



About Homes RI: [Homes RI](https://www.homesri.org) is a multi-sector coalition of 80 organizations working together to increase and preserve the supply of safe, stable, and affordable homes throughout Rhode Island. We believe Rhode Island can and should be a state where all residents are able to live in safe, healthy and sustainable homes in thriving communities. Homes RI is coordinated by the Housing Network of Rhode Island (HNRI). [HNRI](https://www.hnri.org) is the state's membership organization for nonprofit agencies committed to the development of affordable homes and vibrant communities. Learn more about Homes RI at www.homesri.org.

Introduction:

For too many Rhode Islanders, a safe, healthy, affordable home is out of reach. Over 140,000, or nearly 35% of Rhode Island households are cost burdened, spending more than one-third of their income on housing. While more than half of Rhode Island households own a home, there are significant and persistent racial and ethnic disparities in who owns homes, with only 34% of RI Black households and 30% of RI Latino households owning homes ([HousingWorks RI](#), 2021). There is an estimated shortage of more than 24,000 apartments that are available and affordable to low income renters, who include seniors, veterans, people with disabilities, children, and people employed in fast-growing, but low-wage occupations ([National Low Income Housing Coalition](#), 2022). In August 2022, there are over 1,100 Rhode Islanders experiencing literal homelessness, and over 300 people living outside ([RI Coalition to End Homelessness](#), 2022).

Soaring rents and home sales prices, which have increased by [more than 20% in the past year](#), are crushing low and moderate income Rhode Island families with additional cost burden, stagnating housing supply and inventory, and stifling economic growth. The policy choices impacting the production, administration, regulatory environment and household financial support around housing are crucial in improving our present and future economic stability and quality of life.

Rhode Island has the power to meet this moment. Our elected leaders must take bold action to build a strong foundation for Rhode Island's future by advancing policies and investments responsive to community needs.



Table of Contents

Increase Supply of Safe, Healthy and Affordable Homes	2
Invest to Build and Preserve Affordable Homes	2
Reform Zoning and Land Use Policies	3
Stabilize Residents and Prevent Displacement	3
Prevent & End Homelessness	4
Strengthen Tenant Protections and Housing Stability Resources	4
Equitably Expand Homeownership Opportunities	5
Promote Safe, Healthy and Accessible Homes	5

Increase Supply of Safe, Healthy and Affordable Homes

To ensure that all Rhode Islanders are able to live in safe, healthy, affordable homes in thriving communities, we must commit to making serious investments and policy changes to increase the supply of long-term affordable homes. To do this, we need to make acquiring land and existing structures financially feasible, especially for nonprofit community developers. We must support the development of rental homes and homes for purchase for all Rhode Islanders, especially people with the lowest incomes.

Invest to Produce, Protect & Preserve Affordable Homes

- Sustain investment and increase revenue generated to the State's Housing Production Fund to develop and preserve long-term affordable homes for low-income households.
 - Target investments for production of homes for rent to households at or below [60% Area Median Income \(AMI\)](#) and investments for production of homes for sale to households at or below 80% AMI.
- Sustain funding for the [Site Acquisition Program](#), to support the acquisition of land and existing property (e.g., multi-family homes, commercial buildings and abandoned or foreclosed properties) to develop long-term affordable homes.
- Sustain funding to help developers of affordable homes with predevelopment costs. Predevelopment includes things like applying for project financing, legal work, architectural and engineering assessments, and other work needed to help prepare for construction.
- Incentivize the construction of [Accessory Dwelling Units](#) across Rhode Island.



- Invest in expanding, preserving and rehabilitating existing long-term affordable homes, including public housing.
- Establish a Community Investment Tax Credit program (example, [Massachusetts' CITIC](#)) that would enable local residents and businesses to invest in Community Development Corporations in their community and receive a tax credit.
- Invest in professional development and skills building initiatives for individuals, including vocational efforts targeted to youth, women, and people of color who are entering and currently working in the residential construction industry and building trades.

Reform Zoning and Land Use Policies

- Enact legislation that enables qualified nonprofits to have first right of purchase on multi-family residential properties for sale in Rhode Island (example, [San Francisco Community Opportunity to Purchase Act](#)).
- Invest in incentives and technical assistance to support cities and towns in revising land use, zoning and other policies to develop more low and moderate income housing in their communities and to revitalize villages and downtown areas.
- Enact land use policies that encourage diverse types of residential development, prioritizing multi-family housing and homes close to urban and town centers and along transit corridors.
- Support reforms that ease restrictions on minimum lot size and parking requirements, enabling more equitable, sustainable use of land for development.
- Enact legislation requiring cities and towns to impose inclusionary affordable housing requirements upon multi-family residential development projects where the developer is seeking a public subsidy, such as a tax stabilization agreement or tax exemption.
- Incentivize the development of more rental homes for lower income households by establishing a weighting formula to count homes under the State's [Low and Moderate Income Housing Act](#) that prioritizes (i.e., assigns a higher weight to) units based on their household income target.
- Close loopholes that permit developers to [pay a fee](#) rather than meet inclusionary affordable housing requirements (i.e., fee-in-lieu).



