Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #1: Healthy Homes

The DaVinci Center, 470 Charles St., Providence
June 11, 2009, 4-6pm

On June 11, Rhode Island Housing, in conjunction with the Housing Resources Commission, convened the first of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
• a summary of the Healthy Homes discussion
• a list of acronyms and terms commonly used regarding Healthy Homes
• a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What issues pertain to healthy homes?
   • Structural problems – fall hazards
   • Hot water burns
   • Use of alternative heating methods – stoves, ovens
   • Healthy architecture, planning, and urbanism
     o Bioclimatic architecture
     o Integration of broader environmental issues with housing
       • Water quality
     o Permaculture
   • Asbestos in the demolition and rehabbing of neighborhoods
     o Reducing density in some old housing stocks
       • Parks, neighborhood assets, community gardens, mixed use

2. Which additional data sources or publications provide information on healthy homes?
   • Department of Health lists of organizations which perform home visits
   • Emergency room statistics
   • New Canadian standards for retro-fitting
   • Call To Action To Promote Healthy Housing
It is important that the Consolidated Plan pursues goals in concert with this document

- National Center for Healthy Housing
- San Francisco and Healthy Development

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?

- Institute a healthy homes checklist for use by organizations which perform home visits to provide families with additional information and feedback
  - Train groups like VNA, Head Start, Nurse Family Partnership to evaluate homes on healthy homes standards
  - Allocate funds for more numerous and more frequent home visits
  - Collect home inspection results in a ‘healthy homes database’ to track properties inspected using the check-list and measure improvements over time

- Facilitate healthy homes education in schools
  - Teach students about the “7 steps to a healthier home”
    - Keep it dry, keep it clean, keep it pest-free, keep it well ventilated, avoid contaminants, keep it safe, keep it well-maintained
    - Utilize video and other multimedia resources which currently exist

- Establish state-wide healthy homes standard as a condition of occupancy in rental properties
  - Institute statutory regulations

- Identify and mitigate barriers to healthy homes in public housing units –
  - Work with agencies to update regulations to facilitate better bed-bug management, garbage disposal, ventilation

- Align “green” and weatherization programs with Carbon Monoxide or indoor air pollution programs

- Ensure that within 5 years, every unit funded through HUD or Rhode Island Housing should be certified as a “healthy home”
  - Use standards set forth by a healthy homes checklist

- Offer “healthy home” accreditation to landlords who undergo healthy homes inspections
  - Provide incentives for people to have their property evaluated

- Build inter-organizational communication

- Work with lead centers to increase awareness of healthy homes issues and improve distribution of carbon monoxide detectors

- Remove barriers for undocumented aliens who may be hesitant to seek help in creating a healthy home

- Promote integrated pest management
Facilitate collaboration between landlords and tenants
• Work with groups to improve public education about avoiding harmful products and house-keeping practices
  • Middle School students in the Hartford Projects in Providence have received funding from the EPA to make a video about minimizing toxic exposure in the home
• Identify and disperse information about current regulations for smoke and carbon monoxide detectors during sales, rentals, and construction

Healthy Homes Terms
These terms appear in the Healthy Homes PowerPoint and related discussions.

AHEC: Area Health Education Centers.

DEM: Department of Environmental Management.

DHS: Department of Human Services.

EPA: Environmental Protection Agency.

ETS (Environmental Tobacco Smoke): Also called secondhand smoke.

LHM (Lead Hazard Mitigation) Act: State law passed in 2002 which funds significant lead mitigation, landlord training, and lead hazard removal programs throughout Rhode Island under the guidance of the Housing Resources Commission (see general terms).

NHPRI: Neighborhood Health Plan of Rhode Island.

RIDOH: The Rhode Island Department of Health.

RI Works: A program which replaces FIP (Family Independence Program) in using both state and federal funding to provide welfare assistance to families. It is administered by the RI Department of Human Services.

WIC (Special Supplemental Nutrition Program for Women, Infants and Children): A federal assistance program for healthcare and nutrition of low-income pregnant women, breastfeeding women, and infants and children under the age of five.

VNA: Visiting Nurse Association.
VOC (Volatile Organic Compound): A potentially harmful gas or vapor emitted by some adhesives, building materials, paints, etc. which contributes to indoor air pollution.

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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #2: Family Housing

Pawtucket Public Library, 13 Summer St., Pawtucket
June 16, 2009, 6-8pm

On June 16, Rhode Island Housing convened the second of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Family Housing discussion
- a list of acronyms and terms commonly used regarding Family Housing
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. **What trends are emerging and what is important to take into account?**
   - Families are staying longer in shelters due to lack of affordable housing
   - 3000 families will be timed out of RI Works with new income restrictions
   - Lack of quality units due to lead, lack of weatherization, poor energy efficiency
     - Investors are forced to buy poor quality, sub-standard units
   - Many suburban municipalities have very few rental units large enough for families
   - Many affordable developments are not connected to transportation routes
     - There are no RIPTA routes servicing units in Albion, Manville
     - Cuts in Woonsocket prevent people from getting across town
   - Unemployment and loss of income prevent people from paying rent even in subsidized units
   - Wages, state budgets, and municipal funding are shrinking
   - Rental prices are increasing due to demand
   - Foreclosures are distorting market forces and trends
     - Federal policies and impacts are difficult to predict
     - Long-term strategies are lacking due to focus on emergency efforts
   - Smart growth projects are difficult to implement in urban core areas
   - There is a need to assist individuals re-entering the community and the reunification of families
   - Are there additional numbers of families in need of shelters?
• National political/philosophical change regarding ways to provide housing

2. Which additional data sources or publications can provide information on family housing?

- Homeless information: HMIS, Point In Time (PIT) Count, Project Homeless Connect
- PHAs management companies at tax credit sites
- Unemployment and food stamp applications
- Foreclosure sources
- HousingWorks RI Factbook
- Regional research centers: Donahue Institute at UMass, Federal Reserve Institute, Joint Center for Housing Studies, Department of Commerce indices, poverty institutes, National Conference for Housing Policy
- Providence Plan housing maps

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?

