

BUILDING CENTRAL FALLS

**CREATING A STRONGER, SAFER CITY
THROUGH HOUSING OPPORTUNITIES**



In partnership:



United Way of Rhode Island

MESSAGE FROM MAYOR MARIA RIVERA

Here in Central Falls, we may be the smallest city in Rhode Island, but we know how to get big things done. Just look at our new Central Falls Landing, our Neighborhood Health Station, our beautiful new soccer fields, and our Conant Thread Train Station District currently under development. When given the resources, we bring incredible projects to life that transform our city.

But our housing story is different. Resources coming into Central Falls to address our housing needs have been almost non-existent. Affordable apartments and homes are nearly impossible to find here. Our housing stock is old and limited, with many apartments unsafe for families, including a deadly lead poisoning epidemic. As the costs of rent and mortgages continue to rise, more and more of our residents are struggling to make ends meet. And, the COVID-19 pandemic revealed the dangerous underbelly of our old and unsafe housing stock: the disease whipped through house after house, yielding one of the highest COVID infection rates in the nation. Add in the crippling economic impacts from the pandemic, this issue has never been more urgent.

Within my first 100 days in office, it was my priority to bring our city together to start tackling our housing crisis. As one of the most densely populated cities in the U.S. with limited open land available, I knew that we needed to get creative.

Our first-ever Housing Summit brought together more than 200 members of our community via Zoom and Facebook Live to address this issue over the course of three days (March 22, 24, and 26) in English, Spanish and Portuguese. Residents, landlords, developers, planners, and those deeply tied into the needs of our community, like school and health care professionals, brought their experiences, voices, and unique ideas to the table. Our three days focused on identifying the specific housing needs in our community, identifying funding and housing opportunities, and putting together a community action plan.

Thank you to our entire community for joining us! These focused discussions gave us important feedback and perspective, from program needs and hurdles to specific opportunities for development and investment. I'd also like to extend a special thank you to the Latino Policy Institute and United Way of Rhode Island who helped make our Housing Summit possible. We now have a report that outlines our path forward.

We can build a stronger, safer city by creating more affordable housing in Central Falls. This is a win for our families, our economy, and our entire community. Please stay engaged in the conversation by visiting www.centrfallsri.gov/housing.

Let's get this done, together!



Maria Rivera
Mayor of Central Falls

VOICES OF THE COMMUNITY

On the first day of the Housing Summit, we had the opportunity to hear from ten members of the community as they shared with us their experiences, barriers, and hopes for Central Falls. Their stories and lived experiences are proof that everyone, regardless of age, income, or background deserves access to **healthy, safe, and affordable housing**. The following section outlines their thoughts, experiences, and ideas.

Healthy

Lead

Dr. Beata Nelken, Pediatrician at Jenks Pediatrics—

- During the last year, Dr. Nelken and other colleagues have seen the lead issue double, if not triple, from what the State's Department of Health is reporting since most kids are not getting tested for lead during the pandemic.
- *"It is sad and unfortunate that as a society, we must rely on children going to visit a pediatrician in order for us to know the housing status of our dilapidated community."*
- Lead forces our families to have to leave their home and could cause them to be homeless, even if just temporarily.

"THE LEAD ISSUE IS CHRONIC. IT IS MUCH WORSE THAN WE THINK IT IS. WE ARE NOT SEEING THE TIP OF THE ICEBERG WHEN IT COMES TO LEAD IMPACTS AMONG CHILDREN IN OUR CITY." - DR. NELKEN

Denise DeBarros, Lead Safety Coalition—

- *"Over the years, we have seen the lead issue force many of our families to have to move out of their homes due to unsafe levels. This has led some families to become homeless, even if just temporarily."*

Rob Roy, Central Falls Landlord—

- As a Section 8 landlord, Rob Roy explained the inspection and permit process that he must follow to provide tenants with a lead safe environment. However, in his experience the lead issues he has seen have stemmed from parents coming home from working in high lead environments, such as factories, and potentially exposing their children.

COVID-19

Dr. Beata Nelken, Pediatrician at Jenks Pediatrics—

- According to a study by Public Library of Science, individuals that lived in homes with drippy faucets, in overcrowded homes, and housing that was too expensive, the person's risk of getting COVID-19 was up fifty percent, and their risk of dying from COVID-19 was forty-two percent.

Mental Health

Denise DeBarros, Director of Family Engagement & Community Empowerment—

- “Students are dealing with so much aside from education. Social emotional issues, trauma, self-esteem issues, especially those who have been homeless for over a year.”
- We need to create holistic support systems for young people that take into account their mental and emotional needs as it relates to their housing, income, or educational status.

