

CITY OF PAWTUCKET

Mayor Donald R. Grebien



Five-Year Consolidated Plan
July 1, 2025 – June 30, 2030

Annual Action Plan
Program Year 2025
July 1, 2025 – June 30, 2026

Community Development Block Grant
HOME Investment Partnerships Program
Emergency Solutions Grant

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DRAFT – April 1, 2025

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Executive Summary

ES-05: Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

The City of Pawtucket has completed the Consolidated Planning process for the 2025-2029 Program Years. The purpose of the Plan is to identify the city's housing, community development, public service, and economic development needs, prioritize those needs, and develop goals and strategies about how funding will be allocated to eligible housing and community development activities to meet the city's priority needs. The Consolidated Plan provides the vision that guides policies and the use of city resources to address these important issues over a five-year period.

The City of Pawtucket is an entitlement community and receives three annual allocations from the U.S. Department of Housing and Urban Development (HUD). These include the following programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). The city's allocation for FY 2024 for these three programs totaled \$2.4 million.

While it is challenging to predict future Federal resources based on Congressional appropriations, the city anticipates receiving approximately **\$11.5 million** in total funding over the 5-year period from July 1, 2025 to June 30, 2030. Funding can fluctuate based on allocation methodologies nationally and based on Congressional funding levels. To project allocations for the next 5 years, funding levels for the previous five years were evaluated and used as an estimate for future annual allocations for each of the next 5 years. Based on historical funding levels and ongoing decreases in funding amounts, it is projected that the city will receive the following funding allocations for the 2025-2029 Program Years.

- **CDBG:** \$8,121,274
- **HOME:** \$2,645,739
- **ESG:** \$727,882

The Consolidated Plan assists the city in making strategic and planful allocation decisions about how to use limited CDBG, HOME, and ESG funds for housing, homelessness, social services, public infrastructure, facility improvements, economic development, and other community development programs and projects. The city contracted with CEW Advisors, Inc. to draft the Consolidated Plan and prepare for submission to HUD and ensure compliance with all relevant federal regulatory requirements. The plan was developed based on an analysis of demographic, housing and economic data, and information collected from consultation interviews with stakeholders, community meetings and focus groups, survey data, past program performance, current planning documents and studies, and other public input.

The 2025-2029 Consolidated Plan is divided into five sections:

- The Process (PR)
- Needs Assessment (NA)
- Market Analysis (MA)
- Strategic Plan (SP)
- First-Year Action Plan (AP)

The Process section describes the development of the Plan and discusses how citizens were involved in the process, and how service providers and other stakeholders were consulted in the development of the Plan. The section also shares key findings from the citizen participation and consultation processes.

Needs Assessment provides data, analysis, and other relevant information on the city's needs for affordable housing, special needs housing and services, community development, economic development, and homelessness. Throughout the Needs Assessment section, special attention is paid to the needs of Low and Moderate Income (LMI) households, racial and ethnic minorities, homeless persons, and non-homeless special needs populations (e.g. persons with HIV/AIDS, persons with disabilities, the elderly, victims of domestic violence, individuals with substance use disorders, and other populations.).

Market Analysis provides data and analysis on the local housing market conditions and economic landscape in the city. The Market Analysis is meant to supplement information gleaned from the Needs Assessment to identify existing assets that currently exist in the City so goals are tailored to the local context of Pawtucket. In this way, the purpose of the Market Analysis is to ensure that the priority goals developed through the planning process will be effective locally.

The **Strategic Plan** section is based on the findings from the Needs Assessment, Market Analysis, stakeholder and resident input, data analysis, and review of additional planning documents and studies. The purpose of the Strategic Plan is to prioritize the needs identified through the Consolidated Planning process and create goals to direct the allocation of federal funds that maximize community impact. Critically, the Plan is rooted in the preferences and priorities of those who are to benefit from these investments.

Finally, the **Annual Action Plan** describes the city's first year activities and projects for addressing the needs and priorities set forth in the Strategic Plan.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As part of the citizen participation process, an online survey collected information from Pawtucket residents to help supplement the data available from public sources and information collected from public service agencies and community service providers. In addition to the issues identified through the Housing and Community Development survey, the below concerns were identified through consultation, community meetings, and analysis of public data sources, including the American Community Survey, the Comprehensive Housing Affordability Strategy data, the U.S. Bureau of Economic Analysis, the U.S. Bureau of Labor Statistics, the U.S. Department of Housing and Urban Development, and the Homelessness Management Information System. The following is a summary of the key points in the Needs Assessment.

Housing Affordability

Pawtucket has experienced population growth of 5% between 2010 and 2023. Over the same time period the city saw an increase in the number of occupied housing units (6.9%) and a massive drop in the number of vacant units (31.9%). Despite population decline and stable housing supply, the available public data, information from community meetings and stakeholder interviews, and recent research all show that housing affordability and increasing cost burden is a significant and growing concern for Pawtucket residents. Over one-third (34.1%) of all households in Pawtucket are paying more than 30% of their income on housing (cost burdened or severely cost burdened). There is a desperate need for affordable homeownership and affordable rental housing throughout the city.

Housing Rehabilitation

There are properties throughout the city that do not comply with Pawtucket's property maintenance code, due to a variety of repair needs including roof repairs, peeling paint, cracked or missing siding, damaged windows, sagging porches, missing or damaged handrails, or cracked foundations. Most of the housing stock in the city is older, with 81.4% being built before 1980. This older housing stock requires more rehabilitation and upkeep to maintain. Typically, after a home reaches 30 or 40 years old it begins to require significant repairs and/or major rehabilitation. This becomes even more problematic if the home wasn't well-maintained throughout. Further, homes in the northeastern United States suffer from additional weather-related problems due to icy weather, heavy snow, and frigid temperatures. Also, damage from more intense storms related to climate change is also creating more demand for home repairs.

Homelessness

Homelessness among individuals and families has seen dramatic increases over the past 5 years in Rhode Island. In Pawtucket, there were 154 total individuals in family households reported as homeless living in shelters during the 2024 Point-In-Time count. There were no unsheltered homeless families. Additionally, there were 78 sheltered adults, and 112 unsheltered adults. Among these adult only households, 82 were chronically homeless – 25 sheltered and 57 unsheltered. For the entire 2024 calendar, it is estimated that 266 individuals in family households (adults and children) experienced homelessness and another 561 adults. Of the total number of persons experiencing homelessness in 2024, 22 persons were veterans and none were unaccompanied children.

Non-Homeless Special Needs Assessment:

There are households throughout the city that have special needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of

physical or cognitive disability; persons with substance use disorders; persons with mental illness; and victims of domestic violence, dating violence, sexual assault, and stalking.

Special needs populations face a multitude of housing and support service needs unique to their circumstances. A wide availability of housing options for each of these groups, with the requisite supporting services will be necessary to truly meet their needs. Key support needs include additional accommodations for the city's aging population and those that suffer from ambulatory and independent living difficulties.

Pawtucket's elderly population (aged 65+) has been growing over the past several years and currently represents 14.2% (10,697) of the total population (75,280) and 23.4% (14.2%) of all households in the city (31,036). The majority of all senior households, 57.2%, live alone, and 50.7% of all senior households own their own home. Generally, the senior population has more limited fixed incomes than the population as a whole, primarily Social Security and other retirement income. The elderly and frail elderly populations have additional unique challenges that come with age, including chronic and other medical conditions, higher rates of physical and mental disabilities (such as Alzheimer's and dementia), mobility challenges, and higher health care costs. A significant concern for the senior population is the eventual transition from independent living to assisted living and nursing home care.

Residents that are physically or cognitively disabled have special housing needs to accommodate their specific conditions. The largest number of Pawtucket residents living with a disability are persons aged 18-64, with 5,986 persons living with a disability (12.4% of the total population). Due to the physical characteristics of the city's housing stock, a primary concern is providing accessible housing options for the 4,626 Pawtucket residents (6.2%) that experience ambulatory difficulty, the 2,091 residents (2.8%) with self-care difficulties, and the 3,918 residents with independent living difficulties. Specific construction features and accessibility modifications are often required for those with mobility challenges, depending on the type and severity of these challenges (i.e., handrails, ramps, wider doorways, lowered kitchen counters and sinks, wheel-in showers, grab-bars, etc.). For people who use mobility devices, finding housing with even basic accessibility features can be daunting, if not entirely impossible or unaffordable.

According to the 2024 Kids Count Factbook, there were 702 incidents of reported domestic violence in Pawtucket in 2022 which resulted in an arrest – 185 of them with a child present. Survivors of domestic violence need immediate access to safe and confidential housing away from their abusers. Supportive housing and services are essential to help survivors of domestic violence move forward and establish a stable, secure environment free from abuse.

Non-Housing Community Development Needs

There are several public facility improvement needs throughout the city. These include rehabilitation needs of public buildings, school facilities, nonprofit agencies, and parks and playground improvements. Pawtucket is home to many aging public buildings, including schools and administrative offices, as well as nonprofit agencies housing in facilities which have a variety of repair and rehabilitation needs, including improvements to better serve individuals with disabilities.

The primary public infrastructure needs are street and sidewalk improvements, stormwater management and green infrastructure, water distribution system improvements, and additional enhancements around the Pawtucket/Central Falls Commuter Rail Station.

The primary public service needs are programs for youth and teens, affordable childcare, healthcare and mental health services, senior services, food and emergency assistance for low-

income individuals and families, homelessness services, homebuyer education classes, and services for survivors of domestic violence.

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Evaluation of past performance

Each year, the City of Pawtucket evaluates its past performance and compiles this information in a Consolidated Annual Performance and Evaluation Report (CAPER). These reporting documents state the objectives and outcomes identified in each year's Annual Action Plan and include an evaluation of past performance through measurable goals and objectives compared to actual performance. These documents can be found on the City's website at:

<http://www.pawtucketri.com/planning-redevelopment>

The City of Pawtucket has been successful in allocating the HUD Office of Community Planning and Development (CPD) funds through CDBG, ESG, and HOME program activities.

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Summary of citizen participation process and consultation process

Both local and statewide consultation and citizen participation occurred through a variety of means. One-on-one conversations, community meetings, focus groups, online survey, discussion groups, public hearings, news articles, request for proposals, and consultations with business, nonprofit agencies, elected officials, municipal staff, and other stakeholders were all used to inform this Plan's priorities and goals.

Requests for input on community needs were made to community-based organizations and neighborhood groups. Information on needs was also collected from Public Service agencies reporting, review of additional research studies, and from community meeting notes. During the solicitation process for CDBG funds, a Request for Proposals is published, and respondents are required to state the community need they are requesting funding to address.

Citizens were able to participate in the development of the Consolidated Plan and offer public comment on the draft Consolidated Plan in several ways. A community needs assessment survey was created and available online for citizens to offer comments on priority needs in Pawtucket. Several community meetings and focus group discussions were held during the development of the plan to ensure the needs of the community were fully recognized and embedded in the Consolidated Plan. Public hearings were held on January 28, 2025, March 5, 2025, March 6, 2025, and April 21, 2025 to offer additional opportunities for the public to contribute and offer comment on the development of the Consolidated Plan.

Summary of public comments

To be written at end.

Summary of comments or views not accepted and the reasons for not accepting them

To be written at end.

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Summary

This Five-Year Consolidated Plan for the years 2025-2029 identifies goals, objectives and strategies to address the City of Pawtucket’s housing, community, and economic development needs. These needs were identified through an extensive citizen participation and stakeholder consultation process that involved neighborhood residents, service providers, state agencies, and other community partners. The Consolidated Plan guides the city's use of CDBG funds to accomplish goals addressing the articulated needs of the community described more fully in the Needs Assessment and the existing landscape of to meet these needs described in the Market Analysis.