- Improve coordination between agencies for the distribution of stimulus funding
- Identify tools which allow CDCs and other development groups to perform mod-rehab instead of gut-rehab
  - Develop rehab standards which allow CDCs to fix units without tearing everything out
- Support and increase ‘Sweat Equity’ programs
  - Example: Amos House carpentry training
- Utilize state tax incentives to help businesses promote job training
- Develop workforce training programs which bolster neighborhood revitalization and poverty alleviation efforts
- Emphasize a holistic approach to housing families using a broad range of supportive services
- Standardize deed restriction practice and policies
- Enact penalties for communities which fail to reach affordable housing development goals
- Streamline data collection processes to allow for the use of the most up-to-date information
- Begin to collect information on the need for follow-up and supportive services across the state
- Track how long people can maintain housing between shelter visits
- Find creative solutions for developing more family units
  - Encourage rent-to-own programs
    - Transition triple-decker rentals into condominiums
Help landlords turn extra space into additional units

- Support programs with proven track records of success
  o Advocate for more permanent supportive housing, NOP, and Housing First, Section 8 funding

- Improve connection between housing and other services/agencies
  o Food stamps, credits, schools, churches, weatherization programs

- Track and measure outcomes of programs like YouthRAP

- Develop asset development programs to help people leave subsidized housing

- Enforce housing occupancy codes and federal Section 3 rules more effectively
  o Section 3 currently requires that recipients of federal public housing funding direct job training, contract opportunities, and employment to low-income residents whenever possible.

- Allocate funding for emergency rehabilitation

- Improve and offer landlord and tenant courses
  o Raise awareness of rights regarding tenancy and quality housing

- Support diverse housing and developments near transit sites
  o Accessory housing: in-law units, starter homes

- Work to ensure the preservation of affordable units

- Improve counseling services for families, landlords with poor credit

- Promote Home Locator system and other available resources
  o SNAP (food stamps) – increased training to collect information to expedite process
  o Cross-train front-line workers
    - Centralize case worker activities to facilitate efficient enrollment and eligibility determination for a wide range of activities – ‘one stop shopping’

- Improved housing opportunities for veterans and their families
  o Vietnam and older vets as well as those returning from the Iraq War

**Family Housing Terms**
These terms appear in the Family Housing PowerPoint and related discussions.

**CDC:** Community Development Corporation

**Family:** A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. Beginning with the 1980 Current Population Survey, unrelated subfamilies (referred to in the past as secondary families) are no longer included in the count of families, nor are the members of unrelated subfamilies included in the count of family members. The number of families is equal to the
number of family households, however, the count of family members differs from the count of family household members because family household members include any non-relatives living in the household.

**Family Group:** A family household is a household maintained by a householder who is in a family (as defined above), and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. An unrelated subfamily may include people such as guests, partners, roommates, or resident employees and their spouses and/or children. The number of unrelated subfamily members is included in the total number of household members, but is not included in the count of family members. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives. See the definition of family.

**Home Locator System:** An online tool that helps families and individuals locate a home either for rental or purchase which meets their financial and other criteria. In Rhode Island, this resource can be accessed at [www.homelocatorri.net](http://www.homelocatorri.net).

**RICH:** Rhode Island Coalition for the Homeless.

**RIPTA:** Rhode Island Public Transit Authority.

**SNAP (Supplemental Nutrition Assistance Program):** A federal program that provides food-buying assistance for low-income families.

**Sweat Equity:** A type of program that allows families or individuals to defray the cost of purchasing a home by contributing their labor to its construction.

**YouthRAP (Youth Resident Activities Program):** Originated by Rhode Island Housing, this program provides job-training, academic achievement support, and other resources to low-income children living in rental communities funded by Rhode Island Housing.
### Attendees

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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #3: Homelessness

Casey Family Services, 1268 Eddy St., Providence
June 25, 2009, 9-11am

On June 25, Rhode Island Housing convened the third of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Homelessness discussion
- a list of acronyms and terms commonly used regarding Homelessness
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at [www.rhodeislandhousing.org](http://www.rhodeislandhousing.org).

1. **What trends are emerging and what is important to take into account?**
   - New veterans are returning from Iraq/Afghanistan with PTSD (Post-Traumatic Stress Disorder), brain, physical injuries
   - Adolescents and others with special needs are not being captured in data reports
     - Sex workers
       - Criminalization can make it difficult for them to seek help
     - Human trafficking
     - Illegal immigration
   - Elderly citizens are running out of money and can not afford assisted living, but can not live on their own
   - Individuals 50+ lose are losing their jobs and having difficulty securing new employment
   - Structurally unemployed individuals (never employed): widows, new high school or college graduates
   - Individuals are being timed out of benefits
   - The economy is collapsing unevenly across the state
     - Communities with more foreclosures are having more trouble
   - There are many types of families coming to shelters: male-headed, two-parent
     - Many families have never accessed shelters or supportive services previously
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   Homelessness Focus Group
June 25, 2009
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- Increase in the appearance of individuals with previously secure housing, no history of drug abuse, no criminal records
- The economy is driving some people towards substance abuse, mental health problems
- Many agencies have old computers which are in need of upgrading
  o Makes data entry and electronic record-keeping difficult

