

Chapter IV. Housing and Homeless Needs Assessment

A. General Summary

Data Sources

Data for this report was derived from the US Census Bureau, and other existing sources, listed in entirety in the Bibliography section. As required by HUD, data for the Housing and Homeless Needs tables was based on 2000 Comprehensive Housing Affordability Strategy (CHAS) data, the most recent year for which CHAS data is currently available as of this December publication. CHAS data is a special tabulation of American Community Survey (ACS) data that is not available through standard Census products. These special tabulations provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits, and household types of particular interest to planners and policy-makers, amongst others.

To gain an understanding of more current economic and housing trends in the state, annual Census-based American Community Survey (ACS) data was used as a supplement to the 2000 CHAS data. Research for this document also relied on ACS Public Use Microdata Sample (PUMS) data; PUMS data differs from ACS data in that they are extracts taken from the full confidential ACS microdata file, in a manner that avoids disclosure of information about households or individuals. Because each record remains un-aggregate, unlike the ACS, PUMS data is useful for cross tabulating data, such as the relationship between cost burden and race, very useful for this report. In terms of geographic coverage ACS and the PUMS data also differ. Whereas ACS files are available for the state and Rhode Island's four largest cities, PUMS data is available for the state and county level, in addition to the city of Providence.

i. Cost Burden and Severe Cost Burden

The following cost burden analysis is based on data from the Census Bureau's 2008 American Community Survey (ACS), the most recent year that data is available. The ACS data is seen as a supplement to the 2000 CHAS data which is required by HUD in the analysis and submission of the 2010-2015 Consolidated Plan. The ACS data is useful in highlighting more recent housing and demographic trends. The 2000 CHAS data provides a baseline for comparison, and is included at the end of the section.

Renter Cost Burden

Housing affordability is commonly measured by the amount of household income a person pays towards gross rent. Measures of housing affordability such as the "moderate and severe housing cost burdens," the "affordability gap," and the "Housing Wage," commonly used in research and policy making, each use an upper threshold housing cost-to-income ratio (HCIR) of 30%. For the purposes of this report, the following analysis is based on a 30% threshold as an affordable cost burden, and a 50% threshold for severe cost burden.

Based on the 2008 American Community Survey, 47.1% of Rhode Island renters paid 30% or more of their monthly income towards rent, ranking Rhode Island the 10th least affordable in the nation, and is just above the national average of 45.6%. In New England, only Connecticut and

Massachusetts exceed Rhode Island in terms of percent of residents who pay more than 30% of their income towards rent.

Data showing the percentage of renters paying more than 50% of their income towards rent is available from the 2008 American Community Survey PUMS data. Displayed in Table 4.1, half of the state’s renters paid more than 30% of their income towards rent in 2008, and a quarter of renters paid more than 50% of their income towards rent.

Table 4.1 Rental Cost Burden, 2008

	Over 30%	Over 50%
Rhode Island	49.7%	24.6%
Providence city	57.0%	31.4%
Providence County (excluding city)	48.4%	20.2%
Newport & Bristol Counties	50.1%	31.6%
Kent County	45.5%	23.7%
Washington County	38.6%	19.4%

Source: 2008 American Community Survey, PUMS data

Renters in Providence had the highest housing cost burden; 57% of city residents paid more than 30% of their income towards rent in 2008, while 31.4% of city residents paid over 50% of their income towards rent. Among the state’s counties, renter cost burden was highest in Newport and Bristol Counties, and least in Washington County. The larger number of low-income residents in Providence likely attributes to a higher cost burden, while residents of Newport and Bristol Counties are affected by the higher cost of housing in these areas.

Elderly Cost Burden

Housing cost burden is often greater for elderly renters and homeowners. As people get older, incomes decrease while health care needs and costs tend to increase, leaving less money for housing costs. While many older people wish to remain in their homes as they age (aging in place), elderly owners are faced with the extra burden of housing costs, in addition to other concerns such as mobility, and maintenance. As the following sections describe, elderly renters in the state had a higher cost burden in both 2000 and 2008, compared to other age groups.

Elderly Renters in 2000

Table 4.2 shows the cost burden for elderly renters in 2000, as required by HUD. As one would expect, elderly households whose income fell below 30% MFI had the most severe cost burden; more than half (53%) paid over 30% of their income towards rent, while 33.0% paid 50% or more of their income towards rent. For elderly renters between 31-50% of MFI, 47.7% still paid more than 30% of their income towards rent in 2000. A third of elderly renters at 51-80% MFI paid more than 30% of their income towards rent.

2008 Renter Update

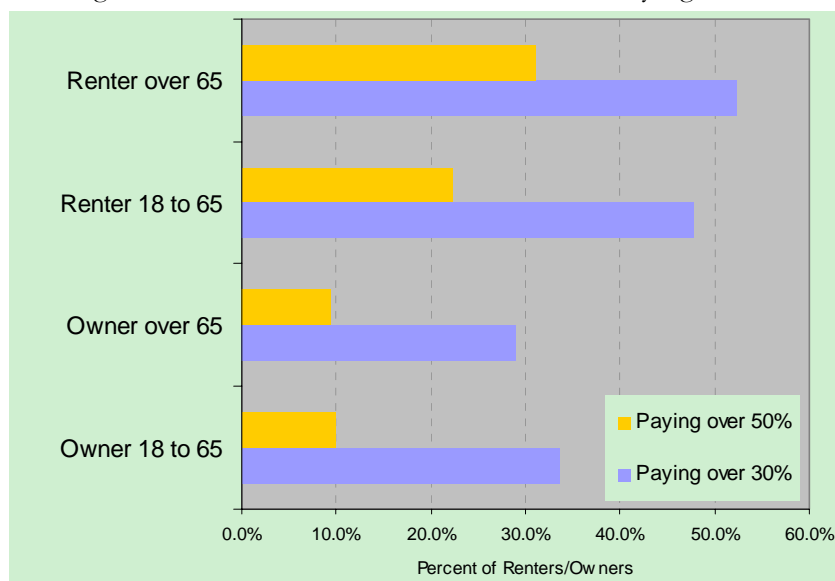
The ACS data is not categorized by median family income (MFI); nevertheless, the cost burden at both the 30 and 50 percent thresholds remains consistent with the elderly cost burden in 2000, as seen in Figure 4.1. In 2008, just over half of renters over aged 65 pay more than 30.0% of their

income towards rent, and over 30% of persons aged 65 and older paid more than 50% of their income towards rent.

Elderly Owners

2000 data for older aged is not shown in the required Table 4.2. Figure 4.1 shows owner cost burden by age for 2008. The housing cost burden for elderly homeowners is significantly less than that of renters. In 2008, nearly 30% of homeowners over aged 65 paid more than 30.0% of their income towards rent, while under 10% of persons paid more than 50% of their income towards rent. This may be due in part to the fact that many elderly homeowners have paid off their mortgages and many communities offer property tax relief to elderly homeowners.

Figure 4.1 Cost Burden for Renters and Owners by Age, 2008.



Source: American Community Survey, 2008 PUMS data

Family Cost Burden

Cost burden is especially significant for families. The number of people in families impacted by the lack of adequate rental housing is far greater than that for non-family households. Families must pay more for larger units, in addition to the increased living expenses associated with larger households. Given the state of the economy in Rhode Island, and the large number of foreclosures, it is also no surprise that homeowners are cost burdened.

