



## Key Players in Housing and Economic Development

Affordable homes must be a key component of our state's economic development. Not only does housing development help drive economic development by generating jobs, strengthening the tax base, and generating local spending on home goods, but affordable homes help families make ends meet because housing costs are such a large part of the family budget. In addition, a state with an inadequate supply of affordable homes is at a distinct disadvantage when it comes to attracting and retaining the working families that support economic health.

Building safe, affordable, quality homes is a community-wide effort which involves for profit and nonprofit developers, municipal, state and federal government and many others. In this special report, we look at the contributions of one of those important organizations – Rhode Island's Housing Resources Commission.



### State of Rhode Island – Housing Resources Commission

For the past ten years, the **Housing Resources Commission (HRC)** has been an instrumental player in building quality, affordable homes in Rhode Island. The HRC was established by Rhode Island state law (Chapter 128 of Title 42) in 1998. Its five-person staff operates out of the Department of Administration – Division of Planning – Office of Housing and Community Development. The Commission has 27 members, representing a wide range of constituencies including government, bankers, for profit and nonprofit developers, social service providers, and advocates.

Their work has touched the lives of thousands of Rhode Islanders across the state and helped generate millions of dollars in investment and economic activity.

## The Role of the Housing Resources Commission

**The mission of the Housing Resources Commission is to provide housing opportunities for all Rhode Islanders, maintain the quality of housing in Rhode Island, and coordinate housing opportunities across State government to ensure effectiveness and efficiency.**

### The Commission has five program offices:

**The Office of Technical Assistance and Community Development** promotes and funds the development of affordable homes and programs that strengthen our communities. This office implements **Building Homes Rhode Island**, the program created from the \$50 million affordable housing bond issue passed in 2006. It also administers the \$2.5 million **Neighborhood Opportunities Program**, which provides operating dollars for housing for very low income individuals and families. In both of these programs, the HRC has leveraged its resources by collaborating with Rhode Island Housing in the review and scoring of applications for funds. The office also monitors compliance by banks with the federal Community Reinvestment Act.

**The Office of Healthy Housing** works to decrease childhood lead poisoning and improve the quality of Rhode Island's housing stock. This office operates the state's **lead hazard mitigation program**: certifying lead hazard mitigation inspectors, reviewing inspection reports, issuing certificates of conformance, and responding to tenant complaints. It educates the public on lead hazards, resources and state law. The staff responds to thousands of phone calls each year. The Office of Healthy Housing also works in partnership with the RI Department of Health on other housing health issues such as mold, radon, pests and environmental problems.

**The Office of Homelessness** ensures that the homeless and people at risk of becoming homeless can receive emergency shelter, services and permanent housing. The office created **Housing First Rhode Island**, a highly successful supportive housing program for those who have experienced long term homelessness. The program has a 92% success rate and saves the state annually approximately \$8,800 per person who is no longer homeless. The office coordinates and funds the state's system of emergency shelters and supportive housing, monitors usage of the shelters and sets up winter shelters as needed. Once a year, the Office of Homelessness hosts **Project Homeless Connect**, which links homeless people with needed services. The office also piloted **Operation First Step**, which replaced a large shelter with smaller community-based facilities.

**The Office of Homeownership** promotes **homeownership** opportunities for low and moderate income households and works to eliminate practices such as predatory lending. This office has been working tirelessly with homeowners to **prevent foreclosure** and arrange workouts with lenders whenever possible.

**The Office of Planning and Operations** implements **affordable housing plans** through development that preserves Rhode Island's character and provides financial resources for developers and nonprofit service providers. Its activities include: technical assistance to communities on how to write ordinances that encourage the development of affordable homes, constant review of the state plan on affordable housing and annual reporting to the General Assembly on progress on their affordable housing plans.



## 1998-2008 Housing Resources Commission Accomplishments

### Building Homes – Economic Generation

Nearly **700 homes in 21 Rhode Island communities** are being built in the first two years of the **Building Homes Rhode Island** program, which is financed through funds approved in the 2006 affordable housing bond referendum. Voters in all 39 communities passed the referendum to provide workforce housing throughout the state.

The \$25 million in bond funds already distributed are helping finance the rehabilitation and new construction of homes. These bond funds make possible the direct investment of more than **\$277 million in Rhode Island's homebuilding industry.**

Since 2001, the **Neighborhood Opportunities Program** has contributed \$41.5 million in gap funding for the development and operation of **1,127 homes** for very low income families, persons with disabilities and the homeless. This investment has **leveraged \$375.4 million—or \$9 for every dollar invested by the State of Rhode Island.**

### Homes Saved - Foreclosure Assistance

Over **800 families** facing foreclosure were assisted with direct foreclosure prevention advocacy.

### Ending Homelessness

A successful and cost-effective program, **Housing First** has helped move **200 people** who had suffered long term homelessness into housing since 2006. In its second year of operation, Housing First **saved the state \$381,400** by helping people avoid the use of health, mental health, corrections, and shelter facilities.

The **Neighborhood Opportunities Program** helped develop **405 units of permanent supportive housing** for families and individuals with disabilities who had been homeless or at risk of being homeless.

Homeless shelter usage **decreased** from 6,800 in 2007 to **6,400** in 2008.

The number of people who experienced long-term homelessness **decreased** from 10% to **7%** in 2008.

Over **400 people** participated in **Project Homeless Connect**, a federally recognized best practice of "one stop shopping" for services held annually.



*Groundbreaking at Sweetbriar in Barrington (\$2.5 million in bond funds)*

Information, referral, or direct assistance was provided to **180 persons** with landlord or tenant issues.

### Mitigating Lead Hazards

The incidence of lead poisoning in Rhode Island children **decreased** from 6.9% to **1.3%** since the passage of the Lead Hazard Mitigation Act.

\$13.3 million dollars in HRC funding for lead hazard reduction made **over 1,400 homes lead safe.**

More than **25,000 property owners were trained** through the Lead Hazard Awareness Seminar.

**More than 23,000 rental units** received Certificates of Conformance.

More than **10,000 individuals received assistance** through the Lead Technical Assistance Center and the Lead Hotline.

Almost **500,000 booklets and fact sheets were distributed** to property owners, tenants, professionals and the general public.

## Goals past, present, and future

### The Housing Resources Commission:

- Identifies opportunities to reduce homelessness, especially among families and those with disabilities
- Improves housing quality, including a new emphasis on energy efficiency and green technologies
- Promotes the development of homes through production programs
- Works with communities to meet the housing needs of Rhode Islanders
- Creates jobs and stimulates economic development related to housing
- Attracts federal resources to help with these goals



Groundbreaking at Stillwater Mill, Burrillville (\$1.2 million in bond funds)

## Housing Resources Commission - Noreen Shawcross, Executive Director

[www.hrc.ri.gov](http://www.hrc.ri.gov)

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