Over the next five years, Pawtucket will deliver housing, public services, facility and infrastructure improvements, and economic development services to meet the needs highlighted in the Plan. The city will seek to balance the need for housing, community, and economic development needs with the resources that the city receives through the CDBG, HOME, and ESG programs, and the city will seek to leverage these funds through innovative partnerships and braided funding whenever possible to maximize the impact it can have on the quality of life for Pawtucket residents. Given this comprehensive approach and the continued capacity of the City, this plan’s goals and objectives are feasible and achievable.

The Process

PR-05: Lead & Responsible Agencies- 24 CFR

91.200(b)

Responsible Agencies

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

PR-05 Figure 1: Responsible Agencies		
Agency Role	Name	Department/Agency
CDBG Administrator	PAWTUCKET	Department of Planning and Redevelopment
HOME Administrator	PAWTUCKET	Department of Planning and Redevelopment
ESG Administrator	PAWTUCKET	Department of Planning and Redevelopment

Narrative

The lead agency for the development of the 2025-2029 Consolidated Plan and the administration of CDBG, HOME, and ESG is the Department of Planning and Redevelopment for the City of Pawtucket.

The City of Pawtucket Department of Planning and Redevelopment (DPR) is the lead agency for the development of the Consolidated Plan and is responsible for the ongoing administration and management of all aspects of the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG). DPR administers Pawtucket’s housing, neighborhood revitalization, economic development, homelessness, and public services programs funded by the U.S. Department of Housing and Urban Development (HUD). The primary function of the department includes planning and policymaking, program administration, coordination with subrecipients, management of grants and loans, and monitoring and inspection.

In addition, the Rhode Island Continuum of Care (CoC) is statewide, serving all communities in the State of Rhode Island. Rhode Island Housing is the lead agency for the CoC. Groups who comprise the CoC have been working closely over many years with leadership in each of the communities, including Pawtucket, to address the needs of those that are homeless or at risk of homelessness.

Consolidated Plan Public Contact Information

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PR-10: Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

In developing the Consolidated Plan, the City of Pawtucket conducted a thorough outreach effort to engage with critical stakeholders in the City and State. The City utilized many outreach and engagement efforts and had regular communication with residents through the City's Planning Department, Community Development Office, City Hall, Senior Services, Housing Authority, Property Maintenance, and Public Works Department.

Further, the City contracted with CEW Advisors, Inc. to conduct a comprehensive community outreach, stakeholder engagement, and public consultation process. In late 2024 and early 2025, CEW Advisors, Inc., on behalf of the City of Pawtucket, began consulting with City Departments, nonprofit service agencies, Community and Housing Development Corporations, other State Agencies and Departments, business organizations, Chamber of Commerce, and the public to discuss short-term and long-term housing, community development, and economic development needs for the residents of Pawtucket and strategies for meeting these needs.

This outreach effort was designed to duly record stakeholder input and develop an informed set of priority needs to help guide the City's investment strategies over the 2025-2029 time period for this Consolidated Plan. This outreach effort included multiple stakeholder interviews, where organizations, service providers, and residents of all types from across the city discussed the City's needs and discussed strategies to address those needs. Additionally, an online survey allowed for additional opportunities for Pawtucket residents to add their voice and articulate community needs.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The city works with numerous agencies, both public and non-profit, to deliver housing, community development, economic development, and public services to its residents. The city has regular contact with community residents, business owners, nonprofit organizations, service providers, as well as the beneficiaries of the programs administered by the DPR. Coordination among entities includes serving on committees, on-going communication and long-term strategic planning. Organizations include public institutions on the local, regional, state levels, local nonprofits, faith-based organizations and the private sector. Financial and technical support is provided to these agencies when and where possible. This direct contact with developers, business owners, the public, and provider agencies results in regular input regarding the needs of the community, allows for alignment and coordination with the city's goals, and assists in program development and implementation.

The city also partners with the Greater Providence and the Northern RI Chambers of Commerce which act as brokers between the city and its members and new businesses interested in opening in Pawtucket. The Chambers communicate with the city on licensing and building permits to help facilitate new business development.

Pawtucket is a member of the RI League of Cities and Towns which represents municipal government interests before the state legislature, executive and state administrative agencies, as well as providing technical assistance, information sharing, and training to assist municipal

officials in fulfilling their responsibilities. Through this membership, Pawtucket has relationships with the other municipal leaders in the state in a structured and formalized manner.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Rhode Island has a single Continuum of Care (RiCoC) which serves all communities in the state. RI Housing is the Collaborative Applicant for the RiCoC and is responsible for overseeing its annual funding competition, compliance processes and system planning and policy oversight. The RiCoC is supported by the Rhode Island Coalition to End Homeless (RICEH) as the entity that manages the HMIS and Coordinated Entry System. RICEH is responsible for managing, training, collecting and reporting data into and out of the system.

Groups who make up the CoC have been working closely over the years with leadership in each of the communities to address the needs of homeless individuals and families, and households at risk of homelessness. This is achieved through coordination, cooperation and partnerships between public and assisted housing providers and governmental health, mental health and additional service agencies. The guiding principles for the Rhode Island Coalition for the Homeless' s Strategic Framework for 2019-2022 are (1) safe and affordable housing is a basic human right; (2) a person's worth is not determined by their housing status; and (3) informed by lived experiences and data.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

To increase program performance and efficiency while reducing administrative burden, the City's ESG funds are used in combination with the ESG funds of Providence and Woonsocket and the State Office of Housing and Community Development, Housing Resources Commission, and Department of Human Services (in accordance w/a OHCD MOA) to engage in a Consolidated Homeless Fund Partnership. In accordance with the program, regulations published relative to the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH), as amended, the CHF Partnership distributes these funds to private nonprofit organizations for the rehabilitation or conversion of buildings for use as an emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing activities.

The City will continue to play an active role in the CoC's efforts to end homelessness in the region. The City's Department of Planning representative regularly meets with the Rhode Island Continuum of Care (RiCoC) and the Consolidated Homeless Fund (CHF) to discuss its ESG funding and priorities to meet the needs of the State's homeless population. The City will continue to work with the Continuum of Care to coordinate services for the homeless. The City will leverage the existing network of service providers to collect information about the unhoused population to gain a sense of their individual needs. The City will continue to support the operation of the emergency shelter located on Main St. The HMIS for the Continuum of Care is administered by the Rhode Island Coalition to End Homelessness.

Participating Agencies

Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

Table 1 – Agencies, groups, organizations who participated		
1	Agency/Group/Organization	Adoption RI
	Agency/Group/Organization Type	Services - Children Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with Executive Director and leadership to discuss service needs and programs for youth in the foster care system, and youth at risk of homelessness as they transition out of the foster care system. Behavioral health services are critical for children and youth and their families to respond to specific behavioral issues exhibited by youth and to address underlying issues among parents to prevent DCYF involvement.
2	Agency/Group/Organization	Boys & Girls Clubs of Pawtucket
	Agency/Group/Organization Type	Services - Children Services - Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with staff to discuss youth development programs and services available for Pawtucket youth. Discussed community development needs among youth and families served by B&GC, including behavioral issues among youth, and family instability issues among caregivers. Additional resources are necessary for family stability and behavioral health services to prevent and respond to short-term crises.
3	Agency/Group/Organization	Pawtucket Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and email communication with staff to discuss the portfolio of public housing and HCVs, the needs of residents and persons on the waitlist, the programs and activities available at the PHA. The city and PHA have a strong partnership and communicate regularly.

4	Agency/Group/Organization	Blackstone Valley Community Action Program
	Agency/Group/Organization Type	Housing Services - Housing Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BVCAP attended focus groups, was invited to participate in survey and comment on draft plan.
5	Agency/Group/Organization	LEON MATHIEU SENIOR CENTER
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation to provide information about the senior population, the programs and services offered at the center, and unmet service and housing needs among the city's elderly population. There is great interest for active that focus on physical, mental, and emotional wellness. There is increasing concern about economic security and the ability of seniors to remain in their own home. Individuals that earn slightly above the Medicaid level find it very difficult to make ends meet because they are not eligible for public assistance programs and their income is insufficient to accommodate increased costs.
6	Agency/Group/Organization	BLACKSTONE VALLEY ADVOCACY CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation to provide information related to the level of services for survivors of domestic violence in Pawtucket, the programs and services offered by the agency, and the needs of the community.

7	Agency/Group/Organization	Center for Dynamic Learning
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation to provide information related to the programs and services offered by the agency, the needs in the community they are seeing among the children and families they serve.
8	Agency/Group/Organization	Childhood Lead Action Project
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City met with Childhood Lead Action to discuss coordinated efforts to increase the lead safe rental units in the City of Pawtucket. Childhood Lead Action has been meeting bi-monthly with the Zoning staff the Department of Health and BVCAP Lead Program to better coordinate these efforts.
9	Agency/Group/Organization	Foster Forward
	Agency/Group/Organization Type	Services - Children Services - Homeless Child Welfare Agency Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email communication with agency director to discuss the needs of foster children, the frequency of homelessness, and program and service needs of foster youth aging out of the system.
10	Agency/Group/Organization	House of Hope Community Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services - Homeless Services - Health Regional organization

	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Meeting with agency leadership about housing and services needs for homeless individuals and families in Pawtucket, street outreach, available housing units, the NIMBY mentality in the state that blocks affordable housing development, and the Coordinated Entry System. The need for more affordable housing is enormous.
11	<i>Agency/Group/Organization</i>	Pawtucket Soup Kitchen
	<i>Agency/Group/Organization Type</i>	Services - Homeless
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Consultation to provide information about the level of need for food assistance, the number of clients served, and the most urgent needs in the community. For the 2024 calendar year, the agency served 164,784 meals, primarily to homeless individuals and the working poor. There is significant addiction issues among those served by the agency (drugs, alcohol, or gambling), and many have untreated mental illness.
12	<i>Agency/Group/Organization</i>	RI Department of Health
	<i>Agency/Group/Organization Type</i>	Services-Health
	<i>What section of the Plan was addressed by Consultation?</i>	Lead-based Paint Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	DOH attends bimonthly Childhood Lead Action meetings with the city's Zoning Department. Lead-based paint cases are discussed as well as lead-based paint strategy. Additional data was compiled for the Needs Assessment.
13	<i>Agency/Group/Organization</i>	Ocean State Center for Independent Living
	<i>Agency/Group/Organization Type</i>	Services - Housing Services - Elderly Persons Services - Persons with Disabilities Services - Health
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Non-Housing Community Development Needs

	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Meeting with Executive Director and Associate Director to discuss housing needs, and programs and services to meet the needs of individuals living with disabilities, including peer support groups, assistive equipment, at home care, home modifications to enable independent living, and affordable housing needs. There were 13 Pawtucket households that received home modification services from OSCIL between September 2022 and February 2025. There is still a large demand for affordable units for individuals living with disabilities.
14	<i>Agency/Group/Organization</i>	The Empowerment Factory
	<i>Agency/Group/Organization Type</i>	Services - Children Services - Education
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Attended Focus Group, invited to participate in the survey and comment on the draft plan
15	<i>Agency/Group/Organization</i>	Operation Stand Down Rhode Island
	<i>Agency/Group/Organization Type</i>	Housing Services - Housing Services - Persons with Disabilities Services - Homeless Services - Employment
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Non-Housing Community Development Needs
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Meeting with Director of Veteran Housing and Employment to discuss housing and service needs of veterans, veteran homelessness, mental health and addiction recovery services, and legal services. Consultation highlighted the need for more legal services to help address Social Security, housing, VA Compensation, and other issues. Additional education and training is necessary for returning veterans so they can get connected to better employment opportunities and more affordable housing options are needed for veterans and their families.