Cost burden data for families in Rhode Island shows that small family renters are still slightly more cost burdened than large family renters. Overall however, as of 2008 the percent of severely cost burdened families shows an increase since 2000. Comparisons between the two data sets are limited, because the 2000 CHAS data is categorized by income categories, whereas the 2008 data is not.

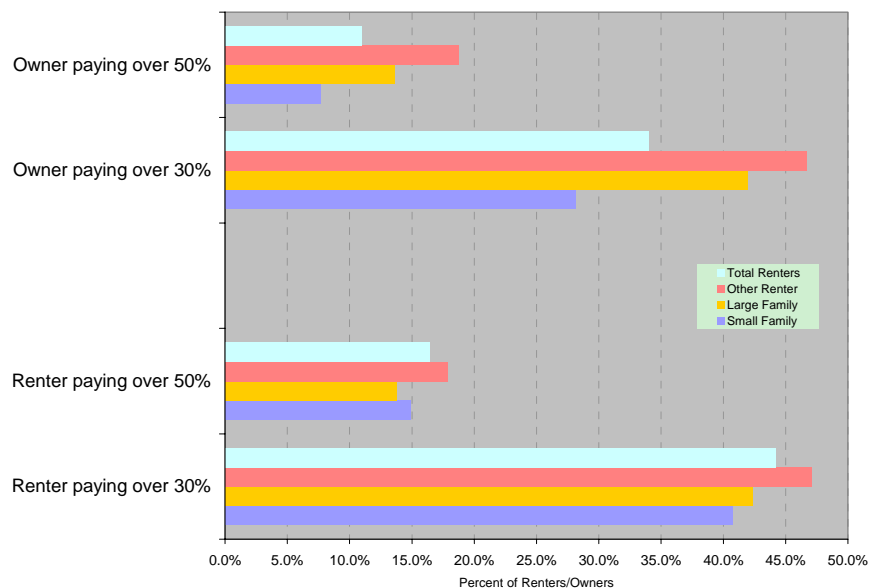
Family Renters in 2000

Table 4.2 displays the state’s cost burden data, based on renter income categories available from the 2000 CHAS data, the most recent year CHAS data is available. In 2000, both small and large families at 0-30% of MFI had the largest renter cost burden; approximately 75% of these households reported paying more than 30% of their income towards rent; while about 50% of were severely cost burdened in 2000. Also significant in 2000 were the large percentage of small families in the low-moderate income category, who paid more than 30% of their income towards rent -55.6%. At 34.2% large families in this category were also moderately cost burdened in 2000, as Table 4.2 shows.

2008 Rental Update

As of 2008, 40.8% of small families and 42.4% of large families still had a moderate rental cost burden, paying more than 30% of their income towards rent. Small family renters had a greater severe cost burden; 14.9% paid more than 50% of their income towards rent, compared to 13.8% for large families, percentages significantly higher than the severe cost burden in 2000.

Figure 4.2 Family Housing Cost Burden, Renters and Owners, 2008



Source: American Community Survey, 2008 PUMS data

Owners

In 2008, over 40% of large families paid more than 30% of their income towards housing costs, compared to just over 25% of small families. In the severe cost burden category, 14% of large families paid more than 50% of their income towards homeowner costs.

Table 4.2 Housing Needs

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
0 - 30% of MFI	17,842	14,865	3,235	15,485	51,427	16,758	68,185
%Any housing problem	53.8%	77.3%	86.6%	67.0%	66.6%	82.8%	70.6%
%Cost burden > 30%	53.0%	74.2%	76.4%	65.3%	64.3%	82.5%	68.8%
%Cost Burden > 50%	33.0%	54.6%	49.8%	50.7%	45.6%	57.8%	48.6%
31 - 50% of MFI	8,724	10,120	2,745	8,950	30,539	21,384	51,923
%Any housing problem	48.8%	59.8%	71.0%	64.1%	58.9%	56.3%	57.8%
%Cost burden > 30%	47.7%	55.6%	34.2%	62.9%	53.6%	55.2%	54.2%
%Cost Burden > 50%	15.6%	7.8%	1.5%	15.6%	11.8%	28.2%	18.5%
51 - 80% of MFI	5,650	13,300	3,098	13,500	35,548	41,938	77,486
%Any housing problem	29.9%	16.5%	45%	22.1%	23.2%	44.7%	34.9%
%Cost burden > 30%	29.0%	11.2%	6.1%	20.9%	17.3%	43.2%	31.3%
%Cost Burden > 50%	6.8%	1.0%	0.1%	2.2%	2.3%	10.5%	6.8%

Source: HUD, 2000CHAS data

Housing Wage

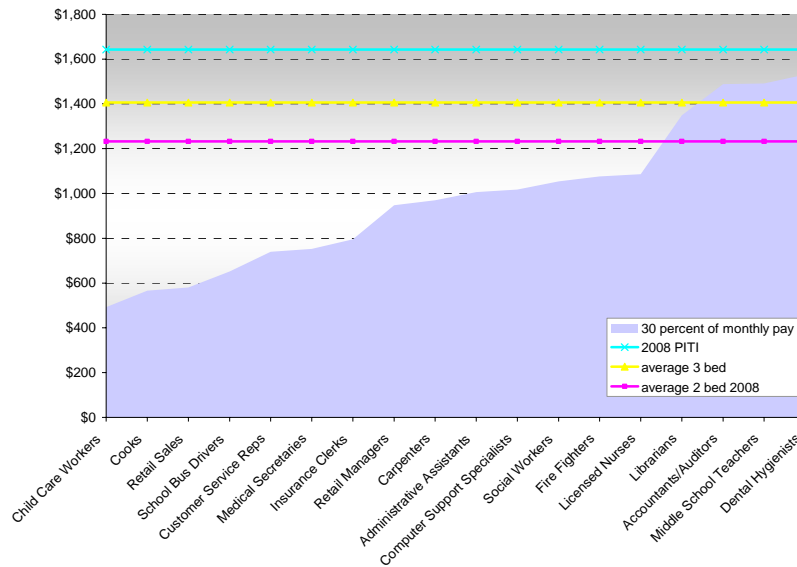
Rhode Island's Housing Wage of \$18.76 ranks 13th among all states based on a comparison of the full-time hourly wage needed to be able to afford HUD's Fair Market Rents (FMR), paying no more than 30.0% of gross income for housing costs. The housing wage is established each year by the National Low Income Housing Coalition, and published annually in their *Out of Reach* report. Rhode Island's Housing Wage is \$11.36 higher than the State minimum wage of \$7.40. The Housing Wage has increased 64.0% since 2000, the second highest rate of increase in the nation, behind Hawaii.

Workforce Housing Affordability Gap

Most of the state's largest occupational categories, in terms of number of employees, do not pay enough to afford average rents in the state. A shortage of affordable workforce housing threatens to hamper workforce and business growth. When local employees can't live close to where they work everyone loses: traffic increases, families lose time together, employers have a harder time finding quality employees and keeping them, and local businesses lose revenue when workers spend dollars earned outside the community.