2. Which additional data sources or publications can provide information on homelessness?
   - HMIS
     o How can it be made more user-friendly, easy to use, efficient, simple, quick?
     o Will an increased HUD reliance on HMIS mean that agencies are forced to serve numbers instead of people?
     o Work with agencies to make sure they are using HMIS regularly
     o Make sure that HMIS reports and inputs are compatible with programs
       ▪ Are agencies not using HMIS because it either does not cover their needs or accommodate the data they do collect?
       ▪ Develop survey for agencies to evaluate HMIS
         • How can it be changed to better suit their needs?
     o Educate service providers about advanced technology tools to improve their tracking and secure real-time information
     o Continuum of Care application evaluates the realization of HMIS
       ▪ More agencies using the system means more points
   - Complete the Point In Time count more efficiently and more than once a year
   - Use neighborhood centers to identify people in need and homeless populations missed by current programs and counts
     o Improve communication between silos
   - Count homelessness in places other than shelters
     o Questions about homelessness, housing should be asked at other locations
       ▪ Food pantries, police stations
     o Are there other community organizations which run services which could provide additional data on the homeless population?
   - Use bar codes (House of Hope) or IDs (Crossroads)
   - Military discharge numbers
   - Community Action Agencies
   - Voting records of elected officials
     o Identify lawmakers who support homelessness programs

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
• Assess outreach efforts in communities – how well are agencies reaching the homeless community?
  o Talk to mental health agents on the streets
  o Communicate with programs run through churches, faith groups
• Develop more supportive housing
  o Shelter and Care type program for drug and alcohol abusers
    ▪ Housing First, “wet house” model which provides housing even if individuals struggle to beat an addiction
  o Successful model in Chicago
• Develop more SROs or rooming house-style units
  o Food prepared, communal facilities, socialization
• Emphasize mitigation of foreclosure crisis
  o Educate consumers about lease-to-buy models
  o Publicize the broad range of services available to individuals in need
• Bolster hotel voucher program
  o Match case management with temporary housing programs to prevent people from continuously cycling through the system
  o Improve follow-up procedures to ensure that people can move towards self-sufficiency
• Improve agencies’ ability to track long-term housing stability
  o Increase funding for long-term tracking programs
  o Work to move people into permanent housing, SROs to prevent return to shelters – ensure long-term success
• Collect information on agency programs from constituents – are programs giving them the tools they need?
  o Train a pool of licensed people who can assist agencies with data entry and feedback collection
    ▪ General technical/data collection training
    ▪ RICH is training Brown U. students to administer new client/constituent feedback tool
• Develop programs to provide better housing opportunities for individuals re-entering the community
  o Sex offenders
  o Individuals with children
  o Combat discrimination which prevents ex-offenders from securing housing
  o Utilize Second Chance funds for re-entry
    ▪ Providence has applied, but other cities and the state haven’t
      • Entitlement cities only?
  o Reevaluate BCI checks to facilitate voucher issuance to ex-offenders
Many are denied vouchers based on criminal backgrounds
- What are the related regulations?
  - Use new HPRP money to shift the structure of homelessness prevention and assistance
    - Shelter State to Housing State
      - Fewer shelter beds and more permanent supportive housing
  - Direct funds towards programs with proven records of success
  - Improve coordination between state agencies and governments
    - More forums for Project Homeless Connect, more working groups, more codified plans in communities
  - Develop mechanisms which market hard-to-house individuals so that they can secure housing
  - Emphasize employment programs (with jobs above minimum wage) to move people towards economic independence and self-supported housing
  - Ensure that programs which are not HUD-funded are still monitored
    - Use standards similar to HUD’s
      - Will allow agencies to integrate data across monitoring levels and funding sources
  - Determine and share best-practices across communities, state, regionally, nationally
    - Annual forum
  - Standardize reporting time frames
    - Currently, reports and evaluations cover different time frames and therefore present different, often irreconcilable data
**Homelessness Terms**
*These terms appear in the Homelessness PowerPoint and related discussions.*

**ART (Advanced Reporting Tool):** A comprehensive electronic system that produces reports on homeless trends based on HMIS data input.

**BCI:** Bureau of Criminal Identification.

**Continuum of Care:** A funding application and evaluation submitted to HUD for homeless-targeted housing resources and services. The Continuum of Care measures the how the state serves its homeless population using shelters and transitional units, measure progress against Rhode Island’s 10-Year Plan to End Homelessness. Additionally, it evaluates providers’ usage of HMIS and the quality of their data input, and it serves as both a renewal application for existing grants and a request for new program funding.

**HMIS (Homeless Management Information System):** A tracking program which collects data about shelter stays and homeless individuals for use in data analysis aimed at improving the efficacy of homelessness-prevention programs.

**Housing First:** A method of alleviating homelessness through permanent supportive housing, functioning under the assumption that homeless individuals can make better use of supportive services if they have their own permanent homes instead of cycling in and out of shelters.

**HPRP (Homeless Prevention and Rapid Re-housing Program):** A component of the ARRA bill (see general terms), which was passed in February of 2009, that contains about $1.5 billion in funding from the federal government to supplement ESG funding (see general terms).

**McKinney-Vento Programs:** A set of programs funded by HUD through the McKinney-Vento Act which provides federal support for shelter and supportive services as well as provisions to support the rights and educations of homeless children. In May of 2009, congress passed the Hearth Act, a bill which reauthorizes, expands, and works to centralize the programs funded by McKinney-Vento. The Hearth Act also extends the definition of homelessness to cover individuals at imminent risk of homelessness.

**Point In Time Count:** A census of the sheltered and unsheltered homeless population in Rhode Island carried out over a one-day period in each municipality. Counts are compiled and submitted to HUD as an assessment of funding need in the state.
**Project Homeless Connect:** A one-day event that brings together in one place services for homeless families and individuals.

