

A Holistic Approach to Affordable Housing

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Low- and Moderate-Income Housing Commission
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Our Crisis

- Homelessness is increasing and impacts us all:
 - Individuals and families in crisis need emergency assistance and affordable homes
 - Individuals who are chronically homeless need supportive services and affordable homes
- The cost to rent or buy in RI is taking a big bite out of the incomes of many Rhode Islanders, leaving less for everything else
- High housing costs disproportionately impact people of color, reinforcing past patterns of discrimination and concentrations of poverty
- Lack of good affordable homes stifles economic growth and subtracts from everyone's quality of life.

Rhode Island's Special Challenges

- Lack of developable land except for open space, fields, forests, wetlands and waters
- Much of existing housing stock needs expensive repairs; much of our commercial development is underutilized; and our utility infrastructure needs upgrading
- Narrow charitable giving base
- Cost to build or buy and fix is above the means of many Rhode Islanders
- Enduring legacy of discrimination and concentrations of poverty
- For-profit entities can't build homes if they lose money
- Non-profits can't survive without external support

The current approach is losing ground

- Appropriating more money or issuing bonds will never be enough - we can't keep asking taxpayers to pay for policy challenges.
- Expecting the private sector to meet our housing needs under current land use and infrastructure constraints is unreasonable.
- Telling RIHousing to fix housing; Quonset to promote business; the I-195 Commission to develop its lands; SHAB to review local housing denials; and local water companies to be self-sustaining results in myopic decision-making that may have significant negative impacts on the state.

Rhode Island's Special Assets

- Our small size allows us to work better together
- Incredible number of passionate, capable non-profits and funders such as Rhode Island Foundation and the United Way
- Supportive legislators and public
- Unmatched Congressional support
- RIHousing is one of the best Housing Finance Agencies in the country
- We embrace innovative solutions including the low/mod housing act

Rhode Island needs a paradigm shifting approach to:

- Substantially increase the availability of homes that are suitable and affordable for all Rhode Islanders
- Assure healthy affordable housing opportunities in all communities
- Break down inequities created by past patterns of discrimination and concentrations of poverty
- Increase wealth and opportunity for victims of persistent discrimination
- Help our most vulnerable residents

A Holistic Approach means dealing with complete systems rather than individual parts – all sectors – government, for profits & non-profits - working together

Access for all to good homes, good jobs, good education, good food,
good health care, good environment

Promoting social justice; combating inequality and discrimination

Matching the growth of good jobs and good homes

Providing supportive services for those with special needs

Preserving what is valuable in our built and natural environments

Providing emergency assistance for households in crisis

Matching infrastructure with growth

Breaking cycles and concentrations of poverty

Building sustainability and resiliency

Holistic Approach Priorities

- Empower private development by allowing mixed use residential buildings in all commercial zones and assure that our infrastructure can support both economic and residential growth
- Increase support for non-profit organizations to undertake unprofitable activities
- Require housing (or smart and equitable growth) impact statement for all publicly subsidized development and assure that publicly subsidized residential development addresses low/mod housing needs.
- Assure sufficient funding of supportive services
- Create a 1st generation homebuyer equity program

Other New Programs or Enhancements

- Support the lifetime maintenance of older residential structures
- Expand land bank, pre-development, planning and operating grants for non-profits
- Assure balanced housing investment across all neighborhoods
- Make low-income programs more trusting and user friendly
- Maximize voucher availability & utilization in all parts of the state.
- Reduce definition of low/mod housing to 100% AMI or less
- Expedite the Comprehensive Permit Process
- Maximize the value of RIHousing

Recommended Legislative Actions

- Allow and promote mixed use and residential 3- story construction in all commercial zones; invest in utility upgrades
- Reduce affordable housing definition from 120% of AMI to 100% AMI or less
- Assure funding of services for all individuals with special needs
- Require annual housing (or smart equitable growth) impact statements for all publicly funded development and mandate creation of a statewide housing development plan that governs the actions of all state and state agency lands and investment
- Mandate a 1st generation homeownership program based on equity grants; not more debt