Figure 4.3 shows the disparity, or gap, between what workers can afford to pay for rent, and the actual average rent for select Rhode Island workers based on the 30% of income affordability threshold. Only salaries for workers in five categories meet the affordability threshold for the average two-bedroom rent, and three categories meet the threshold for average three bedroom rent, based on a one-income household. The affordability gap is particularly troubling in the state's most desirable communities where land and housing costs, including seasonal housing, are at a premium, reducing the availability and development of affordable housing. A chart of average rents by community can be found in Appendix B1.

Figure 4.3 The Gap Between Affordable vs. Actual Housing Prices for Selected RI Workers



Source: Rhode Island Department of Labor & Training 2007, Rhode Island Housing Rent Survey

ii. Overcrowding

Overcrowded housing is an indicator of a lack of housing affordability, and indirectly homelessness since persons in temporary or transient housing can be considered at risk of homelessness. HUD defines ‘overcrowded’ as housing units with more than one person per room, and "severely overcrowded" when the ratio of occupants to rooms exceeds 1.5. According to 2000 Census data, the last year for which definitive overcrowding data was available, 2.9% of Rhode Island households were overcrowded and 0.9 percent were severely overcrowded.

Table 4.3 Overcrowded Housing in Providence, 2008

Rooms	Percent Overcrowded
1	5.6%
2	4.7%
4	3.5%
5	2.9%
6	2.1%
3	0.9%

Source: 2008 American Community Survey, PUMS files

2008 Update

Table 4.3 shows the rate of overcrowding in 2008 in the city of Providence. PUMS estimates show that one-room units have the highest rate of overcrowding- 5.6%. This was followed by two-room units at 4.7% overcrowded. Three-room units in Providence show the least rate of overcrowding, 0.9% in 2008.

iii. Substandard Housing Conditions

The link between condition of housing and health has received increased attention in recent years. In 2008, approximately one in three homes in US metropolitan areas have at least one problem such as water leaks, peeling paint, holes or rodents that could harm resident health or safety¹. Residents of New England cities, particularly those who live in areas with older housing, are particularly vulnerable to these kinds of problems.

Rhode Island has adopted the following definitions pertaining to substandard Housing Conditions:

1) Substandard Condition: Dwelling units that do not meet the Rhode Island Maintenance and Occupancy Code Standards or the Minimum Housing Code for the municipality in which the units are located, 2) Substandard Condition but Suitable for Rehabilitation: Dwelling units that do not meet standard condition but are both financial and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems or maintenance work. 3) Standard Condition: Housing that meets the HUD standards as described in the Section 8 guidelines.

Healthy Homes

Substandard housing poses a risk to the health of children and adults. Increased health care costs, poor school performance and missed school days among children, poor work performance and missed work days among adults can be caused by substandard housing, contributing towards an increased financial burden for the state.

The major health issues attributed to the condition of housing include:

- Asthma, and other respiratory infections
- Lead poisoning
- Injuries and burns (falls, fires, poisonings, etc.)
- Cancer (radon and neurotoxin exposures)
- Decreased intellectual capacity (IQ), fewer economic opportunities
- Poor birth outcomes, such as premature births and low birth weight

Since 2007, the Healthy Housing Collaborative, which includes the Rhode Island Department of Health, the Rhode Island Housing Resource Commission, Rhode Island Housing, and other agencies, has been meeting to further the goal of providing housing that supports a person's growth, development, and physical and mental health, and the opportunity to achieve a positive quality of life.

In 2008, an outcome of that collaboration was two one-hour Healthy Housing presentations that were facilitated by Rhode Island Housing and presented to residents in Newport, Jamestown, and East Providence. Topics covered in the presentation included energy efficiency, carbon monoxide and radon concerns, pest control, mold, and lead. A Healthy Homes focus group was also facilitated during the summer of 2009 as part of the public participation outreach for this Consolidated Plan; comments and concerns generated at the focus group are included in their entirety in Appendix C1.

¹ National Center for Healthy Housing, *State of Healthy Housing*, 2009.

B. Categories of Persons Affected

i. Number and Type of Households in the State

As described in the previous pages, nearly all housing groups in the state suffer from some housing problems, including affordability. According to the 2000 CHAS data, there are more than nearly 43,000 households in the state below 50% MFI that pay more than 50% of their monthly income to housing costs, of this number more than half are renters below 30% median income, who are considered at risk for homelessness.

Of the renter households, more than 60% of small families (8,905) and other households (9,247) below 50% MFI pay more than 50% of their monthly income to housing costs; followed by large renter households at 50% (1,652) and elderly households (7,249) at 48%. Of owner households, approximately 86% of households below 50% MFI, representing nearly 16,000 households, pay more than 50% of their monthly income to housing costs.

Household Trends

The number and type of households in the state has a direct correlation to the number of housing units needed. Table 4.4 displays the trends for types of household in Rhode Island over the past decade. Based on this table, overall household trends observed for Rhode Island from 2000 to 2008 show:

- Decrease in married and family households
- Increase in people living alone
- Decrease in female-headed households
- Increase in male-headed households
- Increase in family size

The number of family households in Rhode Island decreased by 4.4% from 2005 to 2008, while correspondingly, the number of single-person households increased by 5.5%. From 2005 to 2008, average family size increased by 2.2%. Female-headed households decreased by nearly 5.0%, while the number of male-headed households increased by a notable 14.2%. Older aged households increased by only 1.5% from 2005 to 2008, however are expected to increase significantly during the decade 2010 to 2020, discussed later in this chapter.

Table 4.4 Rhode Island Household Trends. 2000, 2005, 2008

Household Type	2000	2005	2008	Change 05-08
Total Family Households	265,000	259,048	247,759	-4.4%
Families w/ Children	125,000	119,016	113,673	-4.5%
Married Couples	197,000	190,076	180,723	-4.9%
Married Couples w/ Children	86,000	79,854	74,975	-6.1%
Female Head-of-Household w/ Children	32,000	31,607	30,071	-4.9%
Male Head-of-Household w/ Children	7,300	7,555	8,627	14.2%
Households One or More Person Over 65	107,335	100,426	102,125	1.7%
Living Alone	116,597	118,456	124,927	5.5%
Average Family Size	3.07	3.17	3.24	2.2%

Source: Census2000; 2005, 2008 American Community Survey

ii. Racial/Ethnic Disparities

To the extent that any racial or ethnic group has a disproportionately greater housing need in comparison to the housing needs of the category as a whole, documentation of the need is required by HUD for this plan. For this analysis, a disparity exists when the need is at least 10% greater than the percentage of persons as a whole.

Racial Disparity in 2000

Table 4.5 shows major racial groups in Rhode Island experiencing housing problems, based on 2000 CHAS data. Housing problems are defined by HUD as overcrowding and/or without complete kitchen or plumbing facilities. Income and racial groups showing a 10% greater need than the category as a whole are highlighted in bold text.

A greater than 10% disparity as defined by HUD was present for four categories of renters: 1) 77% of Asian renters below 30% AMI, 2) 71.8% of Asian renters below 50% AMI, 3) 24.6% of Hispanic renters and 20.7% of Asian renters greater than 80% AMI, and 4) 55.2% of all Hispanic renters and 51.2% of all Asian renters .