**RICH:** Rhode Island Coalition for the Homeless.

**SAMHSA:** Substance Abuse and Mental Health Services Administration.

**Second Chance Act:** A federal law passed in 2007 to provide grants to state and local governments to be used in helping individuals re-enter their communities following incarceration.

**SRO (Single Room Occupancy):** A multiple tenant building that provides single rooms to individuals, often at low rents for low-income people or individuals with disabilities.
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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #4: Housing for Elderly Citizens

Warwick Public Library, 600 Sandy Lane, Warwick
July 9, 2009, 9-11am

On July 9th, Rhode Island Housing convened the fourth of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:

• a summary of the Housing for Elderly Citizens discussion
• a list of acronyms and terms commonly used regarding Elderly Housing
• a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What trends are emerging and what is important to take into account?
   - Long wait lists for affordable units
     o Slow development of new projects, maintaining wait lists
     o Elderly are forced to move into regular public housing units
   - Families who had been supporting elderly parents are in foreclosure or losing income
     o Can no longer provide housing
     o Can not provide financial support
   - Slow development of new projects
   - Growth in numbers of homeless seniors
   - Grandparents raising grandchildren face numerous obstacles
     o Transition to elderly housing requires grandparents to give up Section 8 vouchers
       ▪ Financial difficulty
     o Many elderly developments lack the space for elderly people with dependents
       ▪ Also, some have rules against children living with their grandparents in those subsidized units
   - Problems arise when disabled and elderly housing units are in close proximity
     o Different populations with different needs, lifestyles
   - Growing Hispanic and other immigrant populations may have worked for many years without receiving Social Security payments and now cannot qualify for Medicaid or other programs
     o Latino community is especially underserved due to language barriers and rapid population increases
   - Aging housing stock
     o Elderly have difficulty repaying re-financing loans that they may need for housing upkeep
   - Increased need for affordable assisted living, dementia care
- Aging Baby Boom population has different needs and wants
  - Aversion to big-box elderly housing
  - Want internet, computer capability, wireless connectivity, technology availability
  - There is a need to identify the needs of the population that will qualify as elderly within the next decade

- Elderly population is remaining active, mobile, healthy for longer

- Fixed incomes vs. escalating costs of living
  - Rising property taxes
  - High costs are forcing elderly to relocate to other areas like Florida, North Carolina

- Increase in long-distance care-giving
  - Relatives living out-of-state are hiring caretakers and providing financial support to elderly citizens in Rhode Island
  - Eldercare Locator

- Elderly citizens want to age in place
  - Give seniors options other than nursing homes
    - Where do agencies direct people diverted from assisted living?
  - Requires more services accessible in their homes
  - More live-in aides
  - How can programs be more accessible to people who want to remain in their homes, cannot drive?
    - Will the Global Medicaid Waiver provide the needed flexibility?

- The Green/Smart Growth movement has many aims which are good for elderly housing
  - Compact and walkable
  - Prevents isolation from community, services, activities

- Towns are beginning to embrace mixed-use zoning
  - Combines services, commercial, residential space
    - Good opportunity to develop elderly units near the services they need

- Current housing market means that elderly people who need to sell their homes are unable to find buyers and can’t cover costs or transition to assisted living

- Increasing healthcare costs
  - The Medicare “donut”
  - Many seniors are being forced to choose between medication, their homes, food on the table, and other necessities

- Many individuals fall into gaps between service cut-offs
  - Not sick enough for nursing/hospital, but unable to live alone and can not afford assisted living
  - Just above income cut-offs so that they do not qualify for certain programs and must look for housing in the next bracket up
    - Financially impossible
    - Are income cut-offs realistic assessments of need and poverty?

- Some seniors have assets (house, savings) but are still on a fixed income and are nervous or unwilling to draw down their savings
  - How do agencies assess financial need
    - Fixed income with assets vs. fixed income with no assets
    - Section 8 vs. public housing
• Programs use different formulas to determine financial situation and need
- Abuse and vulnerability in elderly communities
  o ID theft
  o Abuse, poor care at some facilities or with home services
- There is no affordable, reliable, or efficient long-term care insurance
- Government funding does not give facilities enough funding per consumer to offer the ideal range and quality of services
- Section 8 vouchers often do not meet the needs of seniors who want to live in close proximity to other elderly citizens
- High and increasing demand for RSCs

2. Which additional data sources or publications can provide information on housing for elderly citizens?
- Department of Education
  o Identifying grandparents caring for grandchildren
- Kidscount Factbook
- American Society on Aging – Generations Publication
  o What are seniors looking for in their housing?
    ▪ For designers, builders
- AARP Policy Institute
- Housing Authorities – age data, wait list information
- CIS – diminished capacity to collect data
  o 19 down to 7
- Department of Human Services
  o Surveys of service availability
    ▪ Completed in preparation for Medicaid Waiver reform
- Homelessness tracking systems and shelter demographic information

