



HOUSING OPPORTUNITIES FRAMEWORK

DECEMBER 2019



Acknowledgements

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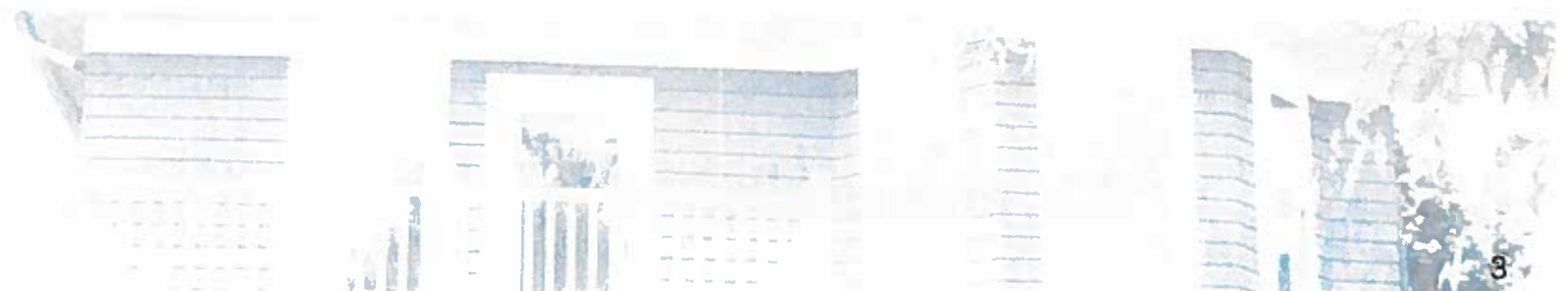
Housing Opportunities Framework

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About The Housing Network of Rhode Island

The mission of the Housing Network of Rhode Island is to promote and support community development corporations across Rhode Island in their efforts to build and revitalize neighborhoods through affordable housing and community development.

The Housing Network of Rhode Island serves as the backbone organization for Homes RI, providing the staffing and fiscal management of the Initiative.

Member Organizations

Church Community Housing Corporation
House of Hope Community Development Corporation
NeighborWorks Blackstone River Valley
OMNI Development Corporation
ONE Neighborhood Builders
Pawtucket Central Falls Development
Providence Revolving Fund
Smith Hill Community Development Corporation
South County Habitat for Humanity
SWAP, Inc.
Washington County Community Development Corporation
West Elmwood Housing Development Corporation
Women's Development Corporation

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Introduction

Our homes and neighborhoods shape our lives. Our home and surrounding environment matters to our health, wellbeing, and economic stability. When we live in a safe, healthy, and affordable home, we thrive. When our neighbors live in a safe, healthy, and affordable home, our neighborhood and community thrive too.

Investing in strategies that increase access to safe, healthy, and affordable homes benefits all of us.

Safe, healthy and affordable homes promote health and well-being by:

- reducing stress levels
- limiting exposure to allergens and toxins
- encouraging healthier food choices, and
- decreasing use of costly emergency services (Taylor, 2018).

Safe, healthy and affordable homes promote stability. Housing stability is linked to better life outcomes and positive economic benefits:

- academic success
- consistent employment
- safer neighborhoods, and
- stronger local economies (Wardrip, Williams & Hague, 2011).



Wages in Rhode Island have been mostly stagnant for the past decade (Economic Progress Institute [EPI], 2017). At the same time, the costs of building, buying, or renting a home have increased substantially. This has left too many Rhode Islanders with a significant gap between their income and their housing costs.

As a rule of thumb, a home is considered affordable when it costs no more than 30% of your income to pay housing costs such as property taxes, utilities, insurance, and rent or a mortgage. When these housing costs exceed the 30% your income, your household is considered “housing cost burdened.” According to HousingWorks RI [HWRI] at Roger Williams University (2019), more than 140,000 households, or 35% of all households in Rhode Island, are cost burdened.

The Housing Opportunities Initiative (now called Homes RI) was created as a statewide movement to increase the supply of safe, healthy and affordable homes and decrease the housing cost burden that too many Rhode Islanders face.

The Housing Opportunities Framework (“the Framework”) is an action plan to increase production of safe, healthy and affordable homes throughout Rhode Island. The plan is the result of the combined efforts of a coalition representing various community agencies and sectors. We consider the Framework to be the starting point from which a sustained effort will evolve. Homes RI and the Housing Opportunities Framework will adapt over time to incorporate new research, best practices, changing market conditions, availability of resources, and most importantly, the needs of Rhode Island residents.

Rhode Island's Current Housing Situation

In Rhode Island and across the United States, we have fallen short on ensuring that safe, healthy and affordable homes are accessible to everyone. This failure is systemic. Decades of discriminatory housing and employment practices, economic policies that disadvantage low and middle-income earners, and federal disinvestment have left millions of Americans behind when it comes to having a decent place to live.

We see the impact of these policy decisions today. The gap between the wealthiest one-fifth of Americans and the rest of the population has widened (Institute for Policy Studies, n.d.). As costs of living have increased, inflation-adjusted wages of working Rhode Islanders have remained essentially stagnant for the past two decades – our paychecks simply do not go as far as they used to. In Rhode Island and across the country, the building of non-luxury residential homes has steadily declined since the building boom of the late 1980s, limiting the available supply of homes and pushing prices upward (HWRI, 2016; Nesi, 2018).

Although most overtly discriminatory policies and practices, such as refusing to rent an apartment to someone because of their race, or segregating public facilities by race, are illegal today, the effects of these historic policies on communities of color, particularly African Americans, remains. We see stark disparities in health, wealth, and access to quality housing between people of color and whites as a result of structural, institutional, and individual racism across the U.S., and in Rhode Island (County Health Rankings, 2019).