Table 4.5 Household by Type, Income, & Housing Problem

Housing Problem	African-American Renters	Hispanic Renters	Asian Renters	All Renter Households
1. Household Income <=50% MFI	6,200	13,295	2,090	81,966
72. Household Income <=30% MFI	4,240	8,665	1,435	51,427
% with any housing problems	60.4%	75.2%	77.0%	66.0%
3. Household Income >30 to <=50% MFI	1,960	4,630	655	30,539
% with any housing problems	56.9%	54.9%	71.8%	58.9%
4. Household Income >50 to <=80% MFI	2,055	3,660	770	35,548
% with any housing problems	21.2%	30.6%	29.2%	23.2%
5. Household Income >80% MFI	1,895	2,665	1,104	45,738
% with any housing problems	12.7%	24.6%	20.7%	6.3%
6. Total Households	10,150	19,620	3,964	163,252
% with any housing problems	42.9%	55.2%	51.2%	38.8%

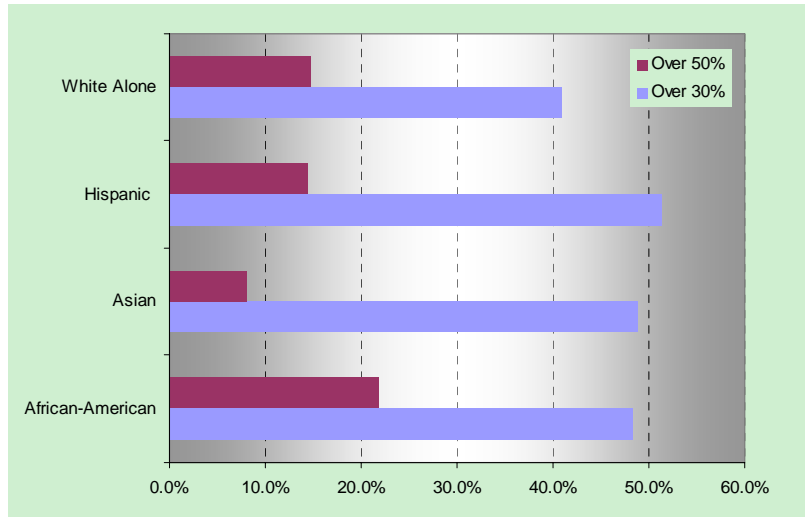
Source: 2000CHAS data

2008 Update

Analysis of cost burden data for ethnic and racial categories in 2008 shows a similar trend. In the moderate cost burden category (30% threshold), just over half of Hispanic renters (51.4%) are cost burdened, followed by 48.9% of Asian renters, 48.4% of African-American renters, and 41% of White renters.

In terms of severe cost burden (50% threshold), in 2008 African-American renters (21.8%) showed the highest cost burden, followed by 14.7% of White renters, 14.5% of Hispanic renters, and 8.1% of Asian renters.

Figure 4.4 Rental Cost Burden by Race, 2008



Source: American Community Survey, PUMS data, 2008

C. Homeless Needs

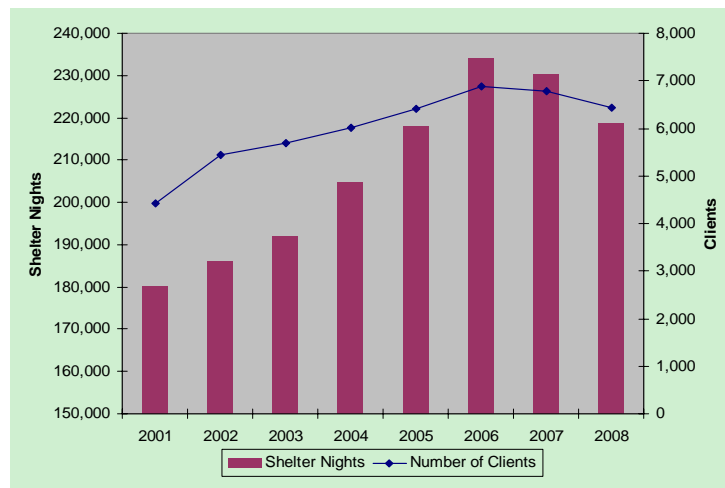
i. Summary of Homelessness

Homelessness in Rhode Island remains a significant cause for concern. Many families and individuals in the state still face the threat of homelessness, initially as a result of the state’s high housing costs during the housing boom years, and most recently due to the state’s poor economy, high rate of unemployment, and foreclosure crisis.

The homeless needs section is separated into two sections, the first contains a narrative covering general aspects of homelessness in the state, including an overview of rural homelessness and the chronically homeless, and the second section covers the housing and homeless needs derived from Rhode Island’s Homeless Continuum of Care as required by HUD

The following information is derived from the state’s HMIS system.

Figure 4.5 Trends in Shelter Use, 2001 to 2008



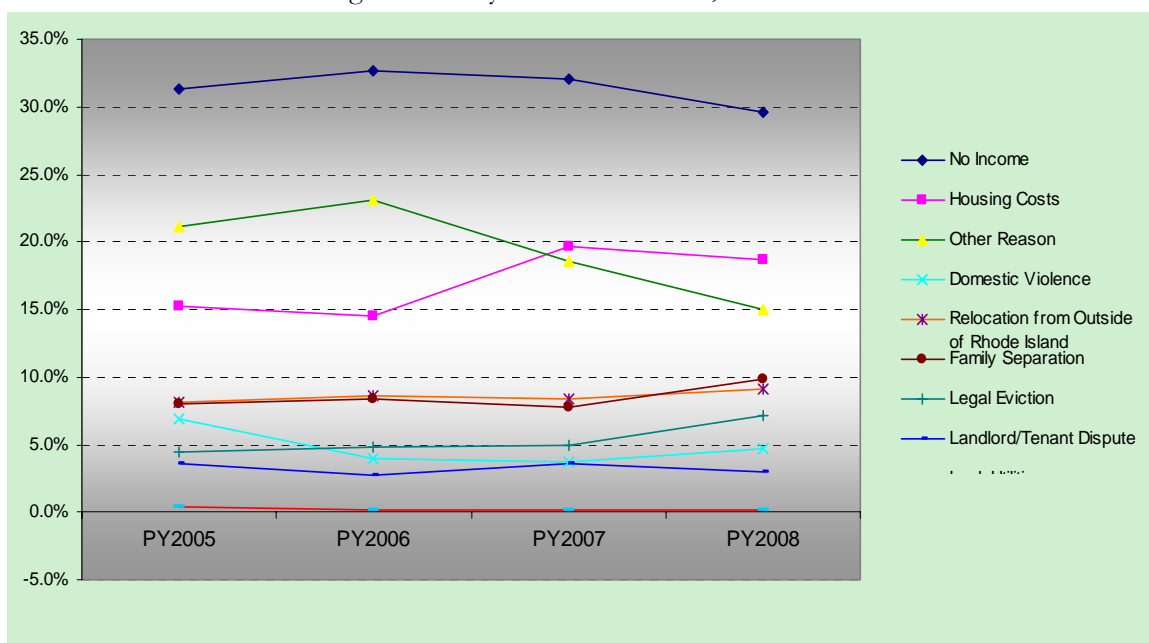
Source: RI Emergency Shelter Annual Report, 2008

Shelter use in Rhode Island increased significantly during the first half of this decade, as seen in Figure 4.5 above. In 2006, at the height of the housing market boom, the state experienced the largest number of shelter nights. In 2008, over 218,000 nights of shelter use were provided by Rhode Island’s shelter system. The average length of stay per client remained unchanged at 34 nights. While the annual report has not yet been conducted for 2009, an increase in numbers of homeless is expected given the impact of foreclosures and unemployment in the state.