16	Agency/Group/Organization	Housing Network of RI
	Agency/Group/Organization Type	Housing Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with Director about affordable housing, housing finance, investment needs, programs to support new homeowners, the existing market for new owner and rental units, barriers to affordable housing, and opportunities for innovative development. As the Housing Network is a coalition of all the CDCs in the state, consultation leads to better coordination of programs and projects among the various CDCs operating in the State.
17	Agency/Group/Organization	Local Initiatives Support Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services - Homeless Services - Employment Regional Organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with Executive Director, and the Program Officers for Income and Wealth Building and Lending to discuss housing issues generally and innovative programs and services in Pawtucket and the State.
18	Agency/Group/Organization	Paul V. Sherlock Center on Disabilities
	Agency/Group/Organization Type	Services - Persons with Disabilities Services - Employment Other Government - State Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non - Homeless Special Needs Market Analysis

	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Meeting with Youth and Adult Initiatives Coordinator to discuss the housing and service needs for individuals with developmental disabilities. There is a large demand for deeply subsidized housing units for individuals with developmental disabilities, especially as they transition into adulthood and seek independent living arrangements.
19	<i>Agency/Group/Organization</i>	The Arc of Blackstone Valley
	<i>Agency/Group/Organization Type</i>	Services-Persons with Disabilities
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homelessness Strategy Economic Development Anti-poverty Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Consultation with staff to discuss the programs and service needs of persons with intellectual and developmental disabilities, the availability of supportive housing, and the challenges and barriers to housing as they transition to adulthood and independence.
20	<i>Agency/Group/Organization</i>	OpenDoors
	<i>Agency/Group/Organization Type</i>	Services-Homeless
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homelessness Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Meeting with staff and leadership to discuss homeless needs in the city of Pawtucket, the operations of the emergency shelter, programs and service needs of the homeless population. There is a recognition that homelessness is growing significantly in the city and the state, rooted in the ongoing escalation of housing costs.
21	<i>Agency/Group/Organization</i>	SouthCoast Fair Housing
	<i>Agency/Group/Organization Type</i>	Service - Fair Housing
	<i>What section of the Plan was addressed by Consultation?</i>	Homelessness Strategy Economic Development Anti-poverty Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Attended Focus Group, invited to participate in the survey and comment on the draft plan
22	<i>Agency/Group/Organization</i>	St. Paul's Episcopal Church
	<i>Agency/Group/Organization Type</i>	Services-homeless

	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Attended Focus Group, invited to participate in the survey and comment on the draft plan
23	<i>Agency/Group/Organization</i>	Pawtucket Central Falls Development
	<i>Agency/Group/Organization Type</i>	Housing Services - Housing
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	The City consults continuously with the Pawtucket Central Falls Development Corporation and they are a strong development partner to increase the supply of affordable housing units in Pawtucket. PCFD advocates for and provides broadband access in all of its housing development.
24	<i>Agency/Group/Organization</i>	Pawtucket Emergency Management
	<i>Agency/Group/Organization Type</i>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management
	<i>What section of the Plan was addressed by Consultation?</i>	Non-housing Community Development Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	The City has on-going coordination within departments, as well as incorporating the City's Hazard Mitigation Plan in MA-65.
25	<i>Agency/Group/Organization</i>	RI Coalition to End Homelessness
	<i>Agency/Group/Organization Type</i>	Services - Homeless Services - Fair Housing Regional Organization Continuum of Care

	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Non-Housing Community Development Needs
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Meeting with staff to discuss homeless data, the availability of services and housing for the homeless, the implementation of the Coordinated Entry System, prior research on homelessness and programs, and the transformation of the homelessness system towards more permanent supportive housing. Consultation highlighted the strength of homeless providers in the state, some fragmentation and occasional duplication of services, and strengths and challenges of the coordinated entry system.
26	<i>Agency/Group/Organization</i>	RI Continuum of Care
	<i>Agency/Group/Organization Type</i>	Services - Homeless Other Government - State Continuum of Care
	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Consultation was specific to how the RICoC coordinates with service organizations, municipalities, and state agencies to address the needs of homeless persons and persons at risk of homelessness, as well as how the RICoC and the Consolidated Homeless Fund interact to develop strategies for service provision among the various types of funding streams that support programs and services to address homelessness. There is significant coordination among the various funding streams, municipalities, and agencies that are involved in homelessness.

27	Agency/Group/Organization	RI Dept of Behavioral Healthcare, Developmental Disabilities and Hospitals
	Agency/Group/Organization Type	Services - Persons with Disabilities Services - Health Health Agency Publicly Funded Institution/System of Care Other Government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with Policy and Planning to discuss programs and services available for individuals living with mental illness, substance abuse disorders, and developmental disabilities, and the ecosystem of agency providers in Pawtucket. Consultation also involved innovative investments in housing and services for these populations. Medicaid rates are generally too low to adequately cover the costs of services, creating financial pressure for provider agencies and a need to do additional fundraising and grant solicitation to support these services.
28	Agency/Group/Organization	RI Department of Corrections
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation to discuss the inmate population, discharge planning, recidivism rates, and programs and services available in Correctional Facilities and services necessary for newly released individuals. Service appointments are made for individuals upon release, but often they do not appear. Especially challenging are drug treatment appointments are set for too long after release and individuals fall back into drug use.
29	Agency/Group/Organization	Rhode Island Housing and Mortgage Finance Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services - Fair Housing Other Government - State Continuum of Care Private Sector Banking / Financing

	<i>What section of the Plan was addressed by Consultation?</i>	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Non-Housing Community Development Needs
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Consultation involved the Centralized Waitlist for affordable housing units, general affordable housing needs for new and rehab units, levels of investment for Pawtucket development projects, lead abatement and property rehabilitation, demographic trends and their impact on housing needs, and the housing and service needs of the homeless. The need for affordable housing was highlighted by articulation of there being over 15,000 persons on the Centralized Waitlist.
30	<i>Agency/Group/Organization</i>	SER Jobs for Progress
	<i>Agency/Group/Organization Type</i>	Services - Education Services - Employment
	<i>What section of the Plan was addressed by Consultation?</i>	Non-housing Community Development Strategy Anti-Poverty Strategy
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Meeting with Executive Director and Director of Development to discuss workforce and training programs available for residents and the needs and services of individuals and families receiving government assistance.
31	<i>Agency/Group/Organization</i>	Tides Family Services
	<i>Agency/Group/Organization Type</i>	Services - Children Services - Health Services - Education
	<i>What section of the Plan was addressed by Consultation?</i>	Non-Homeless Special Needs Non-Housing Community Development Needs
	<i>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>	In-person meeting with Chief Executive Officer, Vice President of Treatment Programs, and Director of Human Resources to discuss programs and service needs of the community, intensive, community and home-based services that address behavioral issues to help avoid placing children into DCYF care and preserve family stability, and reentry services to transition youth and young adults from the Rhode Island Training School back into the community.

Identify any Agency Types not consulted and provide rationale for not consulting

CEW Advisors, Inc., the consultant hired by the City of Pawtucket, scheduled several one-on-one conversations with organizations and agencies engaged in affordable housing, homelessness, social service delivery, senior and youth programming, community and economic development, and other relevant issue areas. Most of these organizations and agencies have existing relationships and partnerships with the City. There were no agency types serving the Pawtucket community that were not consulted during the development of this Consolidated Plan. Further, the

information gleaned from the myriad of agencies and community members consulted was largely in alignment and self-reinforcing. Because of the broad application of CDBG, HOME, and ESG funds, most community interests have the potential to impact priority needs and their solutions.

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Other planning efforts

Other local/regional/state/federal planning efforts considered when preparing the Plan

PR-10 Figure 1: Other Planning Efforts		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Rhode Island Continuum of Care	This operational and policy guidance document details the priorities of the RICoC, including the policy of prioritizing the chronically homeless for permanent supportive housing. This aligns with the priorities of the City and undergirds the work of the primary partners in homelessness issues.
2024 Housing Fact Book	HousingWorks RI	Affordable housing is one of the most significant needs in the City of Pawtucket. The Housing Fact Book supports this finding and also discusses additional housing strategies that could be implemented in Pawtucket. There is information about healthy housing strategies and the state transportation system that were integrated into the Needs Assessment. Finally, the Pawtucket city profile was a useful summary snapshot of the affordable housing challenges.
2024 Rhode Island Kids Count Factbook	Rhode Island KIDS COUNT	Rhode Island KIDS COUNT is a policy and advocacy agency that works to improve the health, safety, education, economic well-being, and development of Rhode Island's children. The Factbook is the preeminent resource on child well-being and covers a wealth of indicators. The data contained in the report informed the Needs Assessment section as well as supported program ideas contained in the Strategic Plan.
2023 Strategic Plan	Rhode Island Office of Healthy Aging	Strategic plan discusses the priority areas of focus for the Office of Healthy Aging and details the various programs and services which are available through the office for older individuals. Many of the comments align with the strategic goals of this Consolidated Plan: place-based supports, programs to age in place, health and wellness, including behavioral health and food security, and protections for older individuals.
Cities of Pawtucket and Central Falls	City of Pawtucket City of Central Falls	The purpose of the Local Hazard Mitigation Plan is to provide a comprehensive

Multi-Jurisdiction Hazard Mitigation Plan Update (August 2024)		examination of all natural hazards affecting the area, as well as a framework for informed decision-making regarding the selection of cost-effective mitigation actions. When implemented, these mitigation actions will reduce risks and vulnerability to natural hazards. The Consolidated Plan aligns with the strategies contained in this report to create a more resilient and safer community.
Biennial Employment and Training Plan, FY26-FY27	Governors Workforce Board RI	This Plan outlines overarching priorities of the state workforce development system aimed to increase the impact of its programs and services to create a more robust and capable workforce to meet the needs of high-wage jobs in high-growth industries.
How to End Long-Term Homelessness in Rhode Island	HousingWorks RI	This report recommends the production of a substantial number of deeply affordable homes to house individuals and families earning less than 50% AMI. The city is fully supportive of this recommendation and works with agencies in Pawtucket to increase the supply of affordable housing.
Rhode Island Innovates: 2.0	New Localism Associates; City Facilitators; Qvarts	A comprehensive economic development strategy for the state based on an evaluation of current conditions and best opportunities for high-quality economic growth, based on leveraging existing assets in the state, with the goal of promoting an advanced economy based on high-growth and high-wage industries.
RI Regional Analysis of Impediments to Fair Housing	State of RI Office of Housing and Community Development	The State of Rhode Island undertook a regional analysis of impediments to fair housing as part of a HUD funded Sustainable Communities Regional Planning Grant. As part of the development of the statewide Analysis, the City had the opportunity to consult with, offer comment, and supplement additional information relevant to the City. The regional analysis discusses broader level market trends that inhibit the development of affordable housing in the City and State.
2024 Rhode Island Standard of Need	Economic Progress Institute of Rhode Island	This report summarizes what the real cost is to meet basic needs for families and individuals in Rhode Island, and how state and federal work supports help households meet those needs.

<p>State Plan for Independent Living</p>	<p>Rhode Island Statewide Independent Living Council</p>	<p>The State Plan for Independent Living is a three-year blueprint for improving lives of individuals with significant disabilities through implementing the Independent Living Philosophy. The State Plan outlines the current scope of services provided by the Centers for Independent Living, as well as the goals for expansion and improvement of Independent Living in Rhode Island. The State Plan addresses issues important to Independent Living, including transitioning, home modification, assistive technology, legislative advocacy, health care, and transportation so that all persons with disabilities have access to the resources necessary to live fully in the community.</p>
<p>Transit Forward RI 2040</p>	<p>RI Public Transit Authority, RI Department of Transportation, RI Department of Statewide Planning</p>	<p>The Transit Master Plan will envision how the public transportation network should look and operate in the state. RI passenger transportation network currently includes bus, rail and water transportation services. The Transit Master Plan will envision how this network should be enhanced and further developed to best meet the travel needs of the state's residents, workers and visitors.</p>
<p>WIOA State Plan 2024-2028</p>	<p>Governors Workforce Board RI</p>	<p>The Rhode Island State workforce plan contains three strategies to improve workforce development efforts in RI: (1) a demand-driven, sector-based strategy that aggregates labor demand by industry; (2) a career pathway strategy to provide employment, education, training and support services for individuals; and (3) an effective performance measurement strategy to track labor market interactions beyond federal reporting requirements. These strategies aim to ensure Rhode Island employers have the talent they need to continue to expand their operations while ensuring Rhode Islanders are equipped to take advantage of the employment opportunities available in the state.</p>

Coordination with other public entities

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

As discussed above, Pawtucket has a productive and symbiotic working relationship with the state in a number of different ways. RI Housing, the State's housing finance agency, works closely with the city on a cross-referral basis for single and multi-family housing rehabilitation, the development of affordable housing units, and lead hazard reduction.