Discriminatory housing practices such as redlining, racial steering, exclusionary zoning, and restrictive covenants ensured the racial segregation of neighborhoods and the concentration of poverty in predominantly Black and Brown communities. Banks refused loans to African Americans, systematically excluding them and other minority groups from the opportunity to build wealth through homeownership or businesses (Rothstein, 2017). In Rhode Island, less than one-third of homeowners (32.1%) are people of color (Prosperity Now, 2019).

We can see the impacts of residential segregation in our school districts in Rhode Island. The student body demographic in the four core cities (Central Falls, Pawtucket, Providence, and Woonsocket) is 80% students of color. Across the rest of the state, it is nearly the reverse with 77% of students being white (Rhode Island KIDS COUNT, 2019). Concentrated urban poverty, and segregated communities and school districts are primarily a result of policies and practices that systematically excluded Black and Brown families from mostly white suburbs and wealth building opportunities.

Identifying patterns of residential and school segregation is important as funding for schools is tied to property taxes. Schools in racially segregated areas of concentrated poverty, where property values, and thus the tax base, tend to be lower, have fewer resources and are less able to offer students a high quality education. These communities have higher rates of student mobility (when students change schools) and chronic school absence (Bhargava, 2018). Both of these issues, which negatively impact educational and economic outcomes, are linked to housing instability and homelessness.

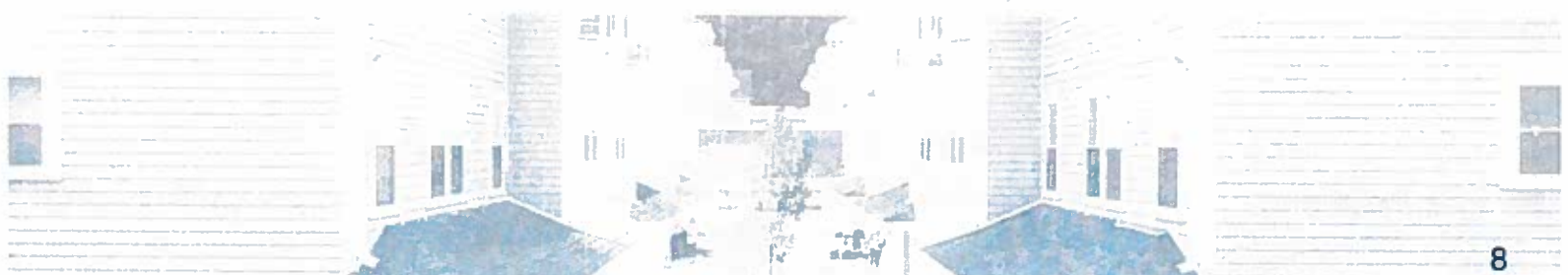


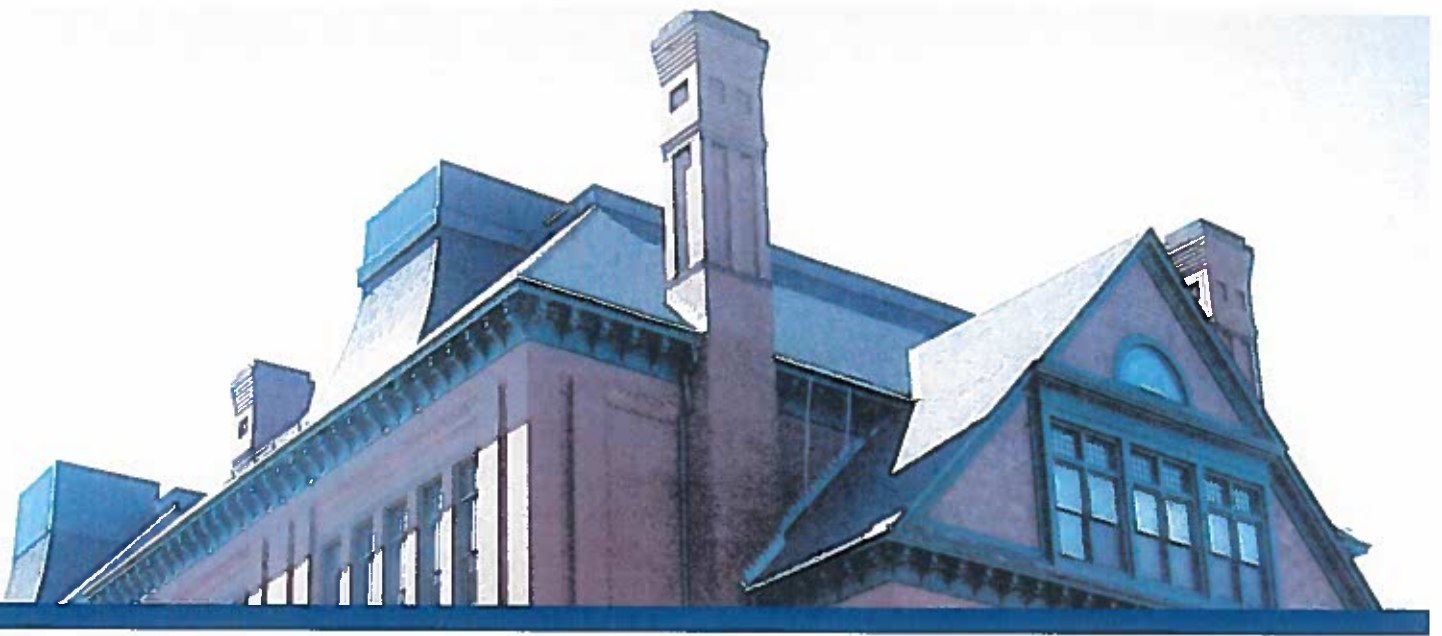
Rhode Island's Current Housing Situation

In 2018, 403 families with 653 children stayed at an emergency homeless shelter, domestic violence shelter, or transitional housing facility in Rhode Island. Children made up 17% of the people who used emergency shelters and transitional housing in 2018. However, even more children did not have a fixed, regular address. During the 2017 - 2018 school year, Rhode Island public school personnel identified 1,539 children as homeless. Of these children, 72% lived with other families ("doubled up"), 19% lived in shelters, 7% lived in hotels or motels, and 2% were unsheltered (Rhode Island KIDS COUNT, 2019). Housing instability and homelessness are driven by lack of safe, healthy and affordable places to live.