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
- Develop multigenerational housing to allow elderly to care for grandchildren
  o Services need to accompany multigenerational units
- Develop more user-friendly applications for programs like food stamps, especially for elderly citizens for whom English is not a first language
- Identify room for improvement in licensing procedures for service providers
  o Are licensing processes making it difficult for organizations to provide services?
  o How can providers bring their services to poor elderly in public housing?
- Work with architects, funders, builders to ensure that accessibility, elderly-friendly design is incorporated into the construction of the units from the early planning stages
  o Wheelchair accessible, zero-thresholds
  o Eliminate the need for later retrofitting
- Explore the feasibility of developing emergency and homeless shelters specifically for elderly citizens
- Develop units with the space and capacity to accommodate the growing number of live-in aides and full-time nurses
- Evaluate and standardize the age cut-off for elderly status
  - Is 62 the correct age?
- Transform some elderly public housing units into assisted care units
  - Dedicate a floor or series of apartments to more intensive services
- Provide more information to seniors about program eligibility
  - SNAP
  - Other programs which cover out-of-pocket expenses
  - Some eligibility requirements are difficult for seniors to work through
- Work with municipalities, CDCs, and other agencies to improve the siting of elderly housing
  - On transit routes
  - Within walking distance of services
  - Avoid sprawl
- Develop additional Section 202 units
- Support and bolster programs that provide holistic services
  - Diet help, transportation, medical care
  - In Warwick, one facility offers food assistance, laundry, housekeeping
    - But, many cannot get into the program through Medicaid and cannot afford to pay privately
    - Serves approximately 200 seniors currently
- Create emergency housing solutions for elderly
  - Sometimes, seniors need to sell their home, need income, need to move into subsidized units or assisted living but do not realize that wait lists can be as long as 5 years in some municipalities
- Offer estate planning services to seniors which allow them to plan ahead and manage their assets
  - Reverse mortgage assistance
  - Tax abatement programs
  - Program which allows seniors to sign over their house’s deed, allowing it to become an affordable property
- Develop ways to merge funding sources in order to couple community development, housing development, and service provision

**Elderly Housing Terms**
*These terms appear in the Elderly Housing PowerPoint and related discussions. More general terms, which do not appear here, can be found in the “General Terms” document.*

**AARP:** American Association of Retired Persons.

**Aging in Place:** Not having to move from one's present residence in order to secure necessary support services in response to changing need.

**Assisted Living:** In Rhode Island, a publicly or privately operated residence that provides personal assistance to meet the resident's changing needs and preferences, lodging, and meals to two (2) or more adults [Rules and Regulations for the Certification of Administrators of Assisted Living Residences (R23-17.4-ALA)].
CIS (Community Information Specialist): Specialist trained by DEA to answer questions, provide information and referral, and offer counsel regarding the issues surrounding growing older in Rhode Island.

DEA: Department of Elderly Affairs.

DHS: Department of Human Services.

FOSH (Foundations of Senior Health): A program run by Rhode Island Housing that enables frail elderly, handicapped, and disabled individuals, who live in Rhode Island Housing-financed developments, to live in the least restrictive environment possible through the provision of home-based aid and assistance.

HCBS (Home and Community Based Services): Specially funded programs that allow elderly citizens to use Medicaid waivers to receive care in their home or local community without being admitted to a long-term care facility.

NORC (Naturally Occurring Retirement Community): By the AARP definition, NORCs are communities that were originally built to serve a mix of families and young households, where low turnover of households has led to the transformation of these communities into neighborhoods consisting largely of older residents who are aging in place. A NORC can be a building or buildings, a single-family neighborhood or a section of a neighborhood. NORCs exist in urban, suburban, and rural areas.

Reverse Mortgage: A loan available to seniors that allows them to turn the equity in their homes into monthly income while maintaining ownership.

RI Global Consumer Choice Compact Waiver: The RI Global Consumer Choice Compact Waiver, or Global Waiver, was approved by the Centers for Medicare & Medicaid Services (CMS) on January 16, 2009. The Global Waiver establishes a new Federal-State compact that provides the State with greater flexibility to provide services in a more cost effective way that will better meet the needs of Rhode Islanders. The waiver is effective from January 16, 2009 through December 31, 2013.

RSC (Resident Service Coordinator): An individual who works with elderly residents of assisted living or other elderly communities to connect seniors with services, activities, and opportunities to maintain their quality of life.

Senior Agenda Coalition: A coalition of activists and groups, which advocate for the elderly, organized to develop a common agenda to improve the quality of life of older Rhode Islanders.

SNAP (Supplemental Nutrition Assistance Program): A federal program that provides food-buying assistance for low-income families.

“The Donut”: Also known at “The Donut Hole”, this term refers to the gap in Medicare’s prescription drug program between the initial coverage limit and the catastrophic coverage threshold, in which the beneficiary pays 100% of the cost for their medication.
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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #5: Housing for Individuals with Disabilities

William Hall Library, 1825 Broad St., Cranston
July 14, 2009, 3-5pm

On July 14th, Rhode Island Housing convened the fifth of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
• a summary of the Housing for Individuals with Disabilities discussion
• a list of acronyms and terms commonly used regarding Disabled Housing
• a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What trends are emerging and what is important to take into account?
   - Criminal background checks are inhibiting ability to obtain housing
     o Overcrowding in prisons leads to large parole/probation populations with criminal records
     o Is the state, in effect, criminalizing mental health problems and their related behavior?
   - Individuals do not know which units are available and affordable
   - People with disabilities need long-term housing
     o As much as 50 or 60 years in the same unit
   - Individuals with disabilities are hesitant to confront landlords with requests for minor accessibility modifications
     o Many need assistance to pursue self-advocacy
   - The weak economy means that more people have weak credit histories and poor money management skills
     o Difficult to receive financial assistance or loans for retro-fitting
   - There are numerous conflicts and complications that arise when elderly are housed with younger, disabled individuals
   - Homeownership is out of reach for many
     o Especially for families that have to care for disabled relatives
   - Growing elderly population, shrinking youth population
     o Fewer people to provide and pay for increased demand for services
   - Increased emphasis on aging in place for both disabled and elderly populations
   - Single females and other individuals with disabilities can have trouble sustaining shelter after they leave temporary housing
     o Need for after-care, follow-up services
   - Youth with disabilities are removed from DCYF programs when they turn 18
- Lack of universal design accessibility means that individuals with mobility impairments may not be able to visit family, visit potential units, perform tasks
- Job losses can lead to family violence and disintegration
  - Need for more units, often on short notice
- Housing options are often not near transit hubs, which disabled populations rely on heavily
- A retro-fitting loan gap exists for people who neither qualify for Medicare nor can afford to repay market loans that are available
- Overcrowding of units by unrelated individuals to make living expenses more manageable
- If disabled individuals transition from assisted living, group homes, supportive housing into traditional public housing, they have no access to services
- Not all business models work for providing housing and services
  - Group homes have a maximum capacity of 6, but often they struggle to be financially viable when they house fewer than 6 individuals