Dr. Beata Nelken, Pediatrician at Jenks Pediatrics—

- **“Depression and anxiety among young people is being incredibly impacted [during COVID-19.] Trusted people are having less access to connect with students due to distance learning and the virus. Many of them are falling silent.”**

Safe

Domestic Violence

Toni Gomes, Blackstone Valley Advocacy Center—

“OVERCOMING THE TRAUMA OF BEING A VICTIM AND A SURVIVOR IS ENOUGH. NOT BEING ABLE TO BE CERTAIN ABOUT WHERE YOU ARE GOING TO BE ABLE TO MOVE WITH YOUR CHILDREN IS ANOTHER.”- TONI GOMES

- Locally, the average income for women in shelters is about \$838. Most of them have children they need to support. With this income, they cannot afford housing anywhere in Rhode Island – including Central Falls.
- In Central Falls, there are currently twenty-three emergency beds for shelter and four transitional units – which serve as stable housing for two years. Last year, the Blackstone Valley Advocacy Center received over four thousand calls by women looking for shelter.
- To serve local domestic violence survivors in the City, they need at least ten to twelve units of affordable and accessible housing.
- Continuing to fund and support organizations that work with survivors and their families is crucial, especially as Federal funding is reduced.

Homelessness

Denise DeBarros, Director of Family Engagement & Community Empowerment—

- Currently, the Central Falls School District has fifty-three students that are experiencing homelessness; however, Denise believes this number may be much higher.
- With the pandemic, students have faced additional barriers when they may not have a stable place to stay and lack access to technology devices and internet.
- **“When a student doesn’t have adequate housing they struggle... some of them are couch surfing, some families are living doubled up”**
- Student experiencing homelessness struggle when they cannot live with a family member in the city that may have section 8 and due to regulations, causing additional trauma and instability.
- Providing accessible and affordable housing to families in danger of being homeless is incredibly important, especially, when there are children involved.

Maria Rivera, Central Falls Mayor—

- There have been cases where the mayor has been called about families with children living in their cars.
- During the pandemic, regardless of the National and Statewide eviction moratorium, several families have been evicted or threatened with eviction. This happens when our community does not know what their rights are.

"WE SHOULD NOT HAVE FAMILIES LIVING IN THEIR CAR. AS A LEADER OF THIS COMMUNITY, I SHOULD BE ABLE TO CONTACT SOMEONE. THERE IS TONS OF MONEY, I SHOULD BE ABLE TO CALL SOMEONE AND FIND A SOLUTION. EVEN IF ITS SHORT TERM IN THE MEANTIME UNTIL SOMETHING LONG TERM CAN BE DONE FOR THESE FAMILIES." - MAYOR RIVERA

Neighborhood Safety

Ingrid Harper, New Life Community Liaison—

- In 2017, improving Sylvian Street became a priority of former Mayor Diosa due to numerous nuisance properties and incident calls. During this time, the City was undergoing major redevelopment. However, Sylvian Street was left behind.
- Local businesses, residents, and community stakeholders came together to better understand the needs and desires of residents. This led to hosting a block party to collect information from residents about their experience in their neighborhood. Residents cited *issues with parking, lack of green space, street cleanliness, trash, rodent infestation* they also raised concerns about bureaucracy when attempting to get results.
- Since then, the Sylvian Street Collaborative works to host educational meetings about tenant rights, leasing, maintenance as well as community conversations to address barriers around discrimination and housing access.

Affordable

Homeownership Opportunities

Loretta Johnson, New Homeowner —

- As a Section 8 tenant, Loretta connected with her local Family Self-Sufficiency (FSS) program where she was able to set financial and personal goals, such as becoming a homeowner.
- After some guidance from the Blackstone Valley Community Action Program Homeownership team, Loretta was able to find – and be approved for – a new home. Today, as a new homeowner and landlord, Loretta encourages her tenant – who is a Section 8 voucher holder – to look into some of the same resources she found while becoming a homeowner.
- ***“I find that’s what makes it hard for people to find housing; knowing what [resources are] out there for you... There is a housing crisis in Central Falls; there is not many opportunities for low-income housing. We have some things here for people who are elderly, people who are disabled, but there are not many housing opportunities for families.”***

Financial Burdens

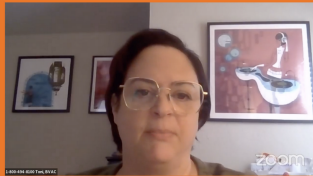
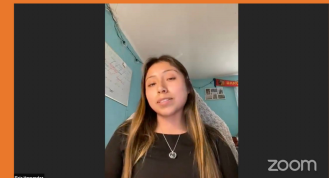
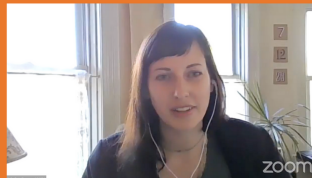
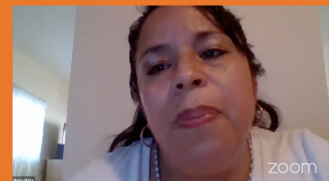
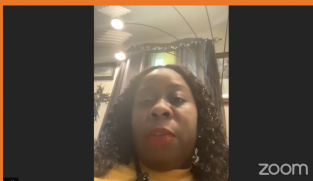
Maria Mata, Central Falls Resident—