Unsurprisingly, renters tend to have lower incomes than homeowners. The median income for households who rent in Rhode Island is \$32,361 (HWRI, 2019). Renters that have the very lowest incomes are seniors and people with disabilities – in fact, 48% of extremely low income renter households in the U.S. are seniors and people with disabilities. Another 39% of extremely low income renters (meaning, their incomes fall below poverty level) are working, with 43% working 40 or more hours per week (National Low Income Housing Coalition [NLIHC], 2019). These statistics reinforce how workers' incomes and Social Security benefits have not kept up with rising costs of living. No state in the U.S. has an adequate supply of affordable rental homes for those with the lowest incomes. Over half a million people experience homelessness on a given night in the U.S. (NLIHC, 2019). In Rhode Island, there are an estimated 4,000 people experiencing homelessness throughout the year. On a given night in Rhode Island in 2019, there are 1,055 people who are unsheltered (sleeping outside), staying in transitional housing, or in an emergency homeless shelter (Rhode Island Coalition for the Homeless, 2019).





Insufficient production and preservation of healthy, safe and affordable homes drives increased housing cost burdens and makes it difficult for Rhode Islanders to invest in their futures and contribute to our State's economic resurgence. The Homes RI collaborators believe that we must commit to addressing four drivers of inadequate housing in our State:

1. Lack of political will at the municipal and state levels to drive changes that will result in increased investments to produce more affordable homes
2. Insufficient investment to ensure adequate funding for the development and preservation of affordable homes.
3. High development costs that limit the impact of current investments and discourage the creation of new affordable homes.
4. Our aging housing stock that is expensive to operate, maintain, and keep safe.

It is time to address these drivers and adopt approaches that:

- **Expand investments in housing**

We lag far behind our New England neighbors when it comes to making investments in homes Rhode Islanders can afford. Per capita, Massachusetts spends \$100.88 to support the production of affordable homes, while Connecticut spends \$95.78, Vermont spends \$77.88, and Maine spends \$26.07. In contrast, Rhode Island spends \$21.90 – a jump in FY18 from \$5.21 in FY17, due to the passage of the 2016 \$50 million Housing Opportunity Bond (HWRI, 2019). While the funds from the bond provide an opportunity to create and preserve additional long-term affordable homes, these funds are temporary. Neighboring states not only invest more than Rhode Island in housing, but many provide dedicated funding for housing as a line item in their state budgets. In order to ensure that Rhode Islanders can live in healthy, safe, and affordable homes in thriving communities, and to realize the multitude of economic benefits – including cost savings – that safe, healthy, affordable homes create, we must commit to making serious investments to increase the supply and preservation of long-term affordable homes.

- **Increase building activity**

When a builder is ready to begin construction on a new unit, the city or town where the development will occur must issue a building permit. Overall, building has decreased over the last 20 years. In 2018, only 1,294 residential building permits were issued statewide, with 72% being issued for single-family homes (U.S. Census, 2018). Based on projections of Rhode Island's future housing needs, we should be building closer to 3,000 homes per year, and should be building more diverse types of residences that support multi-family living (HWRI, 2016).

- **Reduce housing cost burden**

More than one-third (35%) of all Rhode Island households are housing cost-burdened. This misalignment between incomes and housing costs affects people individually – they struggle to pay for other expenses essential to a basic quality of life, such as healthy food, quality child care, transportation, or healthcare. It also affects our communities and state economy – there is a loss to local businesses, and taxes or fees that would have otherwise been paid for goods or services are lost as well. In total, it is estimated that the collective annual price-tag of our state's housing cost burdens is nearly three-quarters of a billion dollars (HWRI, 2019).

- **Remove barriers to quality, stable housing**

Rhode Island has the highest rates of filings and evictions in New England (Dunn, 2018). According to researchers at Brown University who examined district court records, in 2018, Rhode Island courts processed more than 8,000 eviction cases. Evictions are a traumatic experience that have negative consequences on a person's health and wellbeing (Bovell-Ammon, A. & Sandel, M., 2018), and present a significant barrier when people try to access future housing, further prolonging displacement or homelessness. They disproportionately impact women and children, especially women of color and particularly Black women (Desmond, 2014). Evictions happen for a variety of reasons, but are frequently precipitated by an unexpected financial crisis or are related to substandard housing conditions. Policies and programs that serve to prevent eviction, such as temporary financial support for rent, or programs that ensure rental homes meet basic health and safety standards, will go a long way towards mitigating housing insecurity and addressing homelessness.

Rhode Island is also the only New England state besides New Hampshire that does not prohibit discrimination based on a tenant's source of income. This means that private landlords can reject a potential tenant because they may be using a voucher to assist with rent, or their primary source of income comes from a non-traditional source such as child support, veteran's benefits or Social Security. A 2019 report produced by SouthCoast Fair Housing found that 77% of housing providers would not consider a tenant with a voucher, with an additional ten percent expressing uncertainty about whether they would. National studies have found that discrimination of voucher holders is used as a cover for racial discrimination (Bell, Sard, & Koepnick, 2018). Legislation introduced to ban discrimination based on source of income in Rhode Island passed our State Senate in 2018 and 2019, but failed in the House both years.

- **Promote increased and fair wages**

As housing costs have continued to rise, inflation-adjusted wages of working Rhode Islanders have remained stagnant. When wages do not grow over time, it becomes increasingly difficult for working people to get ahead. In 2016, one in five workers in Rhode Island earned less than \$24,563 (EPI, 2017). The average monthly rent and utility costs for a two-bedroom apartment in 2018 was \$1,621 (RIHousing, 2018). To afford this rent without being cost burdened, one needs to earn \$64,840 per year – more than twice the median renter income in Rhode Island. While the focus of the Housing Opportunities Framework is on increasing investments and removing barriers to produce more affordable homes, we recognize that housing affordability is inherently tied to incomes and wages. We cannot effectively reduce housing cost burden without looking at the significance of income.



