitation (less than 25,000 per unit total rehabilitation cost) include the following:

1. Affordable Home Repair Program
2. Paint Program
3. Small rental Property rehabilitation Program
4. Neighborhood development program
5. Abandoned Housing Program

Acquisition Only- \$ 550,000

The creation of programs to increase the home ownership rate in Providence neighborhoods is a vital ingredient in Providence's neighborhood revitalization efforts. The Rhode Island Housing and Mortgage Finance Corporation (RIHMFC) provides a number of innovative first time home buyers programs available to families wishing to own a providence home. Many Providence low income families do not quite meet RIHMFC guidelines but could be viable homeowners if given proper counseling and limited financial assistance.

Programs that would utilize HOME funds for first time home buyers include:

1. Abandoned Housing Program
2. Mortgage Assistance Program
3. Lease Purchase Program
4. Neighborhood Development Program
5. Down Payment and Closing Cost Assistance

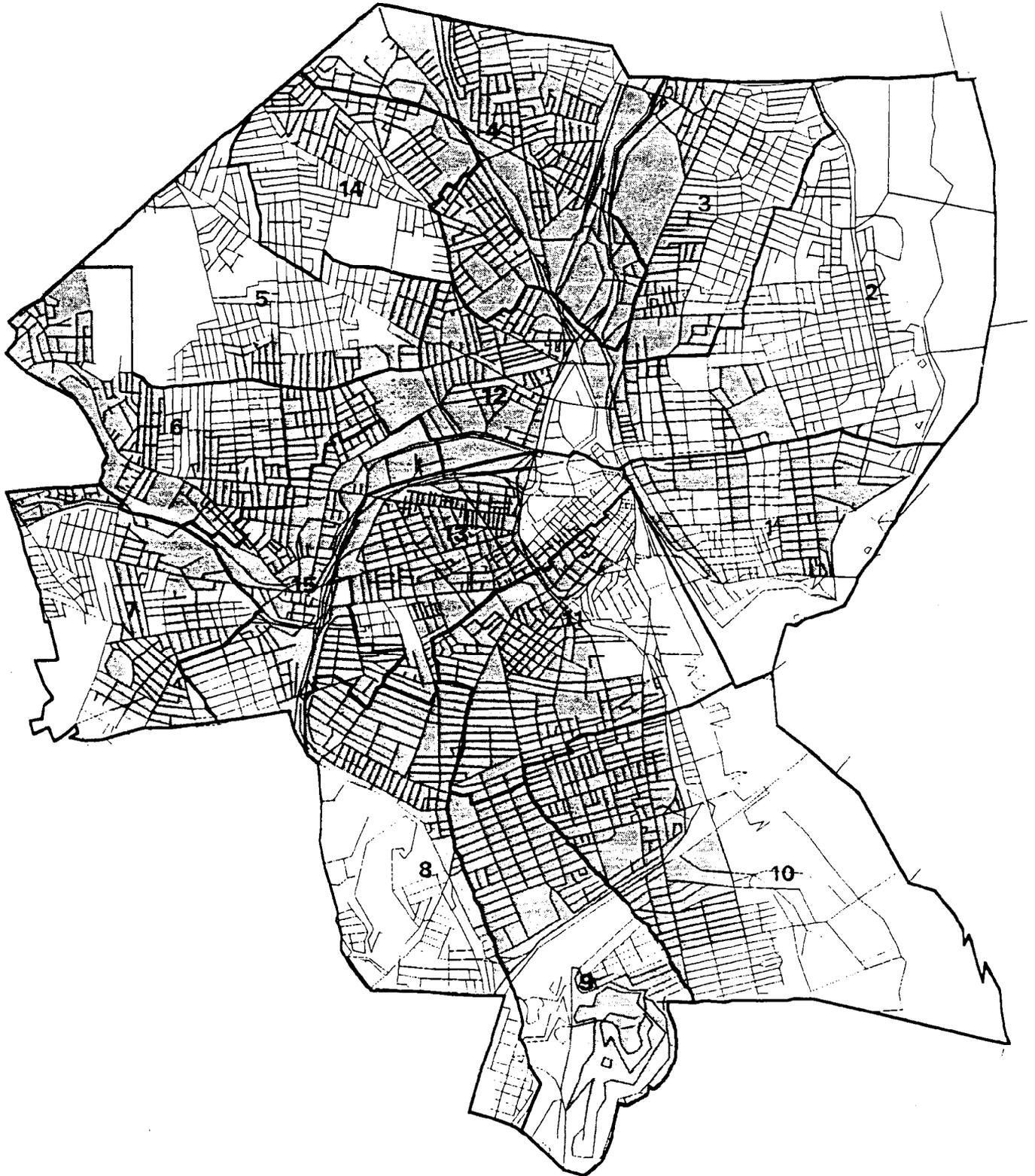
Tenant Based Rental Assistance \$0

The City of Providence, in conformance with its CHAS, will not utilize any HOME funds for Tenant Based Rental Assistance.

**Estimate of Rental and Owner Occupied Home Assisted Units**

<b>Activity</b>	<b>Rental</b>	<b>Homeownership</b>	<b>Program Total</b>
New construction	75,000	75,000	150,000
Substantial Rehab	150,000	200,000	350,000
Other rehab	250,000	400,000	650,000
Acquisition	400,000	250,000	650,000
Tenant Assistance	0	0	0
<b>Total</b>	<b>875,000</b>	<b>925,000</b>	<b>1,800,000</b>

City of Providence  
Community Development Block Grant  
Area Benefit  
Eligible Block Groups



## **Community Housing Development Organizations**

The HOME Program Regulations define (sec. 92.2) a specific type of nonprofit organization for which 15% of the City of Providence's HOME funding allocation will be set aside for the organization to develop sponsor or own affordable housing. Nonprofit groups which meet the regulatory definition are called community housing development organizations CHDOs

### **Description of CHDO Activity**

The City of Providence will set aside 15% of its FY 1995 HOME allocation (\$270,000) exclusively for CHDOs to carry out any eligible HOME development activity. This set aside will be used primarily for the rehabilitation of vacant and abandoned multifamily housing that can provide both ownership and affordable rental opportunities. Up to \$27,000 or 10% of the set aside will be used for project specific predevelopment activities such as site control, technical assistance and seed loans.

Community development organizations are a significant partner in all PPHC programs. They promote home repair and paint programs, develop affordable homeownership and

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