- After living in the City for over eighteen years, Maria and her husband tried to purchase a home for themselves and their six children. However, since they have not worked permanent jobs for the last two years they have encountered too many barriers while trying to purchase a home.
- With the pandemic, Maria and her husband struggled to make ends meet and sometimes they had trouble paying rent.
- Maria is passionate about working with her community and she is constantly worried about the future of the city, *“I don’t want to see people living in the streets.”*

“WE NEED PROGRAMS FROM THE STATE TO HELP PEOPLE LIKE ME STAY IN THE CITY AND BE ABLE TO AFFORD A HOME. I LOVE WORKING IN THE CITY FOR COMMUNITIES LIKE OURS, BUT WITHOUT THE RESOURCES IT’S VERY HARD TO DO THIS.” - ELSIE HERNANDEZ

Elsie Hernandez, Lead Central Falls Health Embassador—

- At twenty-two years of age, Elsie is looking to make Central Falls her home and become a homeowner. However, the lack of available and affordable housing has delayed this dream.
- ***“I have student loans and I’m currently finishing my master’s degree. Paying one thousand dollars for a one bedroom apartment is very expensive for me right now.”***
- Home prices in the city are also surging, decreasing Elsie’s opportunities to find an affordable home.



**Our community wants:
Healthy, Safe, Affordable
Housing**



BARRIERS TO HOUSING

Central Falls is the smallest city in the state of Rhode Island, yet it thrives with a robust population of nearly twenty thousand individuals from places all over the globe. About two thirds of the population identifies as Latino with a growing Black population of about ten percent. Central Falls residents however, have one of the highest poverty rates in the state and an average median household income of under thirty-two thousand dollars, which is well below the state average at over sixty-seven thousand dollars per household. Central Falls residents also face a larger impact when it comes to health access, educational achievements, and employment opportunities. According to the most recent Census data, less than sixty-five percent of Central Falls residents over the age of twenty-five have a high school degree. Similarly, eighteen percent of residents under sixty-five do not have access to health insurance.

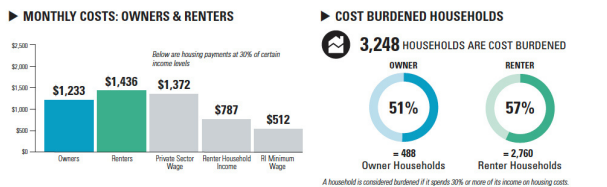
CENTRAL FALLS

POPULATION 19,382	HOUSEHOLDS 6,328	MEDIAN HOUSEHOLD INCOME \$31,724	19% OWN	81% RENT
-----------------------------	----------------------------	--	----------------	-----------------

HOUSING COSTS

▶ MEDIAN SINGLE FAMILY Home price \$147,450 Monthly housing payment \$1,233		5 YEAR COMPARISON 2014 \$118,906 ↑ 24% INCREASE 2019	▶ AVERAGE 2-BEDROOM RENT Rental payment \$1,436		5 YEAR COMPARISON 2014 \$1,488 ↓ 3% INCREASE 2019
\$49,388 Income needed to afford this		\$57,440 Income needed to afford this			

AFFORDABILITY GAP



CURRENT HOUSING & DEVELOPMENT

▶ HOUSING STOCK

Total **7,310**

- Single family **9%**
- Multifamily **91%**

▶ INFRASTRUCTURE REGION: Northeast

Public Water: Full Partial None

Public Sewer: Full Partial None

▶ MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

5,000 sq. ft. lot for 1st unit; 2,000 add'l sq. ft. per add'l unit

Yes No

▶ RESIDENTIAL DEVELOPMENT ORDINANCES

ADU: AHTF AR CP FZ

G/V/C: ID IZ MU TOD

▶ 2019 BUILDING PERMITS: Total **8** Single family **8** Multi-family **0**

▶ LONG-TERM AFFORDABLE HOMES (RI General Law - 45-53-309) (Low or Moderate Income Housing)

CURRENT **11.07%** % of year-round housing stock

827 total long-term affordable homes

Elderly **76%** Family **17%** Special Needs **6%**

NEWLY ADDED

Ownership **0** Rental **0** PRESERVED RENTALS **0**

State-Funded Homes **BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 24**

HousingWorks RI Fact Book 2020

These disparities attribute to the pervasive housing insecurity and access barriers among Central Falls residents. As elevated by countless residents during the Central Falls Housing Summit in March 2021, the rising costs of rent, mortgage, and overall cost of living presents a crippling barrier to housing access.