2. Which additional data sources or publications can provide information on housing for individuals with disabilities?
   - DCYF, DHS, RIPIN
     - Information on disabled children and families caring for children with disabilities
   - Find additional information on:
     - Intellectual disabilities and traumatic brain injury
     - Intersection of disability and substance abuse
     - The specific breakdown of disability type frequency
       - How does the type of disability influence poverty?
   - Advocacy groups
   - Universal design guides
     - Congress for New Urbanism

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
   - Identify supportive services and programs for disabled youth to ensure that they do not leave DCYF programs and end up in prison
   - Increase the supply of larger units (more bedrooms) to house families
   - Increase the supply of subsidized assisted units with services for elderly and disabled populations
   - Promote compact communities, public transportation, short walking distance to services
     - New Urbanism
   - Develop more mixed population units, built into communities with a range of tenants of different ages
     - Constitution Hill in Woonsocket
   - Develop more units which include housing for full- or part-time nursing assistance
     - Blackstone Ark in Pawtucket
     - L’arche communal model
   - Universalize accessible, disabled-friendly design features for all new units
     - Even those not specifically designed for individuals with disabilities
     - Ensure that fair housing laws are being observed
     - Elevators, wide doorways, chair lifts, etc.
   - Work with developers to limit urban sprawl
- Adaptive re-use of garages, warehouses to create first-floor units
- Emphasize the importance of including accessibility information in HomeLocator RI listings
- Identify ways to merge and coordinate HUD 811 and Medicare funding streams to better support service providers and individuals
- Analyze Continuum of Care and discuss how it can address special needs
- Promote wraparound services
- Facilitate meetings for providers and advocates to network, share strategies
  - Gateway for Pawtucket group meets monthly
- Centralize PHA applications and ensure that they are also available online
  - In general, better education of consumers about available programs, units, and resources to help them secure housing and services

**Disabled Housing Terms**

*These terms appear in the Housing for Individuals with Disabilities PowerPoint and related discussions.*

**Access Independence:** Rhode Island Housing administers this program, which provides low-interest loans and grants to low- and moderate-income homeowners to remodel their home for individuals with physical limitations or disabilities.

**ADA (Americans with Disabilities Act):** This federal law prohibits discrimination and ensures equal opportunity for persons with disabilities in employment, State and local government services, public accommodations, commercial facilities, and transportation. It also mandates the establishment of TDD/telephone relay services.

**DCYF:** Department of Children, Youth, and Families.

**DHS:** Department of Human Services

**FMR:** Fair Market Rent.

**L’arche Communal Model:** A model, which arose out of France in the 1960s, that advocates for communities in which individuals with developmental disabilities live full-time with their care-givers.

**RI Global Consumer Choice Compact Waiver:** The RI Global Consumer Choice Compact Waiver, or Global Waiver, was approved by the Centers for Medicare & Medicaid Services (CMS) on January 16, 2009. The Global Waiver establishes a new Federal-State compact that provides the State with greater flexibility to provide services in a more cost effective way that will better meet the needs of Rhode Islanders. The waiver is effective from January 16, 2009 through December 31, 2013.

**RIPIN (Rhode Island Parent Information Network):** An organization which provides information, support, and training to help families get more involved in their child's life to help youth and adults with disabilities or chronic illnesses advocate for themselves and their families.

**Operation Stand Down:** A national organization committed to addressing homelessness among the veteran population. In Rhode Island, the group manages a 7-unit facility with a full range of supportive services for homeless veterans.
**SNRP (Special Needs Rental Production):** Rhode Island Housing administers this program, which provides cash flow and deferred loans to developers for the acquisition and development of rental homes and related supportive services for homeless, disabled and/or very low-income individuals and families.

**SSI (Supplemental Security Income):** A stipend paid to individuals with disabilities by the federal government. For 2008, the base rate was $637 per month.

**Thresholds:** A state program administered by Rhode Island Housing that uses refinancing and development assistance and supportive services to help providers increase the supply of housing for individuals with serious and persistent mental illness. The program’s language is currently being expanded to include assistance for individuals with developmental disabilities.

**TDD:** Telecommunications Device for the Deaf, also referred to as **TTY**. Other technologies exist to assist deaf individuals including captioned telephones and instant messaging. However, for maximum convenience, Rhode Island Housing maintains a TDD/TTY line, which can be reached at 401-450-1394.

**Wraparound Services:** A term used to describe a process by which service providers collaborate to improve the lives of children, families and adults by creating, enhancing, and accessing a coordinated system of support. Wraparound is specifically designed to address crisis concerns and keep an individual adult or child in their home and community.