About Homes RI

In 2016, an informal coalition of affordable housing and homeless service advocates, funders, builders, financial institutions, housing developers, community members and others successfully campaigned to pass an affordable housing construction bond, the third in Rhode Island since 2006. Both during and after the campaign, there was growing recognition among partner organizations that the \$50 million bond, while critically important, was only an initial step in a much larger, sustained effort needed to address housing affordability Rhode Island.

With support, encouragement, and leadership from a group of initial funders, including the Rhode Island Foundation, Bank of America, Bristol County Savings Bank, LISC Rhode Island, NeighborWorks America, the State of Rhode Island Housing Resources Commission and the United Way of Rhode Island, the Housing Network of Rhode Island began convening a cross-sector group of partners to develop a framework to increase the supply of safe, healthy, and affordable homes throughout Rhode Island and to reduce the housing cost burden for low and moderate income residents over the next decade. Over the course of 2017 and 2018, multiple stakeholders including representatives from nonprofits, trade associations, unions, financial institutions, policy and advocacy organizations, grassroots initiatives, and state government came together through a series of structured meetings to develop and refine this Framework, forming the Housing Opportunities Initiative. In late 2018, the Housing Opportunities Initiative rebranded as Homes RI, as part of an effort to create a recognizable brand and consistent identity for our partners and the public. Today, Homes RI has over 200 individuals from more than 70 organizations engaged in our collective work.



Homes RI uses a “collective impact” approach as the paradigm to create and support a movement. Collective impact encompasses the creation and support of a common agenda, strategic learning, pursuit and alignment of high leverage activities, community engagement, and a strong “backbone” support to staff and coordinate collective activities (Cabaj & Weaver, 2016).

There are many prior and ongoing collaborative efforts within the housing and nonprofit sectors that supported a strong foundation for Homes RI to launch and grow. A resource that we are most grateful for is HousingWorks RI at Roger Williams University, a clearinghouse of information about housing in Rhode Island. Through their research on analysis of data and production of the annual Housing Fact Book, HousingWorks RI has been a leader in promoting the dialogue about the relationship of housing to our State's economic future and residents' well-being. Much of the data on local housing throughout the Housing Opportunities Framework comes from the Housing Fact Book.

Our Shared Vision, Agenda & Values

The shared vision of Homes RI is that all Rhode Islanders live in healthy, affordable, sustainable homes in thriving communities.

The common agenda of Homes RI is to increase and preserve the supply of safe, healthy and affordable homes throughout Rhode Island. We also seek to equitably reduce the housing cost burden for low and moderate-income residents.

The following shared values guide the work of Homes RI:

- We aspire to involve all sectors of the community, encourage leadership and build our collective capacity to conceive and implement long-term, sustainable, and equitable solutions.
- We seek to elevate and center the voices of Rhode Islanders who are most impacted by the high cost of housing in the state in achieving our shared mission and vision.
- We acknowledge that structural inequities, including racism and economic oppression are contributors to inadequate housing. We seek to advance strategies that break down these barriers and promote just conditions for all.
- We practice proactive communication, collaboration, and transparency in our efforts and work to create spaces that are socially and economically just, safe, and inclusive.
- We engage in informed decision-making, using available local and regional data and nationally recognized approaches to design and strengthen our collective work.
- We commit to thinking boldly and creatively to develop and implement innovative solutions that address root causes of insufficient production and preservation of affordable homes in Rhode Island.
- When possible, we seek to align resources in support of our collective work and common aspiration.



Framework for Action

The Housing Opportunities Framework centers on four action areas: community engagement, increased investments, residential development, and safe and healthy homes.

These are the action areas that stakeholders have determined we must attend to in order to achieve our common aspiration to increase and preserve the supply of safe, healthy and affordable homes throughout Rhode Island.

To become a state where all Rhode Islanders can live in safe, healthy and sustainable homes in thriving communities, Homes RI believes that we must:

- 1. Increase community engagement and motivate the public and policymakers to drive change that will result in increased investments in affordable homes for Rhode Islanders.**
- 2. Increase investments to construct and preserve long-term affordable homes in Rhode Island. This includes investing in the system, with both public and private funds, that builds, operates and maintains Rhode Island's housing stock.**
- 3. Reduce regulatory and economic barriers to residential development to incentivize the construction, rehabilitation and preservation of affordable homes.**
- 4. Promote and implement policies and interventions that equitably expand access to healthy, affordable, sustainable homes.**

These action areas and accompanying strategies were developed by the Homes RI Steering Committee between April and July 2017, and refined by four strategy teams convened between November 2017 and December 2018. The strategy teams were charged with identifying and prioritizing key activities for the early years of the Initiative along with beginning to articulate performance measures. The strategy teams continue to meet as Homes RI evolves and implements key activities.

This Framework was developed with the recognition that strategies must be continually adjusted based on current research, availability of resources, and most importantly, the needs of Rhode Island residents.



Framework for Action

Action # 1: Increase Engagement

One of life's fundamental necessities is a safe and healthy home. There is ample evidence that demonstrates that stable and quality housing improves our well-being and ensures strong and sustainable communities. Yet, housing advocates have struggled to communicate this message effectively. Despite generally having a common goal, organizations in the sector have had different and sometimes conflicting interests and messages around housing. A cohesive message among supporters is necessary to help community members and policymakers grasp the importance of making change and to prioritize actions that would create more affordable homes for Rhode Islanders.