As outlined by HousingWorks RI's 2020 Fact Book, the high cost of rent and mortgage is a burden for over three thousand households in the City, which means they spend thirty percent or more of their income on housing. Of the eighty-one percent of City residents that are renters, fifty-seven percent of those households are cost burdened. Similarly, of the nineteen percent of homeowners in the City, fifty-one percent are cost burdened.

In Central Falls, condition of the housing stock presents yet another barrier for many residents. Sixty percent of housing units in the City were built between 1900 and 1919, and over ninety-five percent of units were built before lead paint was banned in the State. With older housing stock comes the issue of maintenance. Given the experience of the city's code enforcement officer it can be estimated that over fifty percent of the city's housing stock experiences some code issues and at least half of these units likely have major code issues in addition to lead paint. While there have been numerous efforts by the City to address aging and dilapidated housing, the lack of financial resources and programmatic flexibility has slowed down these efforts.

The COVID-19 pandemic has caused deep and painful impacts throughout the country, but it has especially affected Central Falls residents. With an infection rate of over 20%, the City worked tirelessly to ensure that all residents, regardless of immigration status, language, or income had access to free testing, food, resources, and widespread vaccination. Prior to the pandemic, the unemployment rate for City residents was under six percent – a much larger percentage than the state and national average at four percent. Nevertheless, at the height of the pandemic the unemployment rate for Central Falls residents rose to twenty percent. As of December 2020, the rate had settled to about ten percent.

In 2020, 211, United Way of RI's resource center, received nearly one hundred thousand calls. **Forty percent** of Central Falls callers were seeking housing assistance; the others were seeking financial assistance, utility assistance, childcare, and health services.

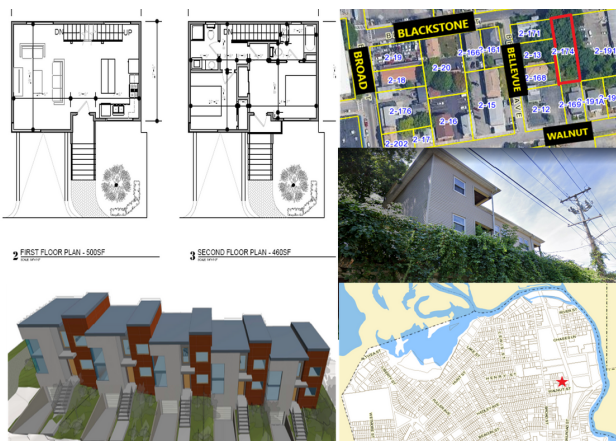
LOOKING FOR OPPORTUNITIES

During the Rhode Island special election held in March 2021, voters overwhelmingly voted to pass a bond that will provide sixty five million dollars in funding towards building and renovation projects of affordable housing throughout the state. This bond is the largest housing investment approved by voters. Of the three housing bonds previously passed by the Rhode Island voters, the City of Central Falls has been able to take advantage of bond funding in 2006 and 2012 to develop a total of twenty four housing units, most of which went to special needs housing. However, no housing was developed in Central Falls from the 2016 housing bond opportunity due to program restrictions that limited the use of state funds to the last dollars into a project.

The 2021 bond presents an incredible opportunity for the City to address the numerous housing barriers and access concerns of its residents. In preparation for this opportunity, the City has identified potential vacant properties that include parcels hard to develop, former industrial lands that sit idle waiting for redevelopment, and underutilized properties like large parking lots. The following properties are a few examples of these types of opportunities.

Hard to Develop Properties

Washington and Hood Streets – The adjacent vacant lots at 229 Washington Street and 12 Hood Street, located in a multi-household residential zone, are owned by the Central Falls Redevelopment Agency. The lots are undersized and irregularly shaped, but by merging the lots and obtaining dimensional variances from the zoning ordinance, the properties present opportunities for development of creatively designed single-family homes for homeownership. A design based on energy efficiency and the use of building materials that lower the long-term cost of ownership has been proposed, but a solution must be found to bridge the gap between development costs and what traditional lenders will finance.



108 Blackstone Street – The vacant lot at 108 Blackstone Street, located in a two-household residential zone, is owned by the Central Falls Redevelopment Agency. The site is long, narrow, and sloped, but Planning Board and Zoning Board approval of an unconventional site design could result in the creation of as many as five new homeownership opportunities in the form of small footprint townhomes.