The City interacts with State agencies and departments directly through the Office of the Mayor, Department of Planning and Redevelopment, the Leon Mathieu Senior Center, and on a regional basis through local non-profit social service agencies. Some of the State agencies and departments include Department of Behavioral Healthcare, Development Disabilities & Hospitals; Department of Children Youth and Families; Office of Healthy Aging; Department of Health; Department of Labor and Training; Department of Human Services; Department of Transportation; Office of Statewide Planning; Department of Housing; State Office of Housing & Community Development; Department of Environmental Management; and Department of Emergency Management. These connections help the City to determine and meet social service, job training, housing, economic development, and emergency preparedness needs.

Finally, Pawtucket consults with neighboring municipalities on a periodic basis, both through direct communication when projects and issues cross municipal borders, but also through the Rhode Island League of Cities and Towns (discussed above). Importantly, all the state's Entitlement Communities have established a working group to discuss broader regional issues and how the municipalities can work closer together and learn from each other to better develop proactive and forward-looking collaborative efforts to address local, regional, and statewide housing and community development needs.

Narrative (optional)

The City continues to strive to work closely with service providers and other agencies that serve Pawtucket residents. These efforts are on-going and help to shape not only this plan, but the continuing efforts in the City to meet need.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

Summary of citizen participation process

Summarize citizen participation process and how it impacted goal-setting

Citizen participation is an essential part of the consolidated planning process because it helps ensure that decisions are made with careful attention to articulated community needs and prioritizes the preferences of Pawtucket residents. Further, the input of stakeholders and community members generates additional public awareness about the consolidated planning process. Public involvement in the process allowed for the perspectives of residents to be elevated and highlighted during the decision-making process, which gave the City of Pawtucket more relevant information to develop the Consolidated Plan's priorities and goals. Receiving input and buy-in from planning officials, stakeholders, agency staff, and residents of Pawtucket played a significant role in helping the plan take shape.

The City of Pawtucket contracted with CEW Advisors, Inc. to conduct a broad consultation and community engagement process to develop the Consolidated Plan. This process involved dozens of stakeholder interviews with public services organizations, city staff, community groups and associations, several community meetings, focus groups with neighborhood residents and business owners, and an online survey to supplement the public hearings process. These public engagements and citizen participation methods were used to share information about the Consolidated Planning process, identify relevant community needs, and develop a set of priorities and goals to guide city actions over the next five years.

Information gathered from the consultation process, previous surveys and community meetings, and the citizen participation process was generally self-reinforcing and aligned with the previous information collected from other planning processes. All the survey results were collected and incorporated in the Needs Assessment and Market Analysis sections of the Consolidated Plan and helped inform the selection process for funding projects described in the Strategic Plan and Annual Action Plan sections.

Citizen Participation Outreach

Table 2 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response / Attendance	Summary of Comments Received	Summary of Comments not Accepted and Reasons	URL (If applicable)
1	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	A total of 84 surveys were received from residents throughout Pawtucket. The survey was available in English and Spanish.	The Citywide results are available as part of the Needs Assessment and Market Analysis.	Not applicable	https://bit.ly/PawtucketCommunityNeeds
2	Public Meeting	Non-targeted/broad community	A public meeting was held on January 28, 2025 to discuss the Con Plan and Annual Action Plan, and the RFP process for CDBG and HOME funding. 15 attendees were present.	Discussion from agencies was related to the RFP and evaluation process. No comments from the general public.	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response / Attendance	Summary of Comments Received	Summary of Comments not Accepted and Reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Two public meetings were held March 5 and 6, 2025 that allowed community agencies to make public presentations about their programs and services and discuss community needs. 16 attendees were present.	Presentations were related to the programs and services from the agencies. This information was incorporated into the Needs Assessment. No comments from the general public.	Not applicable	
4	Public Hearing	Non-targeted/broad community	A public hearing was held on April 21, 2025, during the 30-day public comment period to provide an opportunity for the public to comment on the draft Con Plan and Action Plan.	To be written after meeting.	To be written after meeting.	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section introduces and summarizes the key points of the Needs Assessment. These elements are described in more detail in the following sections of the Needs Assessment:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment was informed utilizing various data sources and local planning studies, supplemented through consultations with community organization, city staff, regional and statewide agencies, and through community engagement with residents and stakeholders throughout the City of Pawtucket, including government agencies, service providers, affordable housing developers, community partners, and residents. The Needs Assessment investigates the baseline, trends, and future housing supply and demand. Housing and services for special needs populations were also examined which included the elderly and frail elderly, homeless individuals and families, persons with HIV/AIDS, victims of domestic violence, youth aging out of the foster care system, veterans, persons with physical and cognitive disabilities, persons with substance use disorders, and formerly incarcerated individuals.

Priority Needs

The following issues were identified through consultation (see PR-10), community meetings (see PR-15), and analysis of public data sources. The following is a summary of the key points in the Needs Assessment.

Housing Affordability

Pawtucket has experienced population growth of 5% between 2010 and 2023. Over the same time period the city saw an increase in the number of occupied housing units (6.9%) and a massive drop in the number of vacant units (31.9%). Despite population decline and stable housing supply, the available public data, information from community meetings and stakeholder interviews, and recent research all show that housing affordability and increasing cost burden is a significant and growing concern for Pawtucket residents. Over one-third (34.1%) of all households in Pawtucket are paying more than 30% of their income on housing (cost burdened or severely cost burdened). There is a desperate need for affordable homeownership and affordable rental housing throughout the city.

Housing Rehabilitation

There are properties throughout the city that do not comply with Pawtucket's property maintenance code, due to a variety of repair needs including roof repairs, peeling paint, cracked or missing siding, damaged windows, sagging porches, missing or damaged handrails, or cracked foundations. Most of the housing stock in the city is older, with 81.4% being built before 1980. This older housing stock requires more rehabilitation and upkeep to maintain. Typically, after a home

reaches 30 or 40 years old it begins to require significant repairs and/or major rehabilitation. This becomes even more problematic if the home wasn't well-maintained throughout. Further, homes in the northeastern United States suffer from additional weather-related problems due to icy weather, heavy snow, and frigid temperatures. Also, damage from more intense storms related to climate change is also creating more demand for home repairs.

Homelessness

Homelessness among individuals and families has seen dramatic increases over the past 5 years in Rhode Island. In Pawtucket, there were 154 total individuals in family households reported as homeless living in shelters during the 2024 Point-In-Time count. There were no unsheltered homeless families. Additionally, there were 78 sheltered adults, and 112 unsheltered adults. Among these adult only households, 82 were chronically homeless – 25 sheltered and 57 unsheltered. For the entire 2024 calendar, it is estimated that 266 individuals in family households (adults and children) experienced homelessness and another 561 adults. Of the total number of persons experiencing homelessness in 2024, 22 persons were veterans and none were unaccompanied children.

Non-Homeless Special Needs Assessment:

There are households throughout the city that have special needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; persons with substance use disorders; persons with mental illness; and victims of domestic violence, dating violence, sexual assault, and stalking.

Special needs populations face a multitude of housing and support service needs unique to their circumstances. A wide availability of housing options for each of these groups, with the requisite supporting services will be necessary to truly meet their needs. Key support needs include additional accommodations for the city's aging population and those that suffer from ambulatory and independent living difficulties.

Pawtucket's elderly population (aged 65+) has been growing over the past several years and currently represents 14.2% (10,697) of the total population (75,280) and 23.4% (14.2%) of all households in the city (31,036). The majority of all senior households, 57.2%, live alone, and 50.7% of all senior households own their own home. Generally, the senior population has more limited fixed incomes than the population as a whole, primarily Social Security and other retirement income. The elderly and frail elderly populations have additional unique challenges that come with age, including chronic and other medical conditions, higher rates of physical and mental disabilities (such as Alzheimer's and dementia), mobility challenges, and higher health care costs. A significant concern for the senior population is the eventual transition from independent living to assisted living and nursing home care.

Residents that are physically or cognitively disabled have special housing needs to accommodate their specific conditions. The largest number of Pawtucket residents living with a disability are persons aged 18-64, with 5,986 persons living with a disability (12.4% of the total population). Due to the physical characteristics of the city's housing stock, a primary concern is providing accessible housing options for the 4,626 Pawtucket residents (6.2%) that experience ambulatory difficulty, the 2,091 residents (2.8%) with self-care difficulties, and the 3,918 residents with independent living difficulties. Specific construction features and accessibility modifications are often required for those with mobility challenges, depending on the type and severity of these challenges (i.e., handrails, ramps, wider doorways, lowered kitchen counters and sinks, wheel-in

showers, grab-bars, etc.). For people who use mobility devices, finding housing with even basic accessibility features can be daunting, if not entirely impossible or unaffordable.

According to the 2024 Kids Count Factbook, there were 702 incidents of reported domestic violence in Pawtucket in 2022 which resulted in an arrest – 185 of them with a child present. Survivors of domestic violence need immediate access to safe and confidential housing away from their abusers. Supportive housing and services are essential to help survivors of domestic violence move forward and establish a stable, secure environment free from abuse.

Non-Housing Community Development Needs

There are several public facility improvement needs throughout the city. These include rehabilitation needs of public buildings, school facilities, nonprofit agencies, and parks and playground improvements. Pawtucket is home to many aging public buildings, including schools and administrative offices, as well as nonprofit agencies housing in facilities which have a variety of repair and rehabilitation needs, including improvements to better serve individuals with disabilities.

The primary public infrastructure needs are street and sidewalk improvements, stormwater management and green infrastructure, water distribution system improvements, and additional enhancements around the Pawtucket/Central Falls Commuter Rail Station.

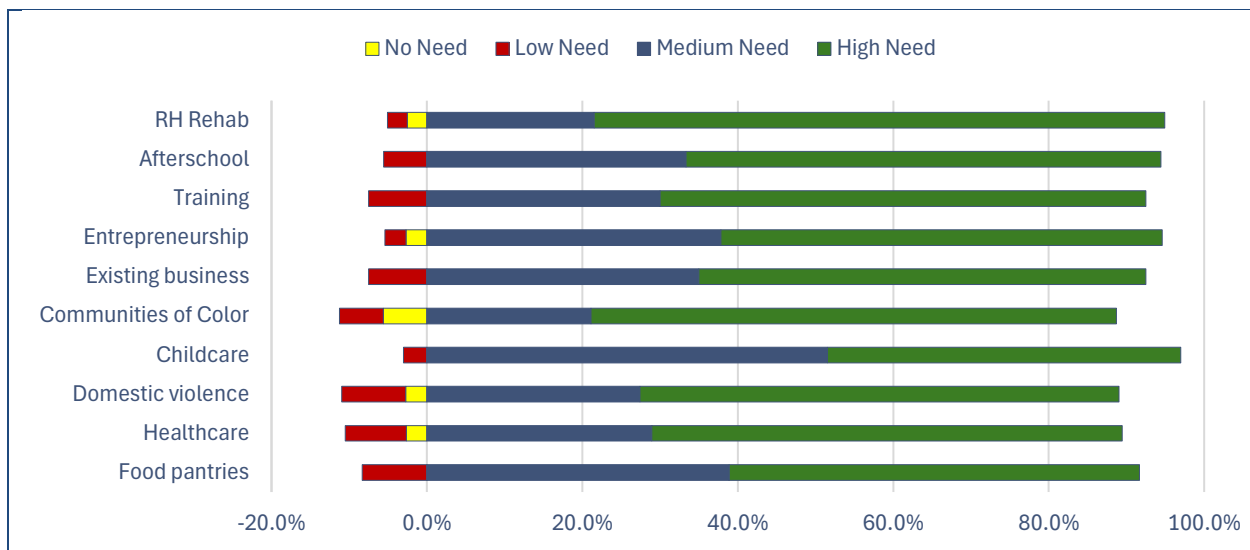
The primary public service needs are programs for youth and teens, affordable childcare, healthcare and mental health services, senior services, food and emergency assistance for low-income individuals and families, homelessness services, homebuyer education classes, and services for survivors of domestic violence.