In addition, there is often a lack of authentic and ongoing community engagement surrounding city and neighborhood development. Unsurprisingly, this leaves residents feeling excluded, dis-empowered, and disconnected from projects in their own communities, and contributes to myths, misperceptions and misinformation. Negative stereotypes and prejudice surrounding affordable housing and its perceived beneficiaries also fuel opposition to projects.

Our strategies related to engagement aim to shift existing narratives as they relate to affordable homes. We also intend to shift how community members and policymakers are engaged - embracing a "building with" rather than a "building for" paradigm.

Since 2017, Homes RI has made progress on many of these strategies, including the development of materials, expansion of the stakeholders engaged within the initiative, and development of a collective policy and legislative agenda. It is important to acknowledge that many years of hard work and prior organizing by a number of advocates within the sector have laid the foundation for this current collective effort.



Action #1:
Increase community engagement and motivate the public and policymakers to drive change that will result in increased affordable homes for Rhode Islanders.

Framework for Action

Action # 1: Increase Engagement

Strategy #1: Increase our collective understanding as community residents, leaders, and policymakers of the positive impact that healthy, safe, and affordable homes have.

- Collect baseline data of knowledge and attitudes on affordable housing and use in crafting messages.
- Develop materials (one-pagers, videos, testimonials, etc.) to share with multi-sector partners that communicate key messages about the importance of safe, healthy, affordable homes and their relationship to health, educational, and economic outcomes.
- Create a replicable plan to engage residents and policymakers across the State. Community engagement must include and center the voices of people most impacted by lack of affordable housing.

Progress measures: Increased awareness of affordable housing as a statewide and community issue, and increased priority of affordable housing as a policy item for municipal and statewide leaders and elected officials.

Strategy #2: Build a diverse network of community representatives and legislative champions who are willing to mobilize constituents in support of safe, healthy and affordable homes.

- Continue building Homes RI and align with existing or emerging campaigns or initiatives that elevate housing.
- Identify and prepare advocates to conduct community and legislative outreach and engagement on behalf of Homes RI.
- Leverage resources to support a staff position that will coordinate community engagement and organizing efforts on behalf of Homes RI.
- Support existing grassroots efforts and initiatives, and work with Homes RI partners to create leadership and peer mentor opportunities for community members, incorporating nationally recognized practices.

Progress measures: Number of organizations engaged in Homes RI, number of engaged residents, online engagement analytics.

Strategy #3: Coordinate messaging among cross-sector partners to ensure that housing advocacy efforts are cohesive, strategic, and timely.

- Build the housing advocacy communication infrastructure, including convening regular meetings and coordinating digital alerts (e.g. listserv, social media) to keep participants engaged and informed.
- Create common talking points and/or questions for organizations to use in advocacy efforts.
- Develop a common legislative and advocacy agenda among Homes RI participants and allied organizations.

Progress measures: Attendance and engagement at gatherings, number of engaged organizations, social media and web analytics, frequency of housing as a key campaign issue, development of consistent and shared message and frequency of its use in media.

Who are the Stakeholders?

Advocacy organizations, campaign managers, funding institutions, residents, non-elected community leaders, elected leaders.

Framework for Action

Action # 2: Increase Investments

Rhode Islanders support creating more affordable homes. Since 2006, voters have passed three housing bonds totaling \$125 million in funding to construct and preserve long-term affordable homes. Close to 2,000 affordable homes for families, seniors and veterans have been created or preserved^[1] from the 2006 and 2012 bonds to date. In November 2016, voters passed a third bond for \$50 million. Funds from the 2016 bond have been committed to 29 developments to create or preserve approximately 1,300 long-term affordable homes in communities across Rhode Island.

Bonds have been a critical resource to producing more long-term affordable housing in Rhode Island – indeed; the vast majority of recently produced long-term affordable homes were created from these funds. However, bond funds are temporary and are not an adequate nor sustainable way to produce housing on the scale that is needed in Rhode Island. Prior to the infusion of funds from the 2016 bond, Rhode Island's annual per capita spending on affordable housing was just \$5.21. To truly make Rhode Island a place where residents live in safe, healthy and sustainable homes in thriving communities, a dedicated annual funding stream to support capital development and preserve long-term affordability is necessary.

Policies related to housing development vary widely across Rhode Island, and there is no definitive mechanism to incentivize the creation of long-term affordable homes. In addition to greater investments in housing, Rhode Island needs a common agenda and strong State-level leadership on housing issues to remain economically competitive with our neighbors, and to be a state where people can live sustainably and thrive.

Finally, we must also support the entities that are producing, managing, and maintaining our long-term affordable housing stock – our construction and trade workforces, nonprofit and private developers, and our Public Housing Authorities. This requires making investments in human capital and developing a diverse pipeline of producers that can meaningfully contribute to affordable development in Rhode Island.

[1] Affordable housing preservation refers to the process of recapitalizing a long-term affordable home in order to safeguard affordability for a period of years, usually through a long-term deed restriction, make improvements and repairs to the properties, and stabilize them financially (U.S. Department of Housing and Urban Development, n.d.)



Action #2:
Increase investments to construct and preserve long-term affordable homes in Rhode Island. This includes investing in the system that builds, operates and maintains Rhode Island's housing stock.

Action # 2: Increase Investments

Strategy #1: Create a sustained annual funding mechanism within the state budget to support construction and preservation of long-term affordable homes.

- Use engagement strategies to build coalition of supporters including community members, stakeholders and policy-makers at multiple levels.
- Work with stakeholders and policymakers to craft legislative policy for sustained annual source of funding.
- Advocate for passage and implementation of funding source.

Progress Measures: Defined coalition, creation of draft legislation or policy, engagement efforts with legislators.

Strategy #2: Strengthen our Community Development Corporations (CDCs), Public Housing Authorities (PHAs), and other partners in the production and preservation of affordable homes to create a thriving and sustainable network of affordable housing developers.