40 Reed Avenue – This privately owned vacant lot, located in a two-household residential zone, does not have access to a public street. With sufficient funding, access could be provided by clearing and paving the section of Reed Street that presently exists only on the map as what is known as a “paper street.” This 8,300 square foot lot could accommodate the development of a two-family home, and with some variances, it could accommodate three or more units.



Former Industrial Properties

280 Rand Street – This seven acre privately owned parcel, located in the Conant Thread Transit Oriented Development zone, presents opportunities to provide a variety of home ownership and rental housing options. The lot includes a two-story brick former mill building with a nearly 21,000 square foot footprint that could be converted to apartments. In addition, by subdividing the property, several small footprint “tiny homes” or townhomes could be built to create a residential edge along the southern side of Rand Street, directly across the street from an existing residential neighborhood.



Underutilized Properties

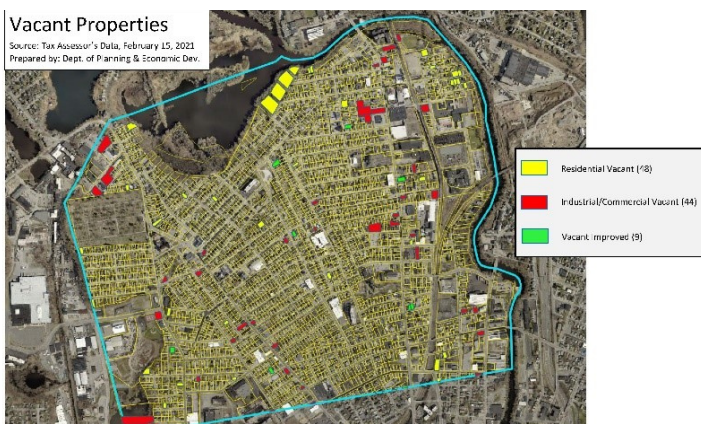


44 Central Street – Approximately ninety percent of this 32,000 square foot privately owned lot, bounded on three sides by Central, High, and Cross Streets, is covered by an asphalt parking lot. The property is located in C-1 commercial zone, which allows residential development. Pawtucket Central Falls Development Corporation is proposing a mixed-use development that would include more than twenty affordable rental units.

INVESTING IN THE FUTURE OF CENTRAL FALLS

For nearly a decade, the City of Central Falls has worked to invest, reinvigorate and reimagine accessible, safe and healthy housing for its residents. With the challenges presented by an aging and dilapidated housing stock, and a scarcity of land available for new development* the City understood that bold actions were needed to turn these challenges into opportunities to increase the supply of housing for residents.

In 2014, the City created two different programs, the Nuisance Properties Task Force and the Central Falls Receivership Program. Through the Nuisance Properties Task Force, the City identified nearly three hundred vacant, blighted and nuisance properties. Within five years, the number of nuisance properties decreased by fifty percent.



Since 2015, the City has utilized local and state laws to petition the City's Housing Court to put certain vacant or abandoned properties into receivership. The model used by the Central Falls Receivership Program varies from that of other cities since it prioritizes the inclusion of accessible homeownership to local residents, responsible property owners and the hiring of local contractors. The City's Receivership Program markets the property, sells it via auction, and then monitors the property until abatement is complete. During this process, the City's Housing Court keeps jurisdiction to ensure compliance. Since its inception, the Program has rehabilitated thirty vacant houses in the City, and individual owners renovated approximately thirty more after Receivership Petitions were filed.

In 2019, the City amended its Economic Expansion Incentive Program to encourage development of affordable housing. The program was created to incentivize substantial new construction and renovation projects by offering a phased reduction in real estate taxes on the increased value of an improved property over several years. Under the current program, when an applicant proposes to develop more than twenty units of housing, ten percent of the units developed must be deed restricted as affordable housing. As an alternative to providing on-site affordable housing, an applicant may propose to donate land suitable for development of affordable housing, develop affordable units on another site, or contribute a fee to the City's Affordable Housing Fund.

In addition to these targeted efforts to improve the city's housing infrastructure, the previous and current Administrations have made investing in the health of Central Falls residents a top priority. The opening of the Blackstone Valley Neighborhood Health Station in 2019 brought a full range of health services within reach of all residents. Since 2017, in its commitment to ensure that all residents have access to green spaces, the City has planted more than one thousand trees. In fact, in 2020 Central Falls became the third city in the United States where one hundred percent of its residents have a park or green space within a ten-minute walk.

In 2020 Central Falls became the third city in the United States where one hundred percent of its residents have a park or green space within a ten-minute walk.



*According to the City's Tax Assessor's records, as of February 2021 there were forty-eight parcels of property classified as "Residential Vacant", forty-four classified as "Industrial/Commercial Vacant", and fifteen classified as "Vacant Improved Land". These classifications indicate that buildings have not been built on these properties. This serves to illustrate the scarcity of undeveloped land, not to indicate that these properties are available for development.