Community Survey Results

As part of the City's citizen participation process, an online survey collected information from Pawtucket residents to supplement the data available from public sources and information collected from public service agencies, community service providers, and community meetings and focus groups. The online survey asked respondents to select the most important issues of concern or priority needs. There were 84 respondents to the online survey. The top ten needs were identified as follow:

1. Rental housing rehabilitation (94.9% medium or high need).
2. Afterschool and summer recreation programs for youth and teens (94.4% medium or high need).
3. Workforce training programs (92.5% medium or high need).
4. Entrepreneurship programs (94.6% medium or high need).
5. Retention / expansion of existing businesses (92.5% medium or high need).
6. Homeownership in communities of color (88.7% medium or high need).
7. Affordable childcare (97.0% medium or high need).
8. Supportive housing for victims of domestic violence (89.0% medium or high need).
9. Healthcare services (89.5% medium or high need).
10. Emergency food assistance / food pantries (91.7% medium or high need).

These needs are further elaborated in the following sections.

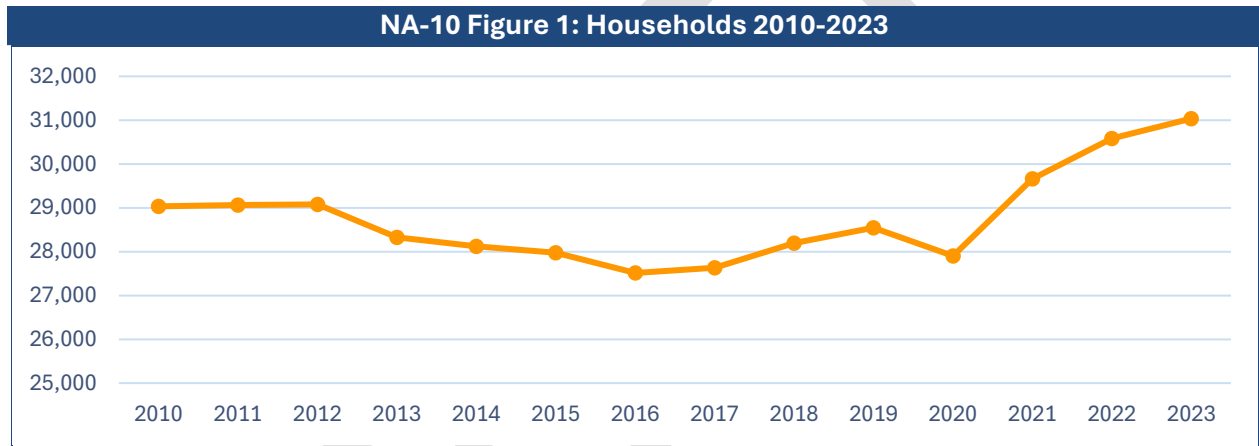


	Definition	No Need	Low Need	Medium Need	High Need
RH Rehab	Rental housing rehabilitation	2.5%	2.5%	21.5%	73.4%
Afterschool	Afterschool and summer recreation programs for youth and teens	0.0%	5.6%	33.3%	61.1%
Training	Workforce training programs	0.0%	7.5%	30.0%	62.5%
Entrepreneurship	Entrepreneurship programs	2.7%	2.7%	37.8%	56.8%
Existing business	Retention / expansion of existing businesses	0.0%	7.5%	35.0%	57.5%
Communities of Color	Homeownership in communities of color	5.6%	5.6%	21.1%	67.6%
Childcare	Affordable childcare	0.0%	3.0%	51.5%	45.5%
Domestic violence	Supportive housing for victims of domestic violence	2.7%	8.2%	27.4%	61.6%
Healthcare	Healthcare services	2.6%	7.9%	28.9%	60.5%
Food pantries	Emergency food assistance / food pantries	0.0%	8.3%	38.9%	52.8%

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

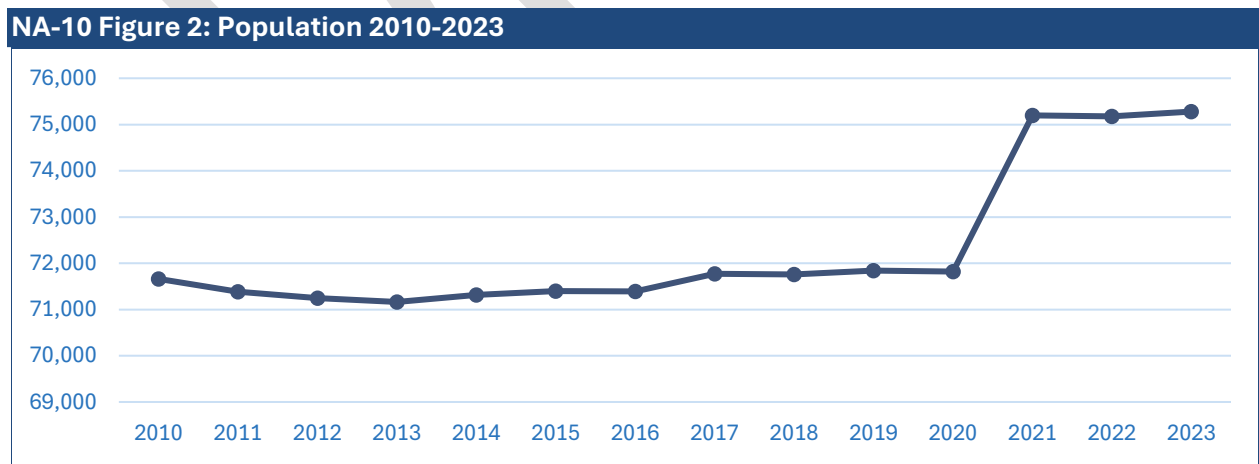
Summary of Housing Needs

Stable, safe, and affordable homes are foundational to a healthy and resilient Pawtucket community where every resident has the opportunity to succeed and thrive. There are a total of 31,036 households in the City of Pawtucket, based on the 2023 American Community Survey 5-Year Estimate. The total number of households in Pawtucket has fluctuated over this time period. The city experienced a moderate decline in households from 2012 to 2016. It then experienced a moderate rebound from 2016 through 2019. Correlated to the beginning of the COVID-19 pandemic, the city saw a sharp drop in households followed by an explosive rebound. Due to the sharp increase in households since 2020, the city now has 6.9% more households now than it had in 2010.



Data Source: 2010-2023 ACS5 – DP02

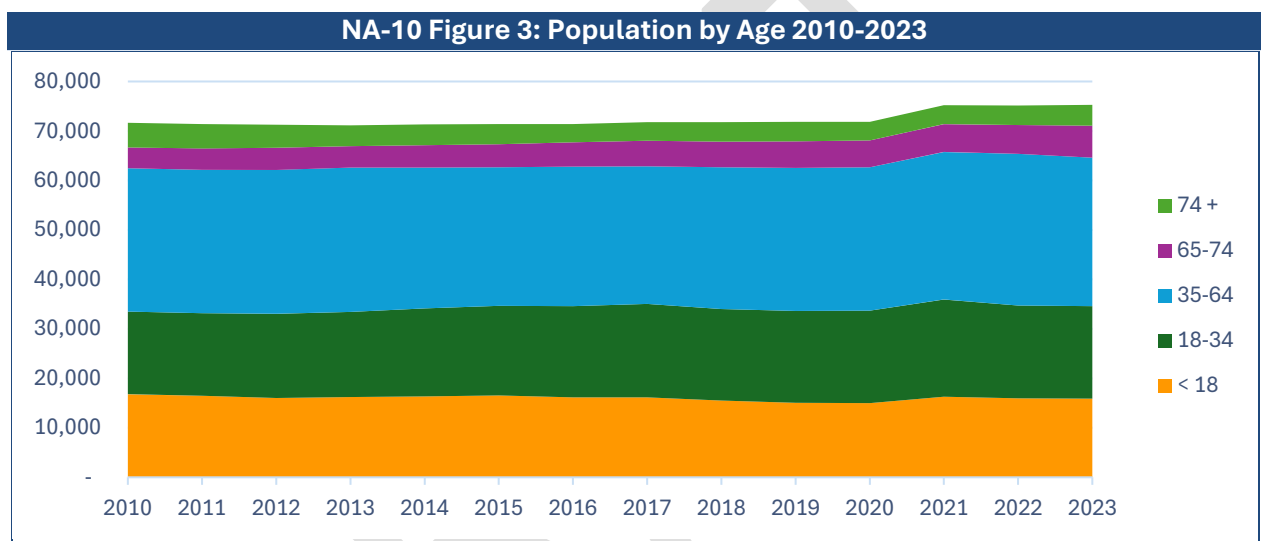
Population trends in Pawtucket show that the city’s population was relatively steady from 2010 to 2020, then grew by about 5% during the first year of COVID. The population has remained steady since then.



Data Source: 2010-2023 ACS5 – DP02

Pawtucket has seen a significant 16% increase in the population aged 65 and older over the past 14 years, from 9,220 in 2010 to 10,697 in 2023. The senior population aged 65 and older represents roughly 14.2% of the total population in Pawtucket. At the same time, the population of children under the age of 18 has declined 5.1%, from 16,774 in 2010 to 15,921 in 2023, and now represents 21.1% of the population. The city’s population of younger workers, aged 18-34 also grew by 11.5% from 2010 to 2023, from 16,740 to 18,661 persons.

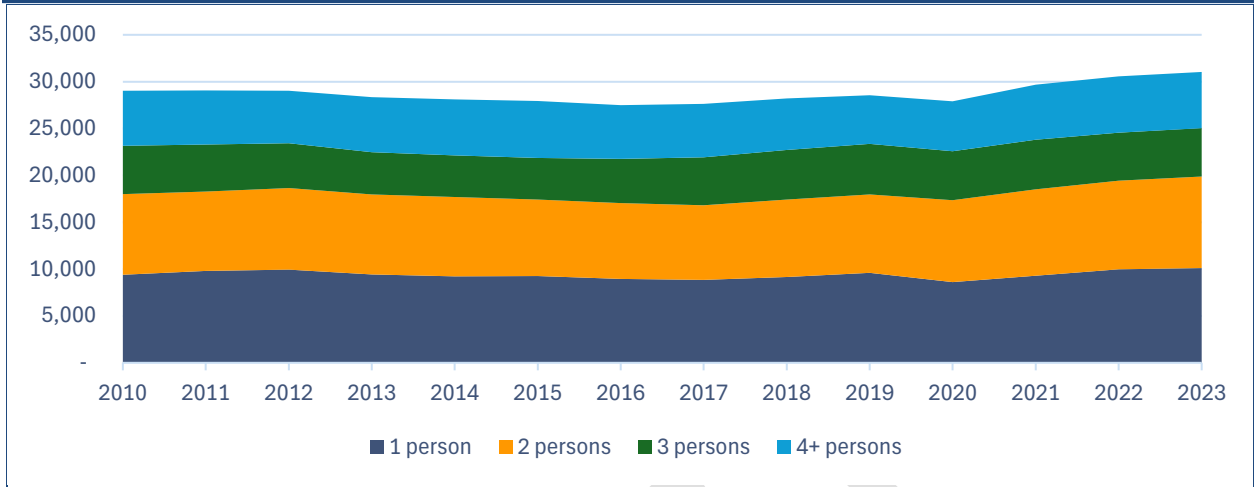
As people live longer and healthier lives, the composition and needs of the housing market change. This increases the needs of people with a wider range of abilities, needs and disabilities. These needs range from the more typical age-related changes such as those relating to vision, hearing, and mobility, to those of mental health, educational opportunities, and transportation. It will grow increasingly important for our communities to plan for and address this spectrum of needs, rather than focus on just one.