- Map and analyze the current ecosystem of affordable housing producers and operators including CDCs, PHAs, and private nonprofit and for-profit developers.
- Overlay housing growth projections with completed system map to better understand reasonable affordable housing targets and what support the development community would need to achieve set targets.
- Advocate for preference of nonprofit developers in funding applications and adoption of community investment tax credit program.

Progress measures: Baseline data from 2016 Projecting Future Housing Needs Report.

Strategy #3: Build capacity at the municipal level to support production and preservation of affordable homes.

- Support education and training for local planners around affordable housing being implemented by Homes RI partners.
- Create a toolkit of best practices and resources for cities and towns related to development of affordable homes.

Progress measures: Number of trainings, number of cities and towns participating in trainings, toolkit development.



Action # 2: Increase Investments

Strategy #4: Build capacity and leadership at the State level to support preservation and production of affordable housing across Rhode Island.

- Provide recommendations on governance, scope, and authority to the State, using information from an analysis of the current system and research on other State housing governance structures.
- Advocate for State housing department and cabinet level position.

Progress measures: Completed recommendations.

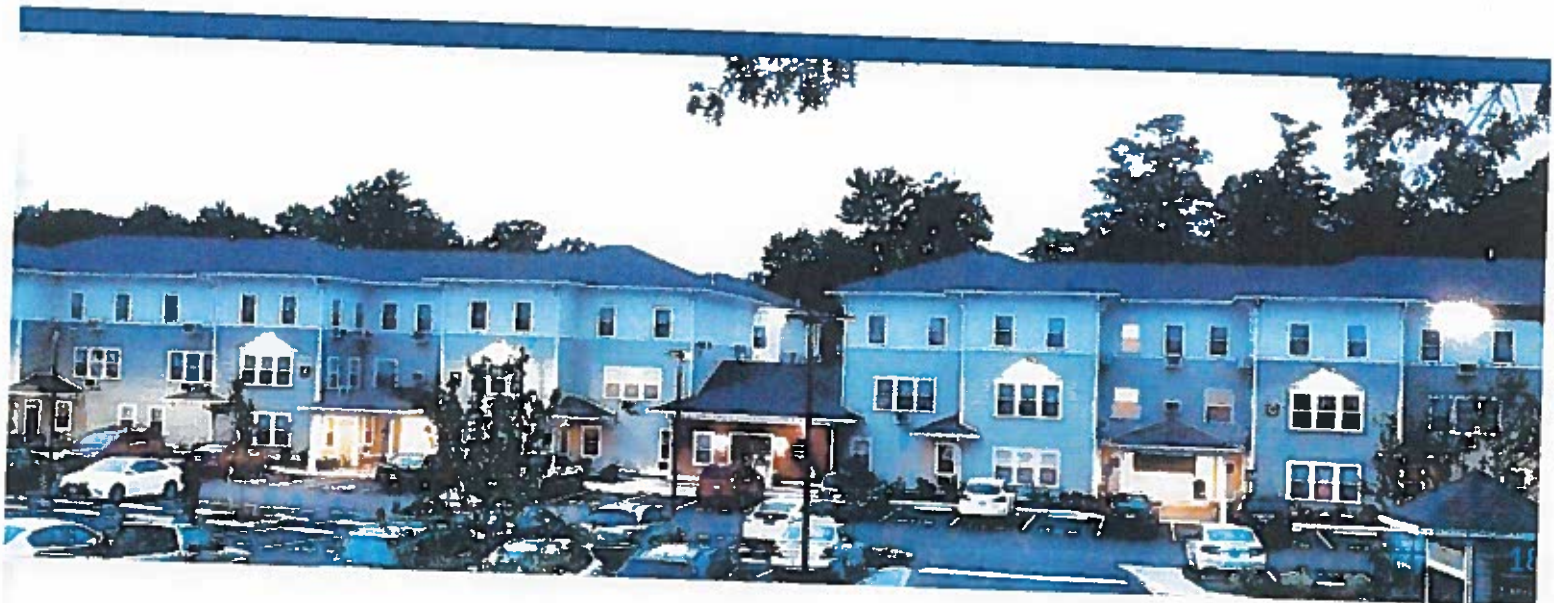
Strategy #5: Curate a toolbox of affordable housing finance strategies to support increased production and preservation of affordable housing.

- Research regional finance tools, entity-level financial products including Community Development Financial Institutions (CDFIs), and alternative sources of financing, such as endowment pools and social innovation bonds.
- Research and recommend creation of public-private partnerships to provide capital for smaller deals.
- Research and generate recommendations for acquiring land through strategies such as targeting of local subsidies and land banks.
- Research and generate recommendations for facilitating acquisition of existing multi-family properties.
- Determine what barriers existing for increasing available subsidies for building and operating rental housing.

Progress measures: Creation of toolkit.

Who are the Stakeholders?

CDCs, PHAs, private nonprofit and for-profit developers, research institutions, State, professional planning associations and educational programs, public housing authorities, policy and advocacy organizations, municipal personnel (including tax assessors, collectors, surveyors, planners), city/town planning and zoning boards and commissions, municipal elected officials, RI General Assembly and state-level legislators, service providers, State Housing Finance Agency (RIHousing), nonprofits.



Framework for Action


Action # 3: Reduce Barriers to Development

The purpose of the Rhode Island Low and Moderate Income (LMI) Housing Act (RIGL §45-53-3) is to ensure that each city and town provides long-term affordable housing opportunities for low and moderate-income residents. The law sets ten percent (10%) of the municipality's year-round housing stock as the minimum threshold for providing LMI housing. Since the law's implementation in the 1990s, only six of Rhode Island's 39 cities and towns have met this threshold.

There are myriad reasons for the faltering progress on this statewide goal. Insufficient state investments to stimulate production of new affordable homes is a significant one, along with very little support provided to municipalities to address unique challenges they might face related to development, such as insufficient public infrastructure (water and sewer) or environmental constraints. Public opposition to affordable housing projects, often driven by negative stereotypes rooted in racism and class bias, also plays a role.