**Attendees:**

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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #6: Fair Housing

The DaVinci Center, 470 Charles St., Providence
July 22, 2009, 4-6pm

On July 22nd, Rhode Island Housing convened the sixth of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Fair Housing discussion
- a list of acronyms and terms commonly used regarding Fair Housing
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What trends are emerging and what is important to take into account?
   - Increasing silent discrimination
     - Even though overt discrimination is decreasing
     - Subtle ways to separate groups, keep some people out
   - Landlords are asking potential tenants if they are citizens before showing units
   - Discrimination against Section 8 Vouchers
     - Landlords are asking for additional payments to supplement vouchers
       - PHAs know about these bribes, but are quiet in order to ensure that landlords continue to accept the vouchers
   - Foreclosures and unemployment are making people more vulnerable to fair housing violations
     - Forced to move, downsize, become renters
   - High minority concentrations in urban areas
     - Becoming the majority-minority municipalities
   - Challenges still exist for individuals with disabilities
   - There are many vacant apartments, but they are not affordable
     - Meanwhile, people are homeless or can’t find acceptable housing
   - Could the inclusion of more protected classes by law be leading to more complaints?
   - Registration requirements for sex offenders makes it difficult for them to secure housing
   - Implementation of inclusionary zoning that includes local preference
   - Increasing range of recognized disabilities
     - Recovering addicts, brain injured veterans
   - Groups that manage both affordable and market-rate units will steer low-income people towards more expensive units, not showing affordable properties
   - Increase in non-print advertising, which is more difficult to monitor
- Need for more public education on fair housing laws and rights
  - Many public school students in the state already receive some level of awareness outreach
- Some barriers are being broken down
- HRC is getting as many as 40 calls each week about landlord-tenant issues

2. Which additional data sources or publications can provide information on fair housing?
- More in-depth analysis of RICHR’s complaint records
- Analysis of surveys given at HRC’s lead classes
- FHEO trends data
- Fair Housing Alliance
  - Annual analysis
- National Low Income Housing Coalition
- Building Better Communities Network
  - NIMBY Report
- Scholarly journals
  - Journal of Housing and Community Development
  - Journal of Housing Studies
- HMDA
- Registration and survey data from homebuyer training classes
  - Newport, Narragansett
- Numbers of realtors who receive fair housing training

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
- Link funding sources and education requirements
  - Require owners, tenants, managers, realtors, developers, etc. who receive funding to complete some level of fair housing training
- Compose a fair housing agreement that commits large institutions (housing-related, government, banks, and general private sector) to providing fair housing training for employees
  - Improve fair housing training across the board
    - Continuing education
      - One-time training is not sufficient
- Develop an online tool for first time renters that provides basic information about what is, and is not allowed, when they are looking for units
- Promote affirmative marketing strategies
- Make waiting lists public
- Explore possibility of allowing individuals to file complaints without identifiers
  - Confidentiality may decrease fear of retribution
- Close the knowledge gap between elected officials, PHAs, administrators, and other groups about fair housing
- Increase general public information about fair housing policy
- Ensure that policies and regulations are being enforced
- Examine current landlord training sessions
  o Are some teaching only federal law and not state law?
  o Set standards for training curricula
- Fund and open a state fair housing center
- Increase funding for RICHR to allow them to do proactive work, not just reactive work
- Develop procedures that require cited landlords to undergo training that includes a segment on fair housing
- Improve access to information and resources
  o HRC website should have clearer links
    ■ Post slides from training classes
- Expand fair housing law to potentially include:
  o Source of income
  o Ex-offender status
- Improve communication and conflict resolution training
  o Many complaints come from communication errors
  o Include mediation skills in realtor, homebuyer, landlord, housing administrator trainings
- Increase legal support for fair housing issues
- Empower affected populations
  o Develop ways to help groups combat fair housing violations, voice concerns, and file complaints
- Include a statement on lease contracts that cites fair housing regulations and protections and acknowledges awareness
- Streamline and expand coordination between agencies
- Use HPRP and stimulus money to assist fair housing programs
  o Train funding applicants
  o Train residents in funding-related units
  o Help agencies certify, record their fair housing work
- Encourage increased reporting of fair housing concerns and violations
- Identify the role RSCs can play in promoting fair housing

Fair Housing Terms
These terms appear in the Fair Housing PowerPoint and related discussions.

AI (Analysis of Impediments to Fair Housing Choice): A document that analyzes policies and practices that may inhibit the ability of residents to secure housing in an environment free of discrimination.

Disparate Impact: Civil-rights laws specifically forbid deliberate acts of discrimination. Most federal appeals courts also hold that racially neutral policies with discriminatory effects violate fair housing laws. The term commonly used to describe these sorts of unlawful activities is “disparate impact.” For example, a selection preference for local residents that does not state a racial preference may still be illegal if it effectively precludes participation by qualified racial minorities due to the locality’s demographic composition. It is important to be aware of not only specifically prohibited acts but also acts that might unintentionally result in discrimination.

OFHEO (Office of Fair Housing and Equal Opportunity): The HUD office that administers and enforces federal fair housing laws and establishes policies that ensures all Americans have equal access to the housing of their choice. For more information about the office’s policies and handling of fair housing violation claims, visit [http://www.hud.gov/offices/fheo/](http://www.hud.gov/offices/fheo/).

HMDA (Home Mortgage Disclosure Act): Enacted by Congress in 1975 and implemented by the Federal Reserve Board’s Regulation C, this act requires lending institutions to report public loan data.

HPRP (Homeless Prevention and Rapid Re-housing Program): A component of the ARRA bill (see general terms), which was passed in February of 2009, that contains about $1.5 billion in funding from the federal government to supplement ESG funding (see general terms).

Inclusionary Zoning: A mandatory or voluntary zoning ordinance that sets aside a certain percentage or portion of new residential construction be reserved for low- or moderate-income families. Inclusionary zoning ordinances take a wide range of forms. For instance, some include local preference, a mandate that a proportion of the income-restricted units is reserved for individuals who currently reside or work in the municipality.

RICHr: Rhode Island Commission on Human Rights.