Data Source: 2010-2023 ACS5 – DP04

The predominance of one-person and two-person households in Pawtucket is significant. 64% of all households in the city are one- and two-person households, split almost equally between the two groups. Three-person households comprise 16.7% of all households, while households with four or more individuals account for 19.3% of all households in the city. Further, smaller sized households are growing in Pawtucket, while larger households are not. Single-person households saw 7.4% growth over the 2010-2023 period, and two-person households grew 13.7%, while the total population grew only by 5%. Comparatively, three-person households saw only a 0.7% percent increase during this period and four-person households saw a 1.5% increase, lower than the overall population growth rate, and much less than the growth rate of one- and two-person households. This trend corresponds with the demographic shifts seen in the city, with fewer children and more seniors; however, there seems to be a shortage of smaller sized housing units to accommodate the growth in smaller sized households. This will be further discussed in Section MA-10.

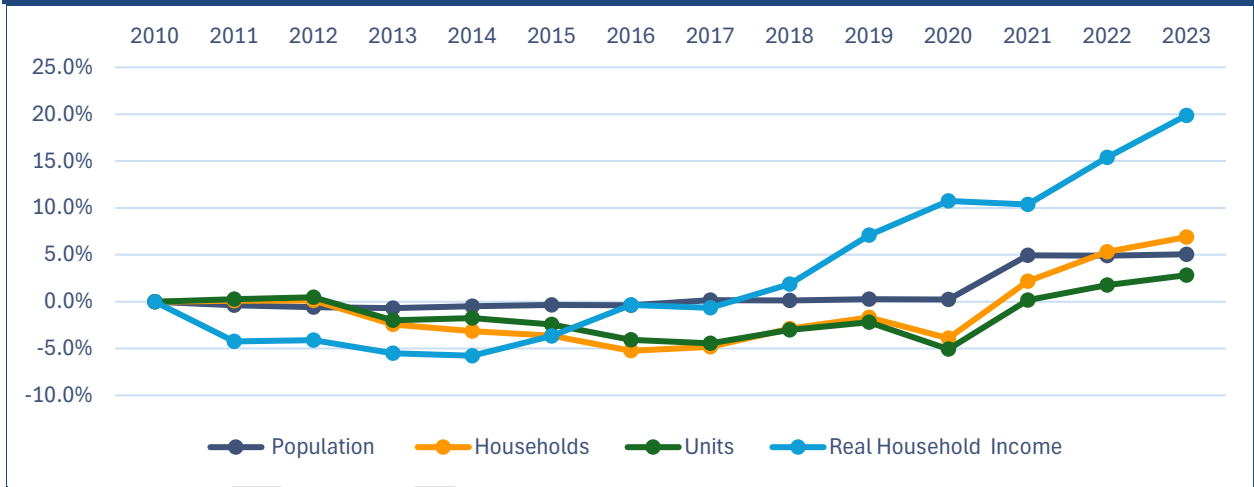
NA-10 Figure 4: Households Size 2010-2022



Data Source: 2010-2023 ACS5 – S2501

While total population in Pawtucket saw a 5% increase from 2010 to 2023, the total number of households saw a larger increase of 6.9% during the same period. In 2010, the average household size was 2.45 persons, while in 2023 the average household declined to 2.4 persons.

NA-10 Figure 5: Change Over Time: Population, Households, Units



Data Source: 2010-2022 ACS5 - DP02, DP04, DP05

This trend towards smaller households impacts the cost of housing. More households increase the demand for more housing. Additionally, the changing size of households in Pawtucket, with an increasing share of smaller households also changes the type of housing that is needed in the city, with an emphasis on smaller housing units that are better suited for smaller household sizes.

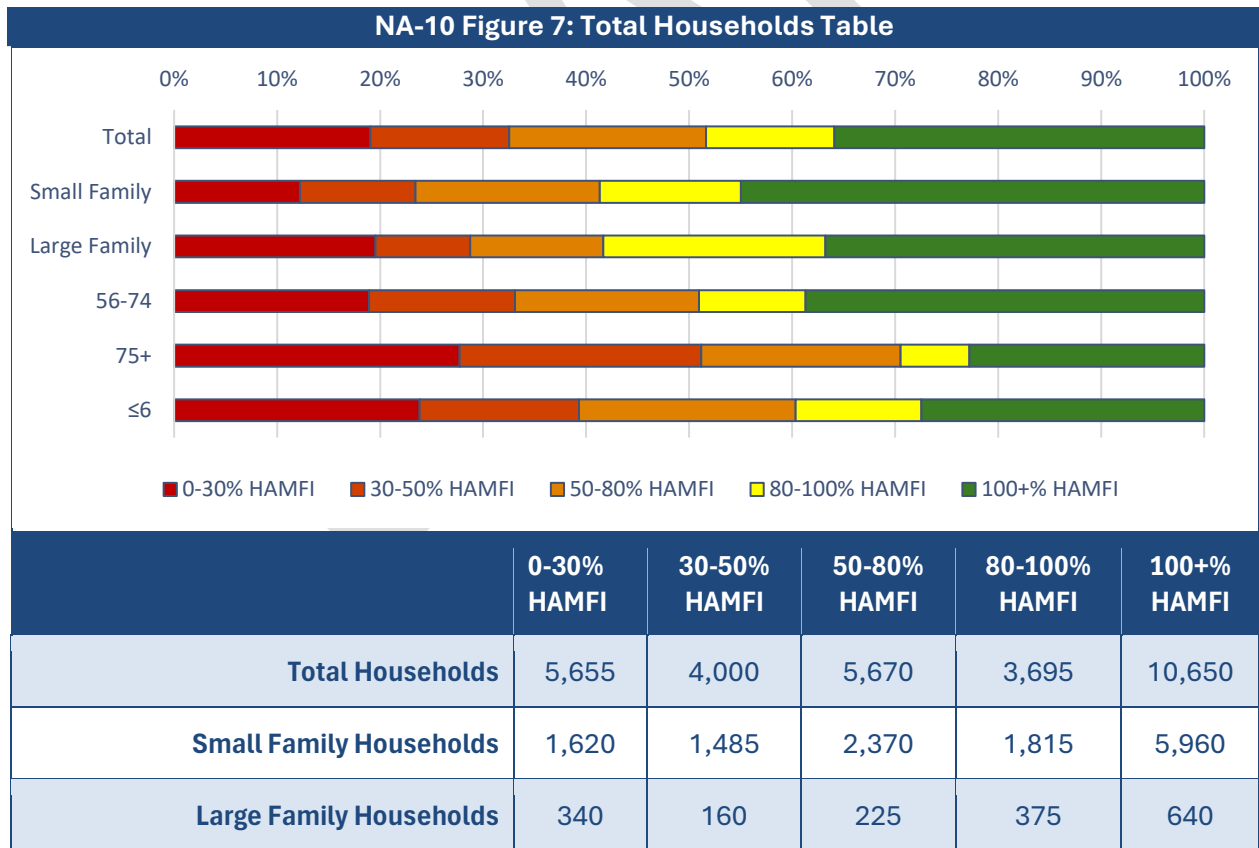
For the decade of the 2010s population was steady while the number of households and number of units declined. Population rose in 2020 and has remained stable since. At the same time both the number of households and the number of units grew, with the growth in households somewhat outpacing the growth in housing.

Household income over this period tells an encouraging story, rising steadily following the long recovery from the 2008 financial crisis. Pawtucket saw its median household income change from

\$40,198 in 2010 to \$67,436 in 2023. Importantly, the data reported from the American Community Survey is inflation adjusted for the report year. When the 2010 median household income is adjusted to 2023 dollars using the U.S. Bureau of Labor Statistics CPI Inflation Calculator, the CPI adjusted median household income is equivalent to \$56,258. This represents a growth in real median household income of 19.9% over the 2010-2023 period.

NA-10 Figure 6: Housing Needs Assessment Demographics			
	2010	2023	% Δ
Population	71,662	75,280	5.0%
Households	29,038	31,036	6.9%
Units	32,440	33,354	2.8%
Nominal Median Household Income	\$40,198	\$67,436	67.8%
Median Household Income (2010 dollars)	\$40,198	\$48,185	19.9%
Median Household Income (2022 dollars)	\$56,258	\$67,436	19.9%

Data Source: 2010-2023 ACS5 - DP02, DP03, DP04, DP05. BLS CPI Calculator

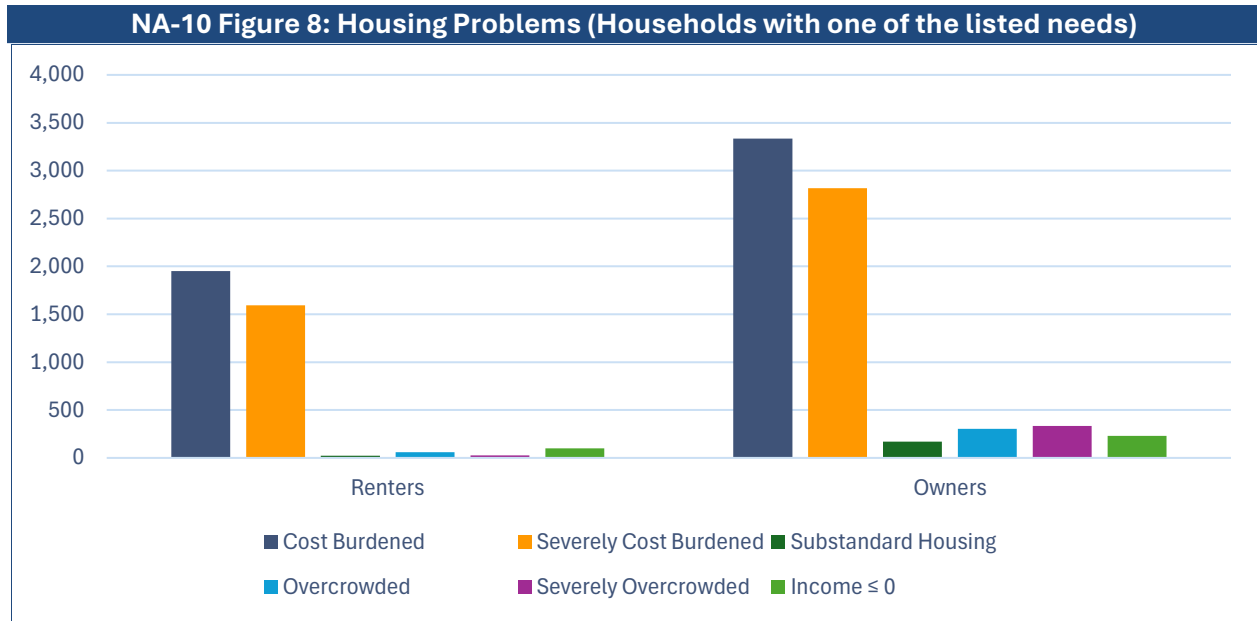


	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	100+% HAMFI
Household contains at least one person 62-74 years of age	1,145	855	1,080	625	2,340
Household contains at least one person age 75 or older	809	685	565	195	665
Households with one or more children 6 years old or younger	985	640	870	505	1,135

Data Source: 2017-2021 CHAS - Tables 5, 7, 13

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Housing Needs Summary Tables