Significant investments have been made to athletic and recreation facilities, including the much-needed renovations of the City's two multi-sport athletic facilities, Macomber Stadium and the Higginson Avenue Athletic Complex, and the new Louis C. Yip Soccer Field. As of June 2021, the construction of two soccer mini-pitches and the off-road portion of the Blackstone River Bikeway is underway. Additionally later in 2021, improvements to River Island Park, new tennis courts, the environmental remediation of Pierce Park and the High Street Baseball Field, and substantial improvements to Jenks Park in the heart of the city will break ground. These projects are investments in the physical infrastructure of the city as well as in the health and well-being of Central Falls residents.

State and Federal funds have been invested to clean up the long abandoned Central Falls Landing to improve public access to the Blackstone River and catalyze private development at the site. Another abandoned former industrial site, the OSRAM-Sylvania facility, was purchased at the end of 2020 and plans are being prepared to return the site to active use.

Other private investments have been made in recent years to convert former mill buildings to market rate housing, and rehabilitation of another old mill building to create over one hundred units of housing is expected to begin in 2021. Investments are also being made in street and sidewalk infrastructure as

funds allow, and a variety of funds have been invested to help business owners improve their storefronts and to assist homeowners in making needed repairs.

The largest single infrastructure investment is the new Pawtucket/Central Falls Transit Center scheduled for completion in 2022. This project expects to serve local residents and others who use the Massachusetts Bay Transportation Authority (MBTA) commuter rail and the Rhode Island Public Transportation Authority (RIPTA) bus service to commute to work or school. Both cities also see this project as an opportunity for economic and community development and growth since it will attract new investors, businesses, and potentially new residents. Nevertheless, while the new station may bring a significant economic boost to both cities and improve access to employment and educational opportunities for residents, it also presents a large concern – increased housing costs that will be out of reach for many current residents. Throughout the Housing Summit, residents and advocates voiced their concern about the adverse consequences that the new station may have on the already burdensome housing prices for city residents.

In the last few years, several cities in the northeast area have seen a housing demand boom similar to what experts and advocates expect to see in Central Falls with the new commuter rail. In addition to this, the recent pandemic has created an even larger demand for homeownership and a looming eviction crisis . This creates a perfect storm ahead for the City in the next few years. The City will need funds to develop, renovate and invest in a variety of new housing opportunities to help current residents avoid being displaced during the years to come.

While the numerous investments being made in Central Falls are clear signs of confidence in a strong future for the city, without investments in affordable housing many current residents will not be included in that future.



RECOMMENDATIONS

The following recommendations address the regulatory limitations and restrictions that have affected the City's ability to access funds and opportunities for housing development. In addition, further recommendations identify other incentives and programs that the City may create to continue investing in housing opportunities. These recommendations seek to create comprehensive action steps and collaboration with the City and State agencies to better support the housing needs of vulnerable Rhode Islanders.

State Changes & Investments

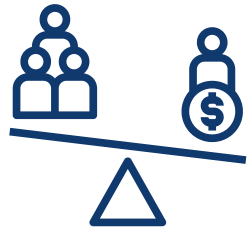
Flexible Fund Allocation and Investment

As the Housing Resource Commission (HRC) and other state agencies prepare the upcoming requirements and regulations around the available funds from the housing bond, they should consider creating a "Built Communities" fund program. This program should allow for greater flexibility of access and use for cities and towns that may have difficulty providing first dollars for a project as well as help with property acquisition. Additionally, ensuring that the program provides convertible terms for development opportunities as well as a forgivable payment option for new homeowners. A program like this could ensure that the opportunities provided through the housing bond funds are available to cities and towns that would otherwise not meet past funding requirements.



Address Inequities and Obstacles in Program Criterion and Funding Allocation

The City's inability to access funds through the last state housing bond in 2016 is partly due to the obstacles created through the scoring and qualifications outlined by the Housing Resource Commission's (HRC) Building Homes Rhode Island (BHRI) Program. The scoring system furthers the challenge that BHRI dollars are the last dollars in. This approach to funding assumes several challenges have been met, it assumes that the applicant has acquired the site control, the project has been designed and all other funding necessary to develop the project has been committed and all that remains is the limited amount of funding necessary to fill the gap between construction cost and sale or rental income. Given the realities and challenges our city confronts, this approach to funding, hampers the City's ability of compete. First or early dollars are needed to ensure viability of affordable housing projects in Central falls.