Reasons for Homelessness

Over the years, several reasons have dominated when clients have been asked why they need shelter: lack of income, rent costs, domestic violence, family separation, and relocation from outside Rhode Island. The table below shows their answers to this question for the last four years.

Figure 4.6 Why Shelter Is Needed, 2005-2008



Source: 2008 Emergency Shelter Report

The most common reason for seeking shelter, mentioned by 30% of clients in 2008, is having no income. The next most common reason for seeking shelter in 2008 was housing costs, cited by 19% of clients. Other housing issues such as evictions and landlord tenant disputes are also commonly mentioned by shelter clients. The percentage of clients affected by legal eviction has risen to the highest level since 2001-2002. Domestic violence, typically a common reason for seeking shelter, is cited by only 5% of clients because data for these shelter clients is no longer included in the database; based on past years it is estimated this percentage would be more around 13%. As in past years, a large number of clients, 15% in 2008, mentioned “other” reasons for seeking shelter.

Men continue to outnumber women in the emergency shelter system. Of adults 17 years or older, an estimated 2,637 (56.5%) men were sheltered in 2008, down slightly from 61.2% in 2007. The number of homeless adult women in the shelter system was 2,030, or 43.4% in 2008.

Age

The average age of clients in the shelter system declined from 32.3 years to 30.2 years from 2007 to 2008. Individuals aged 18 to 50 accounted for 59% of all shelter clients, a slight decrease from 62% in the 2007 year. The percentage of homeless individuals over the age 50 decreased slightly from 15% to 14% during the same time period.

Rural Homelessness

While the majority of homeless find themselves living within the major cities, there is a growing population of rural homeless, especially in the southern region of the state. As shelters continue to be full, these homeless find themselves living in camp grounds in the summer and motels in the off-season. Emergency motel vouchers are the primary response to family homelessness. In the southern part of the state, where there are only two shelters for individuals, 20 families requiring shelter stayed in motels through the use of vouchers. A small transitional program can assist 5 families and has 14 beds for individuals. These programs are full with long waiting lists. The RoadHome program has been used to provide 6 units for families in Westerly, but only 1 for individuals. Identifying potential development parcels for permanent supportive housing to address the needs of the rural homeless is started with the South County pipeline committee with RIH development officers participating.

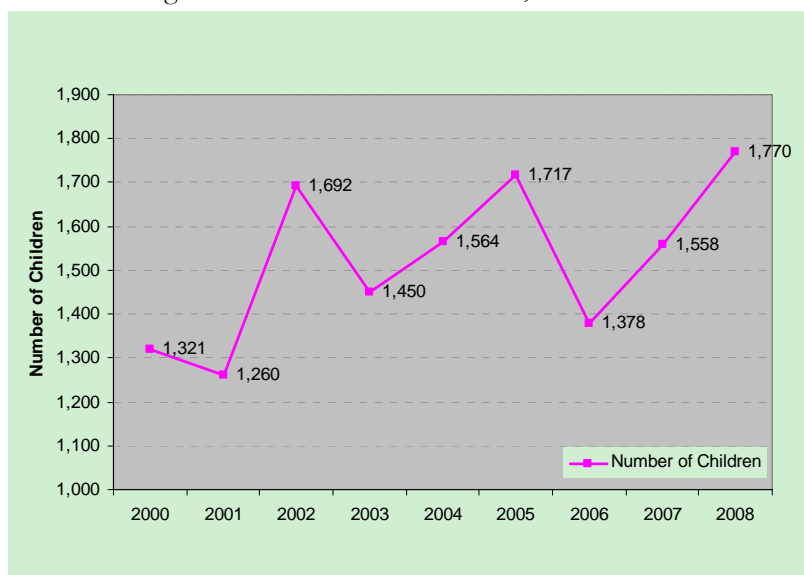
Chronically Homelessness

The current inventory for beds for chronically homeless in Rhode Island totals 435. There are 64 beds currently under development. According to the Housing Inventory Chart there is an unmet need or gap of 220 beds for the chronically homeless.

Homeless Children

From 2005 to 2008, the percentage of children in the emergency shelter system increased by 30.8%, ending at 27.0% of all individuals; the estimated 1,770 children under the age of eighteen in the shelter system is the highest number reported during a single program year. Figure 4.7 shows the trend in the number of sheltered children over the last eleven years.

Figure 4.7 Children in RI Shelters, 2000 to 2008



Source: RI Emergency Shelter Information Project Annual Report, 2008

ii. Need for Facilities and Services

Housing Gap Analysis

The following discussion and two tables, Tables 4.6 and 4.7, are based on HUD's Table 1: Housing and Homeless and Special Needs, which can be found in entirety in Appendix B2. Data is derived from the Housing Inventory Chart and the annual Point in Time Count, explained in detail below.

Table 4.6 Continuum of Care: Housing Gap Analysis Chart (HUD Table 1)

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	533	0	593
	Transitional Housing	205	0	161
	Permanent Supportive Housing	646	17	643
	Total	1,384	17	1,377
Chronically Homeless		435	60	220
Persons in Families with Children				
Beds	Emergency Shelter	339	0	330
	Transitional Housing	356	0	247
	Permanent Supportive Housing	641	64	569
	Total	1,336	64	1,146

Source: 2009 Housing Inventory Chart

Housing Inventory Chart

The Housing Inventory Chart (HIC) is a required section for the Continuum of Care application, and is also used as documentation of housing and homeless needs for the 2020-2015 Consolidated Plan. The HIC documents the total number of emergency shelter beds, transitional housing beds and permanent supportive housing units in the state regardless of whether the organization receives money from the Continuum of Care. This data is used to assess the usage and statistical relevance of information gathered in the Homeless Management Information System (HMIS) through the Annual Homeless Assessment Report (AHAR). The HIC and data gathered through HMIS provide the continuum with information regarding over and under-use of the various responses to homelessness. Because of its importance, the accuracy of this bed count is monitored every quarter to ensure that the addition or loss of beds is documented.

Unmet need is calculated by HUD, and takes into account the current inventory of homeless population and the current use of the emergency housing system.

Emergency Shelter Beds

According to the 2009 Housing Inventory Chart, emergency shelter beds in Rhode Island include 533 beds for individuals and 339 beds for persons in families with children, for a total of 872 beds. No beds are currently under development. There is an unmet need or gap of 593 beds for individuals and 330 beds for persons in families with children.

Transitional Housing

Beds for individuals in transitional housing total 205, and 356 for persons in families with children, for a total of 561. No beds for transitional housing are currently under development. According to

the Housing Inventory Chart there is an unmet need or gap of 161 for transitional beds for individuals and 247 for persons in families with children.