Stabilize Residents and Prevent Displacement

Seventy-four percent (74%) of the lowest income renters in Rhode Island are cost burdened (paying more than 30% of their income toward rent) (HousingWorks RI, 2021). When households are cost burdened, this increases their vulnerability to being displaced.

Evictions and displacement are disruptive, traumatic experiences that negatively impact individual wellbeing and overall public health. Investing in programs and implementing policies that keep families stably housed will make a difference in preventing and ending homelessness. Everyone needs a safe, healthy, affordable home to provide a stable foundation to pursue a pathway to a job, education, and a better future. In addition to producing more long-term affordable rental homes, expanding access to homeownership, especially for Rhode Islanders of color and households who have been excluded from the benefits of generational wealth, is important to having stronger, more just communities across the state and region.

Prevent & End Homelessness

- Building on Rhode Island's [Pay for Success](#) pilot, invest in creating additional permanent supportive housing (PSH) that serves extremely low income people and people who have experienced chronic homelessness.
- Increase funding to provide supportive services, such as behavioral healthcare, case management, and other wrap-around supports to people currently experiencing or exiting homelessness.
- Support targeted investments to programs and policies serving unique shelter and permanent housing needs of LGBTQIA+ folks, transition-age youth, people with disabilities, and people who are formerly incarcerated.
- Expand temporary emergency housing solutions for people impacted by domestic and community violence so that residents have the support they need to leave homes that are unsafe.
- Establish a risk mitigation fund for landlords renting to individuals and families exiting homelessness to expand access to available rental homes and promote partnerships between landlords and service providers.

Strengthen Tenant Protections and Housing Stability Resources

- Bolster funding for housing vouchers and rental subsidies to bridge the gap in rental affordability for the lowest income households.
- Enact legislation that enables the court to seal eviction records.
- Require regular health and safety inspections of private market rental homes and certificates of rental suitability.



- Create and fund a [court co-located eviction diversion program](#) for landlords and tenants that provides parties the time, information, and financial and/or community-based resources necessary to resolve their legal problem in the least harmful manner ([more on eviction diversion](#)).
- Enact legislation that establishes [“good cause” provisions](#) for termination of tenancy.
- Explore policies to stabilize rising rents at the local and/or state level.
- Expand state and local resources to conduct outreach on and enforcement of Rhode Island’s fair housing and landlord-tenant laws.
- Support “fair chance” housing policies, such as limiting criminal background and credit checks as part of tenant screening and rental applications that expand access to housing opportunities for people impacted by institutional racism and the criminal legal system.
- Establish a permanent state and/or local emergency rental assistance fund to help stabilize eviction-vulnerable Rhode Islanders who experience short-term financial crises.

Equitably Expand Homeownership Opportunities

- Support policies that expand access to mortgage lending and capital by creating flexibility for low and moderate income buyers or households with lower credit scores outside of traditional lending products.
- Fund and expand existing educational and counseling programs that help aspiring buyers prepare for buying and purchasing a home and provide support for new owners to sustain homeownership.
- Create a restricted receipts fund for down-payment and closing cost assistance that is targeted to support home purchases for first-generation Black, Indigenous, Hispanic or Latino and Asian American and Pacific Islander buyers.
- Support the implementation of programs that promote wealth accumulation and financial stability for renters through cash savings or earning “equity credits.”



Promote Safe, Healthy and Accessible Homes

Disparate health impacts in communities are linked to aging and substandard quality housing stock and environmental toxins are a result of residential segregation and redlining practices. In addition to lead hazards, older homes often have additional maintenance expenses related to inefficient and outdated electrical, heating, and ventilation systems. Repairs can be cost-prohibitive for property owners and lead to people living in unsafe conditions. In addition, insufficient or aging infrastructure is a barrier to housing development. Municipalities must have resources to invest in programs that promote healthy housing and public infrastructure.

- Capitalize a robust statewide fund for low and moderate income households and small landlords to make home repairs and critical upgrades, and support property owners to navigate additional home maintenance resources. Ensure that funds are available to support households who may be temporarily displaced during the process of a property owner making repairs.
- Create a dedicated fund for home weatherization and energy efficiency upgrades, prioritizing multi-family homes.
- Infuse funds to existing state and municipal lead hazard reduction financial assistance programs for property owners.
- Invest in job training to build capacity of municipal building code and private home inspectors
- Support investments to modernize state and local data systems to collect information on rental properties and housing code issues, and establish a statewide rental registry program that would require property owners to certify that private market rental units meet suitable health and safety standards.
- Increase funding to the [State Municipal Infrastructure Grant](#) program to support residential and economic development in Rhode Island cities and towns.
- Support investments in programs to improve access for lower-income communities to the benefits of energy efficiency and the resulting cost reductions and health benefits.
- Make funds available to incentivize development of energy efficient and climate resilient housing.
- Invest in Rhode Island's drinking water infrastructure, prioritizing replacement of residential lead service lines.

For more information about Homes RI and our policy guide, contact kwest@housingnetworkri.org.



@homesri.org



@homes.ri



@homesRI