Development Assistance

A variety of policies and programs should be implemented to assist with the development of affordable housing. First, developers' costs could be reduced by establishing a fund that would allow the City to make zero interest cash flow loans for the gap in the development of affordable and market rate housing. Second, the supply of affordable housing can be increased by lowering the cost of ownership for homebuyers. One way to do that is to establish a homebuyers' second mortgage fund to help buy down the cost of homeownership. Long term affordability could be ensured by putting 99-year affordability restrictions in place through a lien on the property.



Another way to reduce the cost of homeownership would be to take the value of the land out of the overall cost. Create a land bank that owns the land and lease the land to the homeowner for the annual cost of property taxes.

Reducing the Cost of Construction

Every year the cost of construction continues to rise due to the high cost of labor and materials. To help reduce some of these costs, building materials for affordable housing or for market rate housing built in the urban environment should be sales tax free. Currently, the state allows the Commerce Department to class a development a “project of state need,” that project is then sales tax exempt. Affordable housing and market rate housing in the urban core is of critical need in the state. The existing law should be amended to allow the purchase of building materials and necessary household equipment tax-free. This program should be designed so that if the project consists of only one dwelling unit, the tax exemption should still apply. While this is a small number, given the difficulty of developing housing, every dollar helps.



Appoint Central Falls Representatives to the Housing Resources Commission

As of early 2021, several members of the HRC have appointment terms that have expired. This is an opportunity for the Governor’s administration to appoint members that represent the needs and lived experiences of communities.



Use American Rescue Plan Act (ARPA) Funds to Further Invest in Housing

With the highest infection rate in the entire state, COVID-19 was devastating for residents in Central Falls. Housing insecurity and access was a pivotal reason for the deep impact of the virus in this small community as families struggled to isolate when necessary, while others struggled with the additional health consequences of unhealthy homes. Recent ARPA funds allocated to municipalities have created opportunities to address many of the core issues that affected communities throughout COVID-19; however, since these funds are based on population size rather than need, Central Falls will see less funds than what is needed to address the deep-rooted inequities and barriers that exist. With this in mind, Rhode Island State officials should follow suit with our neighbors in Massachusetts who have committed to providing additional ARPA funds to its communities hardest hit by COVID-19. These additional funds can help Central Falls reinvest in holistic solutions to keep their community safe and healthy.



Municipal Changes & Investments

Regulations

The City must change all land use regulations to encourage the development of housing such as changing the approach to zoning from the traditional Euclidian zoning that establishes lot sizes, setbacks, density requirements and go to a true Form Based Code that allows developers to build within a framework of building style but allows whatever density the developer finds marketable.

Tax Programs

Create a tax freeze program that locks property tax at land tax only during construction. Additionally, create an affordable housing tax program that allows the development of affordable and market rate housing at a below market tax that is frozen and predictable to make financing possible.

Pre-development

The City should acquire properties for development and make them available for free to develop more affordable housing. To better incentivize development, the City could establish an amenities fund to install new sidewalks, street trees or other amenities to make new housing more appealing.

Community & Senior Center

Over the last decade, residents have voiced their need for access to indoor public recreation programs and facilities to a serve the social, recreational, cultural, and educational demands of all City residents. In 2017, a commission to reopen the center validated years of public input, community surveys, studies and planning efforts, confirming that the resurrection of this vital community resource was of critical importance to our residents. Central Falls residents further illustrated broad community buy-in by approving a \$1 million bond in support of this effort. Given this wide scale community support, financial commitment and growing sense of urgency, the opening of the Ralph Holden Community and Senior Center constitutes the Mayor Rivera administration's top priority.

Investing in the Office of Constituent Services & Health

This Office, which was created in 2020, aims to be accessible and responsive to the needs of residents and identify areas that need improvement. During the last year, the Office has helped residents access health and housing resources. Continuing to invest and expand the resources provided by this Office will drastically impact the outreach and connection to many residents that may otherwise fall through the gaps.

City Housing Trust

In early 2021, Mayor Rivera outlined her budget priorities for the City; which included an investment of \$50,000 into a new Affordable Housing Fund. This fund will help prioritize the infrastructure and programmatic needs around housing facing the City.



RESOURCES

For Renters

[Rhode Island Housing Renter Assistance](#)

Renters can find information pertaining to rental programs such as Housing Choice Vouchers and supports like rental assistance.

[CF Housing Authority Website](#)

The Central Falls Housing Authority offers information concerning safe and affordable housing programs in the city.

[Rhode Island Center for Justice](#)

The RI Center for Justice provides information regarding legal aid and protections as well as community partner resources for worker's and tenant's rights, housing assistance programs and aid as well as the family preparedness plan for those being deported or detained.

[Rhode Island Legal Services](#)

RI Legal Services offers information and assistance for low-income individuals in need of legal aid or representation.

For Landlords

[Rhode Island Housing Homeowner Assistance](#)

Homeowners can find resources and information around refinancing loans, homeowner assistance, as well as information on renting your properties and community lending programs.