Outdated land-use regulations are a cost-driver of and barrier to affordable home development. For example, minimum lot size requirements and restrictions on multi-family home development increase the price of land and limit where long-term affordable homes can be built. As cities and towns across the country navigate challenges associated with housing affordability, many are re-examining zoning and permitting requirements (National League of Cities, 2019). Municipalities in Rhode Island can do the same – and with the right tools, can do so in a way that is sustainable, includes authentic resident engagement, and respects the unique characteristics of each community.

Rhode Island also faces challenges associated with a limited labor pool within the construction industry, particularly for skilled trades such as plumbing and electric. The recession significantly impacted the construction industry with many workers leaving to find work in other sectors. National data show a steady decline in the numbers of young people entering construction trades as a career path (Quint, 2017). Our State has the opportunity to implement strategies that support building this workforce, not only to increase the supply of workers, but to provide economic stability for people choosing this career path. Local trade unions and the Rhode Island Builders Association have recognized this, and with state investments, have implemented training programs designed to build skills and the construction workforce. Homes RI supports these efforts. The Rhode Islanders who build our homes should be able to afford to rent or purchase a decent place to live.



Action #3:
Reduce regulatory and economic barriers to residential development to incentivize the construction and preservation of affordable homes.

Framework for Action

Action # 3: Reduce Barriers to Development

Regulatory barriers and labor supply challenges are difficult, but they can be overcome through policy reform and strategic alignment of resources.

Strategy #1: Create a coordinated, modern, and streamlined system of land-use and building laws, regulations, and codes that are responsive to local and regional needs.

- Improve the State's comprehensive permit tool and regulatory reviews to make construction and rehabilitation of homes easier, prioritizing the construction of multi-family homes.
 - Identify current barriers to permitting process and propose solutions to State and local planning departments.
- Research new strategies for more efficient use of existing real estate assets and land, such as greyfield redevelopment and land banking. Use findings to build tools for local planning departments.
- Promote Unified Development Ordinances (UDOs) as a tool to streamline and coordinate development processes in Rhode Island communities. UDOs combine multiple permits into a single process.
- Advocate for higher density development and smart growth. Research and identify best practices that local planning departments can access and utilize.
 - Research and develop recommendations to incentivize construction of accessory dwelling units (ADUs are legal, separate dwellings that share the building lot of a larger, primary dwelling, e.g. "in-law apartments").
 - Research and develop recommendations on equitable transit-oriented-development (transit-oriented development is development designed to maximize use of residential, commercial and recreational space centered around public transit).
 - Research and develop recommendations to revitalize our villages and downtowns with increased housing development that feeds economic growth and benefits existing residents.

Progress measures: Baseline data on permit standards and process, including quantity of permits issued by city/town, map of land that is available for permitting, increased awareness of accessory dwelling units and transit-oriented development. Number of residential permits approved, number of approved residential permits for multi-family units.



Framework for Action

Action # 3: Reduce Barriers to Development

Strategy #2: Assess approaches to reduce total project costs including standardization and scaling. Develop more transparent processes to foster better understanding of development costs for community members and housing professionals.

- Support continued investments for existing efforts administered by building trade unions and trade member associations that provide professional development and skills building for people entering or currently in the construction and trade workforce.
- Foster partnerships to test or pilot emerging design ideas and innovative practices, such as prefabricated construction, tiny homes, 3D-printed homes, etc. Identify and define potential partnerships and develop and recommend solutions.
- Assess existing incentives for green and energy efficient design. Research enhancements and/or alternative to current incentives and make recommendations to the State HFA and State Departments of Planning and Commerce.
- Improve system for tracking construction costs in order to more effectively and accurately share cost information with stakeholders.

Progress measures: Construction workforce numbers, comparison of RI development costs to other states, survey of design standards.

Strategy #3: Improve and streamline affordable housing finance applications and review processes, eliminating redundancies and condensing schedules in the development finance process.

- Create a single electronic application, move to coordinated closing process, and create coordinated post-closing compliance and asset management process. Investigate models of single applications, assess current barriers to coordination, develop recommendations for RI Housing and Housing Resources Commission.
- Create a uniform pre-application.
- Streamline review process at RI Housing and Housing Resources Commission.

Progress measures: Assessment of current barriers, creation of applications and closing checklists and adoption of these tools by State.

Who are the stakeholders?

Advocacy and research organizations,
Rhode Island Division of Statewide Planning,
Rhode Island Commerce Corporation, cities and towns,
municipal planning departments, state and local
regulatory offices, professional planning associations,
legislators, for-profit and nonprofit developers,
technical and trade schools, colleges and universities,
architects, utility providers, neighborhood associations,
building trade associations and unions, RI Housing,
State Housing Resources Commission, HUD.



Framework for Action

Action # 4: Promote Healthy Homes

Between 2013 and 2017, Rhode Island had the highest percentage of low-income children (82%) and the second highest percentage of children of all incomes (72%) living in older housing in the U.S., after New York. Homes and buildings built before 1978 are known to contain lead and other hazardous materials, which can have disastrous health consequences when people are exposed to them, especially children. In Rhode Island's core cities, where the housing stock tends to be older, nearly twice the rate of children have elevated blood lead levels than in the remainder of the state (RI KIDS COUNT, 2019). Disparate health impacts in communities linked to aging housing stock and environmental toxins are another result of residential segregation.

In addition to lead, there are many maintenance expenses associated with older homes, as well as higher utility costs due to inefficient heating and cooling systems. Too often, repairs are cost-prohibitive for residents. Left unattended, items needing repair create increasingly severe health and safety hazards. Tenants living in unsafe or unsanitary conditions are often hesitant to involve authorities, fearing eviction or other repercussions.

To address the long-term effects of housing on community health, deliberate planning is needed for equitable investment in programs that promote healthy housing. These programs must align with wealth-building initiatives and community priorities.