Permanent Supportive Housing

Beds for individuals in permanent supportive housing total 646, and 641 for persons in families with children, for a total of 1,287. There are 17 beds for permanent supportive housing currently under development for individuals, and 64 for persons in families with children. According to Housing Inventory Chart there is an unmet need or gap of 643 for permanent supportive housing beds for individuals, and 569 for persons in families with children.

iii. Homeless Population and Subpopulations

Table 4.7 Homeless Continuum of Care: Homeless Population and Subpopulation Chart

<i>Part 1: Homeless Population</i>	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
	<i>Emergency</i>	<i>Transitional</i>		
Number of Families with Children (Family Households)	99	103	0	202
1. Number of Persons in Families with Children	203	265	0	468
2. Number of Single Individuals and Persons in Households without Children	616	472	51	1139
(Add lines Numbered 1 & 2 Total Persons)	918	840	51	1809
<i>Part 2: Homeless Subpopulations</i>	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
a. Chronically Homeless	215		50+	265
b. Seriously Mentally Ill	163			
c. Chronic Substance Abuse	193			
d. Veterans	112			
e. Persons with HIV/AIDS	9			
f. Victims of Domestic Violence	25			
g. Unaccompanied Youth (Under 18)	1			

Source: 2009 Point in Time Count

Point in Time Count

The Point-in-Time (PIT) Count is a state-wide one-day, statistically reliable, unduplicated count of sheltered and unsheltered homeless individuals and families in the state. Conducting a state-wide Point-in-Time count is required by the US Department of Housing and Urban Development (HUD) and is important to all communities. The count is a tally of who is homeless on a given night and provides a snapshot of who experiences homeless throughout the year. Identifying the state's sheltered and unsheltered homeless population is crucial in identifying and applying for housing and services funding. This count will help the state have access to new avenues for local, state, federal and other funding sources or donations from businesses, foundations, private citizens, clubs, and organizations.

Homeless Population

The following analysis is relies on above Table 4.7, and is based on the Point in Time count.

Rhode Island's 2009 Point in Time count, conducted on January 29th, 2009, documented a total of 1,556 families and individuals experiencing homelessness either in the state's emergency shelter or transitional housing system. Of these 30.1% or 468 were family households and 70.0% or 1,088 were single individuals experiencing homelessness.

Families Households

Part 1, Section 1 of the Homeless Population and Subpopulation Chart shows a total of 203 family households in the state's emergency shelters system, and 265 family households living in transitional housing, for a total of 468 homeless family households experiencing homelessness in Rhode Island on a given (Point in Time) night. There were no unsheltered family households.

Single Individuals and Households

Part 1, Section 2 shows a total of 616 single individuals in the emergency shelters system, and 472 single individuals living in the transitional housing, for a total of 1,088 single homeless individuals experiencing homelessness in Rhode Island on a given (Point in Time) night. There were at least 51 unsheltered individuals and persons in households without children.

Total Homeless Population (persons in families and individuals)

In total, the 2009 PIT count documented 819 homeless persons (children and adults) in emergency shelters, and 737 in transitional housing, for a total of 1,556 homeless persons (children and adults) on a given night.

Rhode Island's 2009 Point in Time count, conducted on January 29th, 2009, documented a total of 718 *sheltered* individuals shown in Part 2 of the Table 4.7.

The state continues to see a high rate of chronic homelessness; of the sheltered individuals, 215, or 29.9% were considered chronically homeless; unsheltered chronically homeless totaled at least 50 on a given night. A chronically homeless person is defined by HUD as an unaccompanied disabled individual who has been continuously homeless for over one year or has had at least four episodes of homelessness in the past three years. Of the sheltered individuals, 193 or 26.8% were chronic substance abusers, 163 or 22.7% were seriously mentally ill, 112 or 15.5% were veterans, and 25 or 3.5% were victims of domestic violence.

Table 4.8 Trend in Homeless Subpopulations, PY2006 to PY2009

	PY2006		PY2007		PY2008		PY2009	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
SHELTERED								
Chronically Homeless	275	26.3%	90	19.0%	208	26.0%	215	29.9%
Severely Mentally Ill	328	31.3%	114	24.1%	186	23.2%	163	22.7%
Chronic Substance Abuse	243	23.2%	108	22.8%	194	24.2%	193	26.9%
Veterans	100	9.6%	59	12.5%	87	10.9%	112	15.6%
Persons with HIV/Aids	ND	0.0%	2	0.4%	13	1.6%	9	1.3%
Vict. Domestic Violence	101	9.6%	91	19.2%	99	12.4%	25	3.5%
Unaccompanied Youth	0	0.0%	9	1.9%	14	1.7%	1	0.1%
Total	1,047	100.0%	473	100.0%	801	100.0%	718	100.0%

Source: PY2006, 2007, 2008, 2009 Continuum of Care: Homeless Population and Subpopulations Charts

Table 4.8 shows the trend in Point in Time data from PY2006 to PY2009. Overall, the PIT total has decreased by 31.4%, from 1,047 individuals in 2006 to 718 individuals in 2009. Most significant, the year 2009 saw the highest rate of chronic homeless and the highest rate of veterans in the Rhode Island shelter system. Severely mentally ill and chronic substance abusers show fairly consistent numbers during the years 2006 to 2009. Optimistically, in terms of victims of domestic violence, from a high of 101 individuals in 2006, the number in the shelter system has decreased to 25 in 2009, a difference of 75.2%.

iv. At-Risk for Homelessness

The below table shows the income categories of persons affected based on the CHAS data for Rhode Island. Extremely low-income households (0-30% of MFI) that are paying more than 50% of their monthly income toward housing are considered at risk for homelessness. A total of 33,137 Rhode Island households fall into this category. Of this number, nearly 10,000 small and large renter households that may contain children constitute a high priority for the state.

Table 4.9 Income Category by Type, 2000

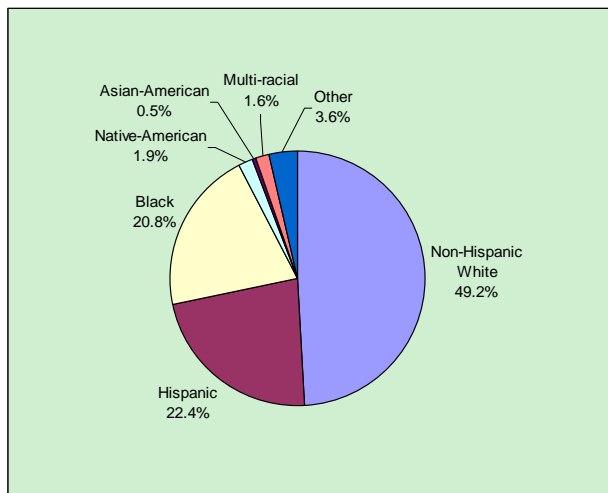
Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
0 - 30% of MFI	5,888	8,116	1,611	7,850	23,451	9,686	33,137

Source: 2000CHAS data

v. Race

The state’s major racial and ethnic groups continue to remain disproportionately over-represented in the shelter system. While 49.2% shelter clients were non-Hispanic White in 2008, the lowest percentage since shelter reports, compared to the population in the state as a whole, non-Hispanic White’s actually have the lowest rate of shelter use. As Table 4.11 shows, Native-Americans, African-Americans, and Hispanics had the highest rates of shelter use.