[Central Falls Housing Authority](#)

Central Falls landlords interested in becoming Section 8 landlords can find information and resources in this site.

[Blackstone Valley Community Action Program \(BVCAP\)](#)

BVCAP provides information and resources to homeowners about funding for home repairs, construction, and LeadSafe programs.

Homeownership Opportunities

[Rhode Island Housing Home Buyer Assistance](#)

For those looking to become homeowners in Rhode Island, this page provides resources and information regarding mortgage programs, homebuyer education, lending and tax credit options and extra assistance.

Pawtucket Central Falls Community Development

The PCF Development website offers information and resources for those in Pawtucket and Central Falls looking to own or rent homes as well as classes and workshops to educate those through their homeownership journey. They also offer a portion of their website for community building providing information about food and toy drives as well as assistance services in community health.

Community Help

United Way (2-1-1) Hotline

The United Way 2-1-1 Hotline page offers information regarding their hotline for help concerning housing, food, affordable childcare and other assistance based needs.

Central Falls Office of Constituent Services and Health

The Office of Constituent Services and Health serves as a point of contact for the people of Central Falls, advocates, legislators, and the general public.

Coalition to End Homelessness

The RI Coalition to End Homelessness offers information and resources for those who are experiencing or about to experience homelessness.

Blackstone Valley Advocacy Center

Blackstone Valley Advocacy Center works to provide comprehensive services to victims of domestic violence and to provide education and awareness on the issue of domestic violence.

Rhode Island Coalition Against Domestic Violence

The RI Coalition against Domestic Violence provides needed resources and information for those experiencing domestic violence including services for victims such as emergency shelter, support groups, counseling services and assistance through legal services.

Blackstone Valley Community Action Program (BVCAP)

BVCAP provides information, resources and services for families during emergencies such as food insecurity, home services including energy and housing information programs, family programs, education programs as well as housing and senior services.

REFERENCES

"U.S. Census Bureau QuickFacts: Rhode Island, Central Falls." *Census Bureau QuickFacts*, United States Census Bureau, Accessed April 2021.

"HousingWorks RI 2020 Fact Book." *HousingWorks RI at Roger Williams University*. Accessed April 2021.

Cafferky, Patricia Ann. *"Planning for Anti-Displacement Development. An Affordable Housing Study In Central Falls."* 2020

"Central Falls Gives Residents Better Access to Parks." *Westerly Sun*, 28 Dec. 2020. Accessed May 2021.

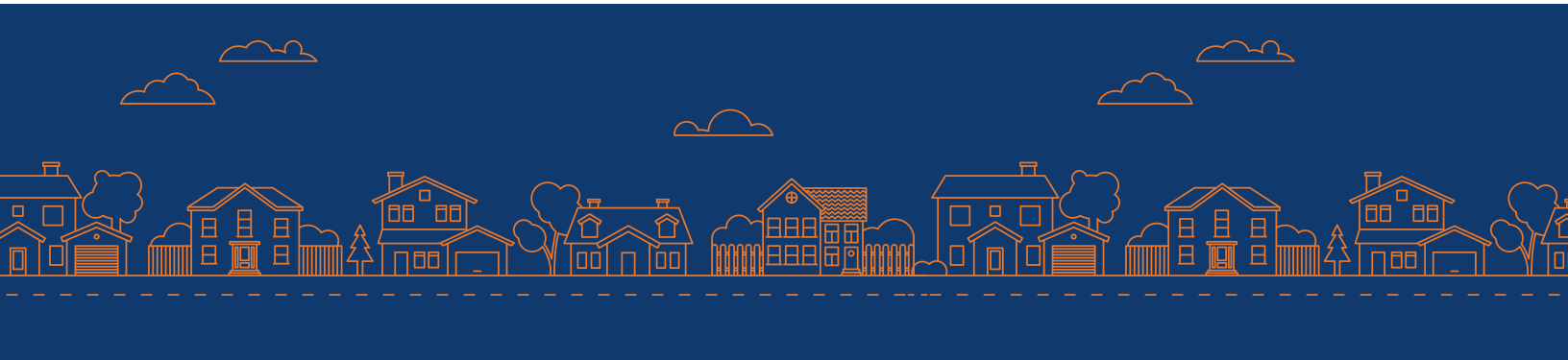
Dumas, Robert. *"The Year Ahead: A Hot Housing Market and a Looming Eviction Crisis for Renters."* *Boston 25 News*, January 6, 2021. Accessed May 2021.

Central Falls Housing Summit Video Links

Day 1: Community Voices

Day 2: Funding & Development Opportunities

Day 3: Community Action Plan



JUNE 2021



This report was authored by Marcela Betancur, Director of the Latino Policy Institute