These strategies were drafted by members of the Rhode Island Alliance for Healthy Homes (RIAAHH), a project of HousingWorks RI at Roger Williams University. The mission of RIAHH is to align, braid, and coordinate information, resources, and services for improving the health, safety and energy efficiency of all Rhode Island homes.



Action #4:
Promote policies and
interventions that
equitably expand
access to healthy,
affordable,
sustainable
homes.

Framework for Action

Action # 4: Promote Healthy Homes

Strategy #1: Cities and towns make healthy homes a policy priority.

- Cities and towns make a public commitment to affordable and healthy housing and adopt a healthy homes report card for municipal policies.
- Support coordination of healthy homes services to ensure that residents are receiving information about available resources and interventions.
- Develop new cross-sector partnerships among public and private stakeholders whose work is affected by inadequate and unhealthy housing, including medical care providers, to identify new approaches to financing healthy homes interventions.
- Establish funding for healthy homes gaps, such as lead hazard mitigation, weatherization and mold.
- Adapt a "health in all policies" approach to affordable housing development.

Progress measures: Number of cities and towns making public commitment to healthy homes, number of cross-sector partnerships / public-private partnerships focused on healthy housing, establishment of healthy housing fund.

Strategy #2: Support implementation of regulations that promote affordable and healthy homes, and amplify impact of existing regulations.

- Build on healthy homes regulatory review to enforce housing regulations.
- Support housing court decisions requiring healthy housing interventions.
- Align inspections processes with municipal Departments of Public Works and State Department of Environmental Management.
- Create a statewide rental registration program that requires property owners to certify a private-market rental unit meets appropriate health and safety standards.

Progress measures: Aligned inspections, creation and passage of legislation regarding rental registration.



Framework for Action

Action # 4: Promote Healthy Homes

Strategy #3: Cross-train housing and home visiting professionals in healthy homes assessments and interventions, as well as basic fair housing laws.

- Train building code and real estate inspectors.
- Standardize healthy homes and fair housing trainings for key audiences including housing and health care professionals.
- Enhance home-buyer education programs to provide training to participants on healthy housing and available services.
- Develop a healthy housing certification for Community Health Workers.

Progress measures: Number of trainings offered for housing professionals, training participation rates, number of homebuyer programs offering healthy housing resources, referrals to healthy homes interventions and resources, development of healthy homes certification for home visitors, number of professionals certified.

Strategy #4: Streamline and increase reach of interventions to make all homes safe, healthy, energy efficient and affordable.

- Maximize household participation in energy efficiency programs.
- Establish a healthy housing fund to fill in service gaps for existing programs and prioritizing multi-family homes.
- Coordinate investments in affordable housing during refinancing reviews to implement energy and water-saving opportunities.
- Align housing supports with services for seniors, focusing on weatherization and fall-reduction programs.

Progress measures: Participation in weatherization and energy upgrades.

Who are the stakeholders?

Cities and towns, elected officials at state and local levels, municipal planning departments, RI Housing, Utility providers (National Grid), Energy efficiency technical assistance providers (CLEAResult, RISE), medical providers, State Housing Resources Commission, State departments (Health, Environmental Management, Office of Housing and Community Development, Labor and Training), nonprofits, advocacy organizations and working groups, municipal housing courts, RI Attorney General's Office, municipal public works departments, community development corporations, trade associations, senior service agencies, RI Energy Efficiency Resources Management Council, landlords, residents.





Emerging Themes

Throughout the planning process, several overarching themes emerged across the four original strategy teams. As Homes RI evolves, these themes will remain central to the development and implementation of strategies to achieve the common aspiration to increase the supply of healthy, safe and affordable homes throughout Rhode Island.

Community Collaboration

None of us live in a bubble. Neighborhoods, cities, towns, and regions are economically, socially, and culturally interdependent. What happens in one community affects another, and we should all want to ensure a high quality of life for ourselves and our neighbors. Increasing the supply of safe, healthy, and affordable homes is one of the most significant ways that we can ensure that we, as Rhode Islanders, live in thriving communities.

There are many misperceptions, misinformation, and myths that surround affordable housing development, coupled with very real concerns and questions that residents and elected officials have about development in their communities. Participants across all four strategy teams universally agreed that more authentic and sustained engagement with residents and policymakers about affordable housing is needed. This engagement must include and center the voices of those who have been most impacted by lack of affordable housing in our state, and should empower people to become decision-makers and change agents in their communities.

Shared Messaging

Rhode Island has many diverse partners and advocates working on addressing the State's housing needs, including state offices and commissions, nonprofits, and the State's Housing Finance Agency, RIHousing. While these organizations share many common goals around housing, there is a need for more cohesive, unified, and coordinated efforts to better connect community members and legislators to the issues at hand.

State Leadership

The importance of strengthening State leadership that to help establish clear direction to meet our State's housing needs became a key theme in all facets of developing the Framework.

Building Capacity

Building capacity within Rhode Island's skilled trade workforce, nonprofit housing developers and public housing authorities, and within its municipal governments was another theme that was elevated within the strategy team discussions. Building capacity means making investments and supporting leadership opportunities to ensure that the network of builders, municipal departments, and community leaders who are committed to producing long-term affordable homes in Rhode Island is thriving and sustainable for generations to come.



Looking Ahead

Over the next three years, Homes RI is committed to building community engagement that centers the voices of residents who are most negatively impacted by high housing costs and reflects the diversity of the hundreds of neighborhoods and villages across the Rhode Island. Engaging community members and policy makers in a dialogue about their community's needs and empowering people to collaborate to increase the supply of safe, healthy, and affordable homes is central to the Homes RI effort.

Homes RI stakeholders will continue to refine performance measures to help us track our success. Homes RI participants, supporters, and engaged residents will revisit the Framework annually to ensure the plan aligns with new information and data, promising practices, changing market conditions, available resources, and continues to reflect the needs and desires of Rhode Island residents.



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