Figure 4.8 Racial Profiles of Shelter Clients



Source: RI Emergency Shelter Information Project Annual Report, 2008

Table 4.10 Racial Profile of Shelter Clients

Category	Rate per 1,000
Native-Americans	43.7%
Blacks	26.1%
Child under age 5	12.2%
Hispanics	12.2%
Adult Men	6.7%
Rhode Island Resident	6.1%
Adult Women	4.7%
Whites	3.9%
Asian-Americans	1.0%

Source: RI Emergency Shelter Annual Report, 2008

D. Other Special Needs Populations

Table 4.11 Special Needs (Non-Homeless) Sub-populations

1. Elderly Individuals (Aged 75+)	77,532
2. Frail Elderly (Aged 80+ Homeowners and Renters)	32,397
3. Severe Mental Illness	21,294
4. Developmentally Disabled	-
5. Physically Disabled	69,485
6. Persons w/Alcohol/Other Drug Addictions	13,297
7. Persons w/HIV/AIDS	NA
8. Victims of Domestic Violence	10,233
9. Other (Grandparents Taking Care of Grandchildren)	18,887

Elderly Individuals

The number of elderly individuals (75 years or older) in the state was estimated at 77,532, according to the 2008 ACS. As previously mentioned, the aging of the baby-boomer generation will result in a significant increase in older aged residents during the next decade; persons aged 65 to 79 years are expected to increase by 18.9% from 2010 to 2015, and by 20.0% during the years 2015 to 2020.

For many active and independent seniors, the demand for aging in one's own home (aging in place) as opposed to entering a nursing home, is high. However, as people age, health care needs and costs tend to increase, resulting in an increased housing cost burden. In recent years, Rhode Island has been relatively successful in attracting HUD funding to finance the development of affordable housing for the elderly. Many communities also have elderly housing in place that was developed 20-30 years ago. Because of that existing housing stock, the wait for elderly affordable housing has been relatively low compared to the wait for affordable family housing. With the rapid increase in numbers of elderly residents, we can expect the wait list numbers to begin to change.

Frail Elderly

According to the 2008 American Community Survey, Rhode Island's population of persons aged 80 or older was 32,397. The frail elderly population in the state will be one of the fastest growing segments of the population over the next decade.

Housing for the frail elderly, many of whom are disabled, often requires on-site supportive services. This will be an increasing challenge for housing, health and social service providers to integrate supportive housing and home modifications within existing housing options.

Mentally Ill

People with mental illnesses are much more likely to become homeless than the general population.² Nationally, 20 to 25% of the homeless population suffers from some form of severe mental illness.³ In Rhode Island, the number of unique clients served by all State-funded providers of mental health services in FY2009 was 21,294, according to the Rhode Island Department of Mental Health and Retardation (MHRH). According to MHRH, 3.7 to 7.1 percent of persons in Rhode Island aged 18 or older have a serious mental illness.

² *Mental Illness and Homelessness*, National Coalition for the Homeless, July 2009

³ National Institute of Mental Health, 2009

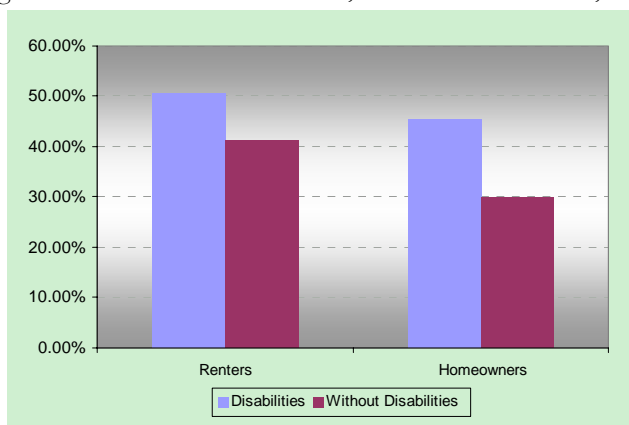
Through a Memorandum of Understanding with the MHRH and the Office of Housing and Community Development, patients within mental health institutions cannot be discharged into homelessness. MHRH supports the Housing First model through PATH and SAMSHA grants as a way to provide permanent housing for those who refuse treatment; provides resources to increase permanent supportive housing; and works with the Office of Homelessness to advocate for increased community based housing. In 2009 Housing First RI received \$690,000 from PAYH and SAMSHA to fund its services and provides housing for 135 people through S + C vouchers, RoadHome rental assistance and mainstream subsidized housing.

Disabled Population

Disabled persons often have limited choices in finding adequate and affordable housing. This can be due to a lack of affordable or accessible units, a disparity between disability assistance and high housing costs, and discrimination, despite federal and state fair housing laws making it illegal to discriminate in rental and sales of housing based on disability.⁴

Approximately 152,293 persons in Rhode Island had one or more physical disabilities, according to the 2007 ACS. Nearly 35% of males and 40% of females over the age of 65 reported a disability. As Figure 4.9 shows, more than 50% of disabled renters pay more than 30% of their income for rent, compared to 40% for non-disabled renters.

Figure 4.9 Disabled Cost Burden, Renters and Owners, 2007.

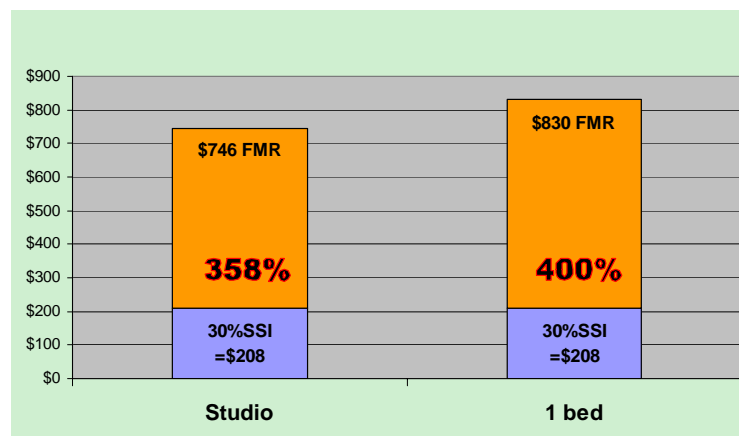


Source: 2007 American Community Survey

For disabled persons relying solely on public assistance, Supplemental Security Income (SSI), the cost burden is among the highest of all persons. In 2008 an estimated 19,235 persons in the state received SSI, receiving on average \$8,410 annually. A 1998 study found that in every part of the country, a person whose income is limited to SSI must pay more than 30 percent of monthly income to rent a one-bedroom apartment at HUD’s Fair Market Rent. As Figure 4.9 shows, based on 30% of monthly SSI income in Rhode Island, a disabled person would pay 358% of their gross income for a studio apartment and 400% for a one-bedroom.

⁴ Housing Needs of Persons With Disabilities: Supplemental Findings to the *Affordable Housing Needs 2005* Report. HUD 2008

Figure 4:10 Housing Cost as Percentage of RI Monthly SSI and 2009 Fair Market Rent



Source: American Community Survey 2007, National Low Income Housing Coalition

Persons with Alcohol and Other Drug Addictions

In recent years, rates of substance and alcohol abuse in Rhode Island have consistently been among the highest in the nation⁵. Because rates of substance abuse are especially high among homeless populations, combined with a poor economy, these persons can be seen as an at-risk in terms of housing needs and the threat of homelessness.

While it is difficult to truly gauge how many people in the state fall into this at-risk category, in FY2009 there were 13,297 unique clients served by all State-funded funded providers of substance abuse services.

Victims of Domestic Violence

There is a strong link between domestic violence and homelessness; nationally, of all homeless women and children, 60.0% have been abused by age 12, and 63% have been victims of intimate partner violence as adults.⁶ Victims of domestic violence often find it difficult to secure stable housing, and advocates and survivors consistently report that housing issues are a major barrier for victims seeking to end abusive relationships.