RSC (Resident Service Coordinator): An individual who works with residents of assisted living, subsidized, or other special needs communities to connect residents with services, activities, and opportunities to maintain their quality of life.

**Attendees:**

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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #7: Housing and Community Development

Warwick Public Library, 600 Sandy Lane, Warwick
August 5, 2009, 3:30-5:30pm

On August 5th, Rhode Island Housing convened the last of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Housing and Community Development discussion
- a list of acronyms and terms commonly used regarding Housing and Community Development
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. **What trends are emerging and what is important to take into account?**
   - Changing demographics mean changing needs and desires
     - Aging population
   - Census 2010 will reveal new trends
   - There is significant diversity of housing stock
     - Age, tenure, associated supportive services
   - Problems for elderly population who need funding to age in place and require access to neighborhood health centers
   - Increased acceptance of high-concentration development centers in some communities
     - More re-use, less new construction
     - More interest in compact, efficient development
       - Fewer sprawling subdivisions with large single-family homes
   - Public transportation is emerging as a central issue
     - People are seeking alternatives to car travel for environmental or financial reasons
       - Want to be able to bike or walk
   - The “young senior” population is economically vulnerable
     - People are being forced to apply for elderly housing because they can’t afford their own homes
       - Borrowed-against or lost equity
       - Never planned to enter assisted living
   - Increasing real estate taxes are pushing some resident out of RI
   - Politics is becoming more involved in planning innovations and discussions
   - In current economic climate, economic development is extremely important
     - Significantly affects housing stocks and needs
   - Only 1% of CDBG goes to planning (only 1% is requested for planning)
Planning is listed at the bottom of CDBG planning applications

2. Which additional data sources or publications can provide information on housing and community development?
   - Do we know enough about:
     - Homelessness trends?
       - Are people staying longer in shelters
     - Migration trends?
       - There are high vacancy rates in many areas for both homeownership and rental units
   - HousingWorks Fact Book, pgs. 50-53
     - Housing research journals listed on pgs. 52-53, along with online tools and websites
   - There is a need for better data collection between decennial censuses
     - Should there be a statewide data collection program?
     - ACS
       - States should report standardized community profiles to assist with cross-municipality comparisons and trend analysis
       - There are often discrepancies between how the federal government, state government, and municipalities count and collect data
       - Neighborhood Stabilization Program 2 identified additional eligible areas
         - But, state and federal each defined areas with different standards
   - Data should be collected and analyzed related to:
     - Public transportation
       - Mapping access and trip length
     - School quality and type
     - Mapping affordable housing

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
   - Improve communication and collaboration between municipalities
     - Regionalization
       - Can municipalities work together to order services together from the state
       - Expand this idea to look at resources and collaborations in other states and across New England
   - Provide some basic level of planning education/awareness to children
     - Educate their teachers too
   - Maintain existing housing stock
     - Rehabilitate and redevelop older structures
   - Evaluate real estate taxing formulas, which are making development and residency very difficult in some areas
     - Leading to displacement
       - Phenomenal growth in senior housing applications
   - Link new housing development to existing transportation networks
     - Transportation Authorization Act may help fund planning
   - Push for financial planning education for first time home buyers
     - Multilingual programs
   - Develop additional rental units across the state
- Improve coordination between state agencies
  - Ensure that they are using the same data, working off the same assumptions
- Encourage housing authorities to take advantage of depressed prices to pursue scattered-site affordable housing opportunities
- Emphasize the development of supportive housing
- Continue to work towards ending homelessness
- To bolster economic development, support basic adult education
  - English training, GED
- Build enthusiasm, interest, and commitment among elected officials on the topic of planning, smart growth, and new economic development
- Focus on growth centers
  - Examine the criteria for identifying growth centers around the state
    - Is it just the center of the town? Can it really accommodate the growth?
  - Target funds for planning, infrastructure improvement, and technical assistance to these areas
- Differentiate between strategies for rural and urban communities
  - Incentives for smart growth will be different based on the municipal profile
- Reverse trends of big-lot development
  - State should take the lead in cluster/conservation development instead of incentivizing traditional subdivisions

**Housing and Community Development Terms**
*These terms appear in the Housing and Community Development PowerPoint and related discussions.*

**DEM:** Rhode Island Department of Environmental Management

**DOA:** Rhode Island Department of Administration

**DOT:** Rhode Island Department of Transportation

**Energy Block Grant:** Funded by the American Recovery and Reinvestment Act and administered by HUD, this program provides grant funding for weatherization, energy efficiency projects, waste reduction programs, and other initiatives aimed at improving resource conservation and efficiency.

**GrowSmart RI:** GrowSmart Rhode Island is a statewide public interest group representing a broad coalition of partners fighting sprawl and leading the charge for better-managed growth through innovative policies and programs to revitalize city, town and village centers, preserve cultural and natural resources, and expand economic opportunity for all Rhode Islanders.

**Land Use 2025:** Coordinated by the Division of Planning, this is the major State Guide Plan in Rhode Island’s planning and development system. The plan articulates the state’s overarching goals, objectives, and strategies to guide and coordinate the land-use plans and regulations of municipalities and state agencies and to direct good strategic projects at both state and municipal levels.

**LIHEAP (Low Income Home Energy Assistance Program):** This federal program assists low income households, particularly those with the lowest incomes that pay a high proportion of household income for home energy, in meeting their immediate home energy needs.
LMISD: Low/Moderate Income Summary Data

**State Strategic Housing Plan:** The Comprehensive Housing Production and Rehabilitation Act of 2004 requires the Rhode Island Housing Resources Commission to develop, and the State Planning Council to adopt this Strategic Housing Plan that quantifies housing needs, identifies implementation strategies to address these needs, and provides guidelines for higher density residential development.

**Attendees:**

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