

Richard Godfrey

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Representative June Speakman, Chair
Commission on Low- and Moderate-Income Housing
Rhode Island General Assembly
82 Smith Street
Providence RI 02903

Dear Representative Speakman:

Thank you for giving me the opportunity to speak with you today. I also want to thank Representative Anastasia Williams with whom I first spoke about testifying before the Commission. Representative Williams and I have been active advocates of affordable housing, social justice and community revitalization for decades, and while not always agreeing on program details, we share critical values in providing good homes for the people of Rhode Island.

I also want to thank the Rhode Island General Assembly for providing, over the decades, many strong and vital tools for meeting the housing needs of Rhode Island. In spite of the challenges that we, as a state face today, there has been extraordinary progress due to the excellent work of so many parties. However, almost none of that progress could have been achieved without the tools - funding and laws - that the General Assembly has given us. My testimony today, is in no way intended to criticize the work has been done, or left undone, but instead to suggest ways to improve the outcomes from the hard work of everyone in meeting the increasingly distressing affordable housing needs in Rhode Island.

Rhode Island is not unique in facing an affordable housing crisis but does face some greater challenges than most of the other states. First of all, we are small in population and land area. We are the second mostly densely populated state. We are also older than most in terms of land development, industrialization, housing structures and actual age of our population. We also have some of the most environmentally challenged land in terms of exposure to the oceans, rivers and wetlands and to our industrial legacy. However, Rhode Island is also one of the most beautiful and environmentally moderate states. We have a population, business base, charitable organizations and political leadership that is most progressive in addressing the general welfare of us all and the needs of individual and families. These assets are what attracted me to Rhode Island 27 years ago and have made my wife a lifelong Rhode Islander.

Representative Speakman

January 11, 2022

In my presentation, I briefly outline the crisis, assets and challenges. I also suggest some new programs, program enhancements, and specific actions that the General Assembly can take. For some of the suggestions, other agencies of state and local government will have to change as well.

Most importantly we need to understand that we need to work holistically. We have too many people and too little land to act independently and with blinkered focus on our own missions, regardless of how important. By doing so, the positive actions in some areas, negatively impact others.

One of the suggested actions is a requirement that all state development include a housing impact statement and that the state prepare an annual housing impact statement with input from all state agencies. Relying only on the efforts of RIHousing or the Office of Housing and Community Development cannot overcome the other social and economic forces that impact our housing situation.

Rhode Island also needs to significantly change a portion of its land use policies. Simply put, we do not have enough suitable land for development without severely damaging our natural environments. We must reuse what we have already developed in more efficient ways. Some states and local jurisdictions are allowing multiple homes on all single-family lots. I don't see that as the best solution for our state but do believe that if we permitted mixed use 2 - 3 story development in all commercial zones, that we could empower the private sector and market forces to substantially meet our housing needs. Virtually every community in Rhode Island has under-utilized commercial strips that could be repurposed. Mixed-use structures would be a more efficient of infrastructure, including mass transit since many of these underused spaces are close to RIPTA bus lines. People would be better able to live near their homes and retail destinations; creating better individual and overall environmental health. This is a dramatic, but not a radical, change since it is how communities evolved before land use restrictions came into place and how many neighborhood commercial areas thrive. This holistic, mixed-use approach would address many of our state's challenges as well as creating more affordable homes.

We also need to address equity, fairness and social justice issues. For many individuals, a home without appropriate supportive services just doesn't work. Without better service funding, we will still see people on the streets even if we build more residential structures. Some of our residents have, for generations and because of both official and informal policies of discrimination, been denied the opportunity to buy a home and create wealth. We need to immediately address this wrong.

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The best news is that because of our size and our passions for caring about others, Rhode Island can solve most of our housing issues more easily than other states. I think that the greatest tool that the General Assembly can provide is to give us the tools to work better together. When I was at RIHousing, our tagline was “working together to bring you home.” Our new tagline should be “working together to bring you good homes, good jobs, good education, good health and a good environment with justice and equality.” The state’s motto is HOPE. I not only hope, but also believe, that we can do it.

Thank you again.

Richard Godfrey

Cc Representative Anastasia Williams

Attachments

Notes on Presentation

Comments on Governor McKee’s 2023 Budget for Housing

Mortgage Underwriting Example