According to the Rhode Island Coalition Against Domestic Violence, 10,233 persons in the state sought services from their six member agencies in 2007. Of these, 678 adults and children sought relief from abuse at one of Rhode Island's six domestic violence emergency shelters.

In Rhode Island, approximately 4.7% of emergency shelter clients reported domestic violence as their reason for seeking emergency shelter, a significant decrease from 10.7% in 2003, and 18.2% in 2000.

Grandparents Taking Care of Grandchildren

The transitions and challenges of finding adequate and affordable housing for older people taking care of young family members can be especially difficult; older persons are already burdened by

⁵ US Department of Health and Human Services, *Illicit Drug Use in Past Month among Persons Aged 18 or Older, by State: Percentages, Annual Averages Based on 2004, 2005, and 2006 NSDUHs*.

⁶ *Housing, Homelessness and Domestic Violence*, National Network to End Domestic Violence, September 2004

increased living costs and subsequently have a higher cost burden. Grandparents taking care of grandchildren are therefore considered a high-need household, and these families are often left with few good alternatives outside of public housing.

In Rhode Island according to the 2008 ACS, there were approximately 18,887 grandparents taking care of grandchildren, a relatively significant amount when considering that the elderly (75+) population in the state totaled about 75,000 as of 2008.

Homeless Veterans

Veterans are at risk of homelessness due to poverty, lack of support from family and friends, and lack of adequate housing. According to the US Department of Veteran Affairs, there were 77,000 veterans in Rhode Island as of August 2009. According to a national study by the Alliance to End Homelessness, Rhode Island’s veterans have the fifth highest housing cost burden among the fifty states.

In Rhode Island, according to the Emergency Shelter report, 8.9% of adults and 14% of adult males who used Rhode Island shelters stated they were military veterans in 2008, a three to four percent decrease compared to 2007.

Homeless Students

The burden of homelessness faced by persons still in school is especially difficult. As of the 2008-2009 school years, there were 457 homeless students in Rhode Island public schools, according to fall enrollment reports from the RI Department of Education. Table 4.12 below shows the top 10 school districts in terms of numbers of enrolled students who are homeless. The high number of homeless students in relatively low density communities such as North Kingstown and Middletown can be attributed to the location of homeless shelters in these communities.

Table 4.12 Top Ten RI Communities with Homeless Students, 2008-2009

Community	Enrolled Homeless
North Kingstown	126
Providence	118
Middletown	61
Westerly	46
Newport	21
Pawtucket	15
West Warwick	12
Warwick	10
Burrillville	9
East Providence	9

Source: RI Department of Education, 2008-2009 Fall Enrollment Reports

Public Housing Residents

There are twenty-five housing authorities in Rhode Island administering 9,695 units of public housing and 3,608 units of Section 8 housing. In addition, Rhode Island Housing acts as the housing authority for municipalities where no housing authority exists, administering the second largest

Section 8 program in the state with 1,609 vouchers. Of the state's total public housing units, 65.7% are for elderly or disabled households, and 34.3% are for family households. Of the Section 8 housing units, 43.3% are for elderly or disabled households, and 56.7% are for family households.

There is a high demand for both public and Section 8 housing; many communities have waitlists ranging from 500 to 1,500 persons waiting for public housing with a length of wait ranging from 5 to 10 years. Specific waitlist numbers for several of the state's larger public housing authorities can be found in Appendix B3.

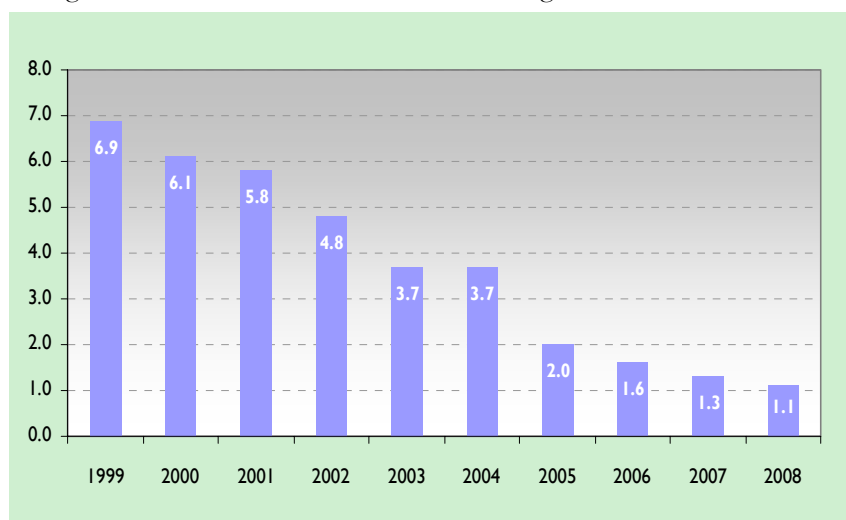
As of 2008, there were 2,186 households waiting for rental assistance in Rhode Island Housing's Section 8 waitlist. The waitlist for Section 8 housing is often closed, since when a unit does become available there is a very quick turnaround time for the unit to be filled.

As of December 2009, \$8.5 billion in Federal funding has been approved for Section 8 Project Based Vouchers in the nation, including Rhode Island. Further information regarding numbers of units of public housing and Section-8 units are included in the Low- and Moderate-Income Housing by Community Chart in Appendix B4.

E. Lead Based Paint Hazards

Rhode Island has made significant strides in reducing the incidence rate of lead poisoning over the past decade. Since the passage of the 2002 State Lead Hazard Mitigation Act and subsequent initiatives to address lead hazards, the number of new cases of children screened positive for lead poisoning has declined dramatically from 6.9% in 1999 to 1.1% in 2008, as shown in Figure 4.11. Yet at 1.1% in 2008, this means that 330 children were poisoned for the first time.

Figure 4.11 Incident/Rate of Lead Poisoning Statewide 1999 to 2008



Source: RI Department of Health

The large amount of old housing in the state continues to pose a risk of lead poisoning, especially for children. Rhode Island is second only to Massachusetts in terms of amount of housing stock

built before 1939. Of the 300,000 units in the state built before 1978, approximately 270,000 units can be made lead safe through mitigation, the remaining 30,000 units are considered high risk and in urgent need of lead hazard reduction.⁷ Much of the older housing is located in urban areas with the largest number of low and moderate-income children; however older housing in rural communities also poses a risk.

Geographically, rates of lead poisoning are highest in the state's urban core communities, 1.8 % incidence rate of lead poisoning versus 0.5% in non-urban communities as of 2008.⁸ In fall 2009, 7.4% of children entering kindergarten in Providence who screened positive for lead poisoning had confirmed elevated blood levels; 6.0% of children screening positive in Central Falls had elevated blood levels. More rural communities also show the risk; children in Charlestown (4.6%) and Glocester (4.5%) had elevated blood lead levels in fall 2009.⁹ Additional lead testing levels by community can be found in Appendix B5.

⁷ Housing Resources Commission Comprehensive Strategic Plan: Lead Hazard Mitigation Act of 2002, A Roadmap for Implementation; May 20, 2003

⁸ *Childhood Lead Poisoning in Rhode Island: The Numbers* 2009 Edition

⁹ RI Kids Count 2009 Fact book