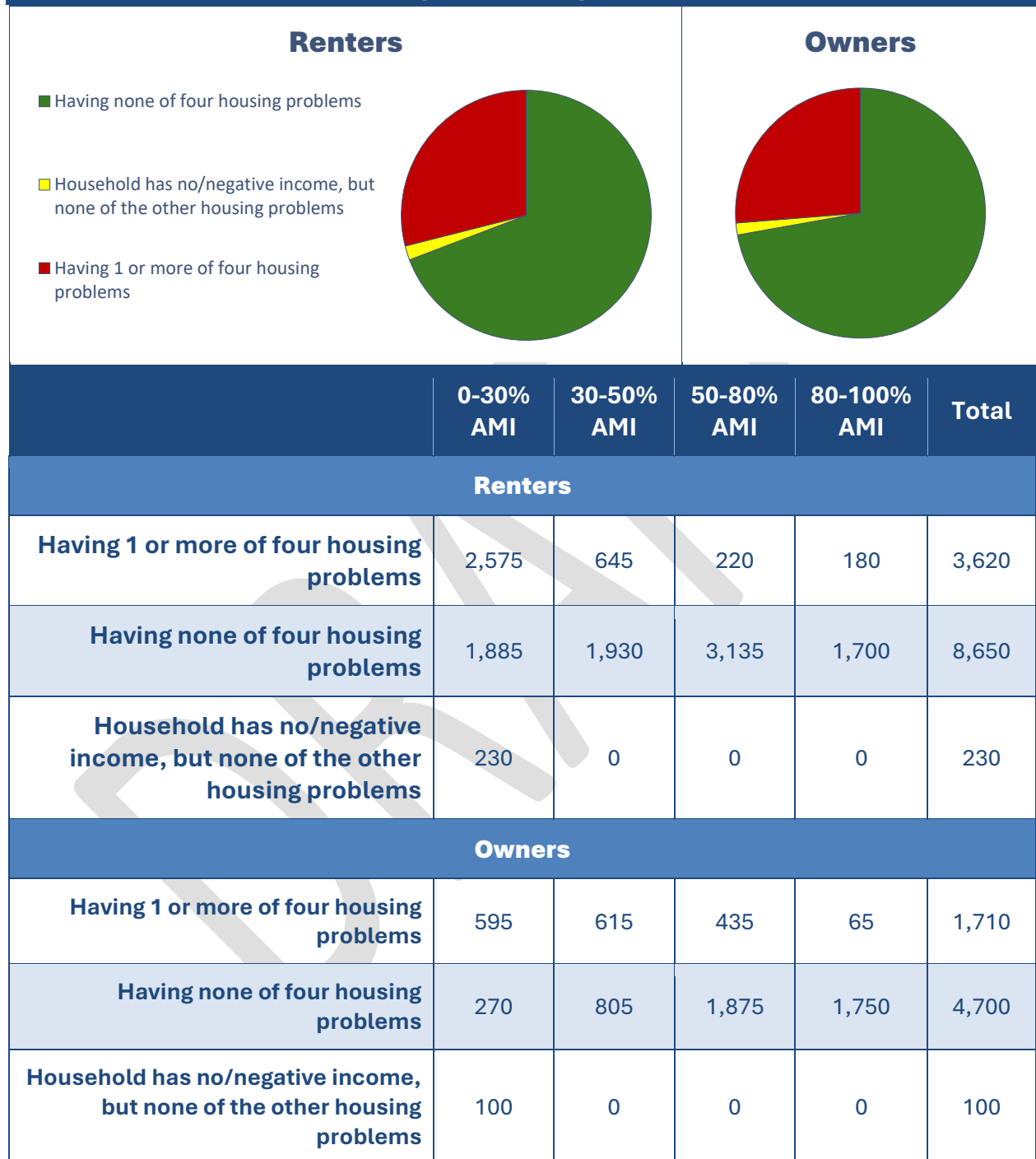
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Owners					
Substandard Housing Lacking complete plumbing or kitchen facilities	20	0	4	0	24
Severely Overcrowded With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	25	25
Overcrowded With 1.01-1.5 people per room (and none of the above problems)	0	30	4	25	59
Severe Housing Cost Burden greater than 50% of income (and none of the above problems)	575	585	420	15	1,595
Housing Cost Burden greater than 30% of income (and none of the above problems)	210	420	930	390	1,950
Zero/negative Income (and none of the above problems)	100	0	0	0	100

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Renters					
Substandard Housing Lacking complete plumbing or kitchen facilities	105	20	20	25	170
Severely Overcrowded With >1.51 people per room (and complete kitchen and plumbing)	90	115	30	100	335
Overcrowded With 1.01-1.5 people per room (and none of the above problems)	85	35	130	55	305
Severe Housing Cost Burden greater than 50% of income (and none of the above problems)	2,300	475	40	0	2,815
Housing Cost Burden greater than 30% of income (and none of the above problems)	840	1,415	1,025	55	3,335
Zero/negative Income (and none of the above problems)	230	0	0	0	230

Data Source: 2017-2021 CHAS - Table 3

Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden.

NA-10 Figure 9: Housing Problems 2



Data Source: 2017-2021 CHAS - Tables 2, 3

NA-10 Figure 10: Cost Burden > 30%								
	< 30% AMI	30-50% AMI	50-80% AMI	Total	< 30% AMI	30-50% AMI	50-80% AMI	Total
	Renters				Owners			
Small family	195	770	510	1,500	50	80	390	895
Large family	180	35	15	230	0	40	110	190
Elderly family	50	90	140	310	20	135	95	330
Elderly non-family	305	200	65	580	130	130	175	490
Other	200	380	370	964	10	65	165	475
Total	930	1,475	1,100	3,584	210	450	935	2,380

Data Source: 2017-2021 CHAS Table 7

NA-10 Figure 11: Cost Burden > 50%								
	< 30% AMI	30-50% AMI	50-80% AMI	Total	< 30% AMI	30-50% AMI	50-80% AMI	Total
	Renters				Owners			
Small family	850	145	20	1,015	165	75	235	485
Large family	105	0	0	105	10	90	10	110
Elderly family	100	4	0	104	110	85	75	274
Elderly non-family	470	75	15	560	195	245	15	474
Other	905	290	4	1,199	115	90	90	305
Total	2,430	514	39	2,983	595	585	425	1,648

Data Source: 2017-2021 CHAS Table 7

NA-10 Figure 12: Crowding (More than one person per room)						
	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	100+% AMI	Total
Renters						
Single family households	110	120	100	145	69	544
Multiple, unrelated family households	15	0	40	0	30	85
Other, non-family households	50	30	20	10	35	145
Total need by income	175	150	160	155	130	770
Owners						
Single family households	0	30	4	25	65	124
Multiple, unrelated family households	0	0	0	25	30	55
Other, non-family households	0	0	0	0	4	4
Total need by income	0	30	4	50	100	184

Data Source: 2017-2021 CHAS - Table 10

NA-10 Figure 13: Crowding (Households With Children)								
	0-30% AMI	30-50% AMI	50-80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	Total
	Renters				Owners			
Lower Bound	0	0	0	0	0	0	0	0
Upper Bound	175	150	160	485	0	30	4	34

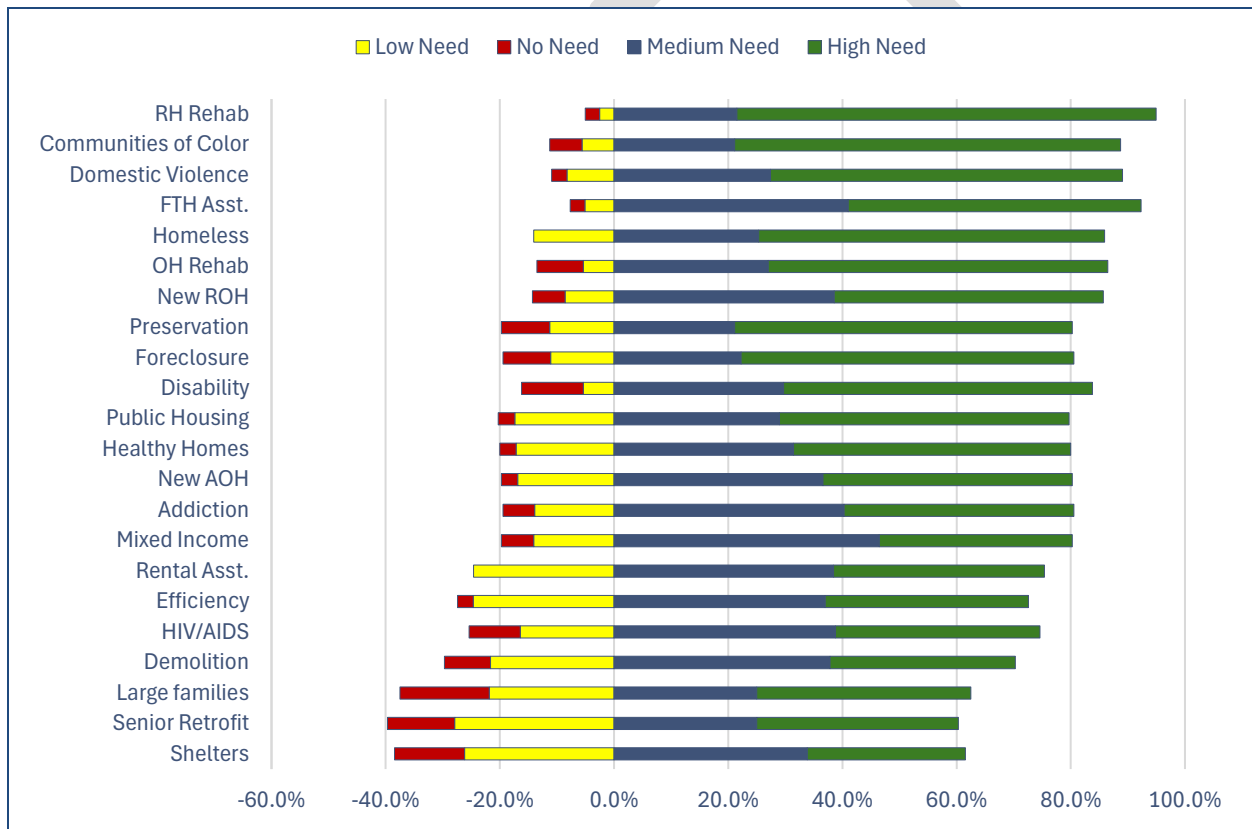
Data Notes: Pawtucket, like most jurisdictions, does not track crowding specifically for households with children. Using the data from CHAS Table 13 (Tenure by Year Structure Built by Household Income by Presence of Children), we can put an upper and lower bound on the possible number of overcrowded households with children by tenure and income level. We use the definition from CHAS Table 13 of children being aged six or younger. Unfortunately, as is often the case, these ranges are not very helpful – the minimum for each category is zero and the maximum is the known number of crowded households for each tenure/income category.

Data Source: 2017-2021 CHAS - Tables 10, 13

Survey Results

CEW’s Housing and Community Development survey asked respondents to rank several housing needs on a four-point scale: no need, low need, medium need, or high need. A weighted total score is then calculated and used to rank the needs. The top ten housing needs identified by survey respondents are:

1. Rental housing rehabilitation (94.9% medium or high need).
2. Homeownership in communities of color (88.7% medium or high need).
3. Supportive housing for victims of domestic violence (89.0% medium or high need).
4. First-time homebuyer assistance (92.3% medium or high need).
5. Supportive housing for the homeless (85.9% medium or high need).
6. Homeowner housing rehabilitation (86.5% medium or high need).
7. Construction of new affordable housing for RENT (85.7% medium or high need).
8. Historic Preservation (80.3% medium or high need).
9. Foreclosure prevention (80.6% medium or high need).
10. Supportive housing for persons with a disability (83.8% medium or high need).



	Definition	No Need	Low Need	Medium Need	High Need
RH Rehab	Rental housing rehabilitation	2.5%	2.5%	21.5%	73.4%
Communities of Color	Homeownership in communities of color	5.6%	5.6%	21.1%	67.6%

	Definition	No Need	Low Need	Medium Need	High Need
Domestic violence	Supportive housing for victims of domestic violence	2.7%	8.2%	27.4%	61.6%
FTH Asst.	First-time homebuyer assistance	2.6%	5.1%	41.0%	51.3%
Homeless	Supportive housing for the homeless	0.0%	14.1%	25.4%	60.6%
OH Rehab	Homeowner housing rehabilitation	8.1%	5.4%	27.0%	59.5%
New ROH	Construction of new affordable housing for rent	5.7%	8.6%	38.6%	47.1%
Preservation	Historic Preservation	8.5%	11.3%	21.1%	59.2%
Foreclosure	Foreclosure prevention	8.3%	11.1%	22.2%	58.3%
Disability	Supportive housing for persons with a disability	10.8%	5.4%	29.7%	54.1%
Public Housing	Increase in Public Housing	2.9%	17.4%	29.0%	50.7%
Healthy Homes	Programs to address home-based health issues (lead, radon, asbestos, etc.)	2.9%	17.1%	31.4%	48.6%
New AOH	Construction of new affordable housing for sale	2.8%	16.9%	36.6%	43.7%
Addiction	Recovery housing for persons with alcohol or drug addiction	5.6%	13.9%	40.3%	40.3%
Mixed Income	Mixed-income housing	5.6%	14.1%	46.5%	33.8%
Rental Asst.	Rental and utilities assistance	0.0%	24.6%	38.5%	36.9%
Efficiency	Energy efficiency upgrades	2.7%	24.7%	37.0%	35.6%
HIV/AIDS	Housing for persons living with HIV/AIDS and their families	9.0%	16.4%	38.8%	35.8%
Demolition	Demolition of dilapidated housing	8.1%	21.6%	37.8%	32.4%
Large families	Housing designed for larger families (6 or more persons living together)	15.6%	21.9%	25.0%	37.5%

	Definition	No Need	Low Need	Medium Need	High Need
Senior Retrofit	Retrofit existing housing to meet seniors' needs	11.8%	27.9%	25.0%	35.3%
Shelters	Additional Homeless Shelters	12.3%	26.2%	33.8%	27.7%

Describe the number and type of single person households in need of housing assistance.

Pawtucket has 9,963 single person households, including 3,752 senior single person households. According to the 2019-2023 ACS, the median rents for Pawtucket 0-, 1-, 2-, and 3-bedroom units were \$760, \$917, \$1,240, and \$1,300 respectively. Looking at the table below, we can see that this likely puts many single person households in the **cost burdened** or **severely cost burdened** categories depending on their age, sex, and size of rental unit. Single men aged 65 and older who are living alone have the lowest earnings, averaging \$21,309 annually, putting this group at the highest need for housing assistance and at the greatest risk of homelessness.

	#	Earnings	0 Beds	1 Bed	2 Beds	3 Beds
Single Female (<65)	3,021	\$44,214	20.6%	24.9%	33.7%	35.3%
Single Female (65+)	2,246	\$25,897	35.2%	42.5%	57.5%	60.2%
Single Male (<65)	3,190	\$41,756	21.8%	26.4%	35.6%	37.4%
Single Male (65+)	1,506	\$21,309	42.8%	51.6%	69.8%	73.2%

Data Source: 2023 ACS5 - B19215, B25031, DP02

Homelessness

According to Rhode Island Coalition to End Homelessness, 820 individuals experienced homelessness in 2024. Further, by the 2024 Point in Time count we can estimate that on any given night 232 homeless persons are sheltered and an additional 112 are unsheltered in the city.

Of the total number of persons experiencing homelessness in 2024, 22 persons were veterans and none were unaccompanied children. Two-hundred and sixty-six were in families with adults and children and 561 were in adult-only households. Data is not available on how many of those 561 adult-only households were single adults.

Foster Care

In Rhode Island, approximately 200 children age out of the foster care system each year. This means they turn 18 without being reunited with their families or being adopted. Aging out can present significant challenges as these young adults transition to independent living, including:

- Homelessness: Many young adults who age out of foster care struggle to find stable housing. Studies show that between 11% and 36% of these youths experience homelessness during their transition to adulthood.)
- Employment and Financial Stability: Securing and maintaining employment can be difficult due to a lack of job experience and necessary life skills. Financial independence is often a significant hurdle. (can stay
- Education: Continuity in education is often disrupted by frequent moves and instability in foster care. This can lead to lower educational attainment and limited opportunities for higher education.
- Mental Health: Many foster youth have experienced trauma, abuse, or neglect, leading to mental health issues such as depression, anxiety, and PTSD. These issues can be exacerbated by the stress of transitioning to independent living.
- Lack of Support Networks: Without a stable family or support system, these young adults may feel isolated and lack the guidance needed to navigate adulthood.
- Substance Abuse: The absence of a supportive environment can increase the risk of substance abuse as a coping mechanism for the challenges they face.

Addressing these challenges requires comprehensive support systems, including access to housing, education, employment opportunities, mental health services, and mentorship programs.

Department of Corrections

In Rhode Island, 124 out of every 100,000 residents are imprisoned, much lower than the national rate of 355 out of 100,000. The Rhode Island Department of Corrections (RIDOC) operates a unified correctional system, meaning that all pretrial detainees and all sentenced offenders (regardless of sentence length or crime) are under the jurisdiction of the RIDOC. During FY 2024 RIDOC processed a total of 2,359 releases, with approximately 7% of sentenced releases self-reported that they were homeless or had no permanent address. Approximately 10.8% of sentenced releases reported returning to a Pawtucket address upon release. During Calendar Year 2024, there were 144 instances of individuals released from a correctional facility to a self-identified Pawtucket address, and another 577 awaiting trial releases.

People re-entering the community from prisons and jails are more likely to be excluded from housing because they have criminal records. Criminal records are also significant barriers to jobs, especially higher-wage employment. Without housing and employment many people re-entering the community are at risk of homelessness. And those who are experiencing homelessness with a criminal record can be homeless for longer periods of time. Many former inmates need reentry services that include education and workforce development programs, and affordable housing options.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Population

Pawtucket has 2,228 people with hearing difficulty, 2,223 people with vision difficulty, 5,324 people with cognitive difficulty, 4,626 people with ambulatory difficulty 2,091 people with self-care difficulty, and 3,918 with independent living difficulty. It is not possible to calculate with any accuracy how many disabled individuals require housing assistance; however, given the size of the population, the need will be significant.

Victims of Domestic Violence

There are a few agencies in and around the Pawtucket area that serve victims of domestic violence. Blackstone Valley Advocacy Center is the largest member agency of the RI Coalition Against Domestic Violence, and provides several statewide programs, while providing specialized services to Providence County and Northern Rhode Island. Day One and Sojourner House also provide services in the Pawtucket area. According to the Coalition Against Domestic Violence, in calendar year 2023 there were 9,362 individuals who were victims of domestic violence who received assistance through the network of agencies providing victim services. Additionally, 278 adults and children stayed in shelters/safe homes, and 58 adults and children lived in transitional housing. According to the 2024 Kids Count Factbook, there were 702 incidents of reported domestic violence in Pawtucket in 2022 which resulted in an arrest – 185 of them with a child present. Importantly, it must be noted that according to the Bureau of Justice Statistics only half of all domestic-violence victimizations are reported to police, with reporting rates similar for intimate-partner violence and violence committed by other relatives. It should be assumed that the actual rates of domestic violence in the city and state are much higher than what is reported.

These populations are discussed in more detail in **Section NA-45: Non-Homeless Special Needs Assessment**.

What are the most common housing problems?

The most common housing problem is cost burden. The HUD Area Median Family Income (HAMFI) is the median family income calculated by HUD for each jurisdiction, so HUD can determine Fair Market Rents (FMRs) and income limits for HUD programs. Pawtucket is part of the Providence-Fall River, RI-MA HUD Metro FMR Area. In the greater Providence-Fall River, RI-MA HUD Metro FMR Area, the median household income is \$85,646, compared to \$67,436 for the city of Pawtucket, or approximately 79% of the area median income of the larger metro area.

HUD categorizes low-income households as follows:

- Extremely Low Income = 0% to 30% Area Median Income
- Very Low Income = >30% to 50% Area Median Income
- Low Income = >50% to 80% Area Median Income

Approximately 19.1% of all households are Extremely Low Income, either having no income or up to 30% HAMFI. Another 13.5% of all households are Very Low Income, earning between 30% and 50% of HAMFI. And another 19.1% of all households are Low Income, earning between 50% and 80% of HAMFI. In total, 51.7% of households in Pawtucket are low-income households. Among these low-income households, 33.5% (5,139 households) have at least one member that is aged 62 or older. Additionally, there are 2,495 low-income households with one or more children aged 6 or younger, representing 16.3% of all low-income households and 8% of total Pawtucket households.

The following housing problems are described below:

- Substandard Housing – Lacking complete plumbing or kitchen facilities
- Overcrowding – With 1.01 to 1.5 people per room
- Severe Overcrowding – With more than 1.51 people per room
- Cost Burden – Households spending more than 30% of income on housing
- Severe Cost Burden – Households spending more than 50% of income on housing

As the data illustrates, the most pronounced housing problems are Cost Burden and Severe Cost Burden. Housing cost burden, as either greater than 30% or 50% of total income spent of housing,

is the most significant housing problem in Pawtucket as with most other municipalities throughout Rhode Island. According to the Comprehensive Housing Affordability Strategy (CHAS) data, there are 3,545 renter households that pay more than 30% of their income on rent, while 6,150 homeowners pay more than 30% of their income on their mortgages.

The 2017-2021 American Community Survey 5-Year estimates and shows that 40.6% of all owner households are cost burdened while 22.3% of all renter households are cost burdened. Combined, 31.2% of all households are spending more than 30% of their income on housing.

Further, housing costs have increased dramatically in the past 5 years, exacerbating the affordability problem in Pawtucket. The median cost of a home has grown 57.3% between 2018 and 2023, from \$181,900 to \$286,200. The average rent for a 2-bedroom apartment has increased 32.5% during this period, from \$936 in 2018 to \$1,240 in 2023. The income needed to afford these housing costs is \$67,436 and \$46,938 respectively. Wage growth over the same time period also increased by 43.7% from \$46,938 to \$67,436. The growth in wages has been stronger than the growth in rents but is far outpaced by the growth in home values. What is unclear from the data is whether or not the wage growth is due to existing households earning more money, or from the influx of higher income households and the exit of lower income household to other communities.

Most other housing problems are not of major concern for Pawtucket's housing stock. The total number of units that lack either complete plumbing or kitchen facilities is 194, or 0.6% of all units. There are a total of 724 units that are either overcrowded (between 1.01-1.5 people per room) or severely overcrowded (with more than 1.51 people per room), 2.3% of all units. While these are important for the households that experience these problems, the limited magnitude of these housing problems is in stark contrast to the significant issue of Housing Cost Burden.

Are any populations/household types more affected than others by these problems?

Housing cost burden appears to disproportionately impact Elderly households – defined as households that have an older individual aged 62 or older as the Head of Household, Spouse, or Sole Member. There are 890 renter households and 820 owner households in the Elderly category that are Cost Burdened. Additionally, there are 664 Elderly renter households and 748 Elderly owner households are Severely Cost Burdened. In total, there are 3,122 Elderly Households that are paying more than 30% of their income on housing. This represents 43.4% of all households that have an older individual aged 62 or older. This is likely due to the fixed incomes of older individuals, and these cost burdened Elderly Households often find it challenging to afford rising costs associated with increasing rents, property taxes, home repairs, at-home care, transportation, and medical costs. Importantly, the other housing problems discussed above (Substandard Housing, Overcrowding, and Severe Overcrowding) are concentrated almost exclusively among low- and moderate-income households.

Racial and ethnic groups disproportionately affected by these problems are discussed in sections NA-15, NA-20, NA-25, and NA-30.

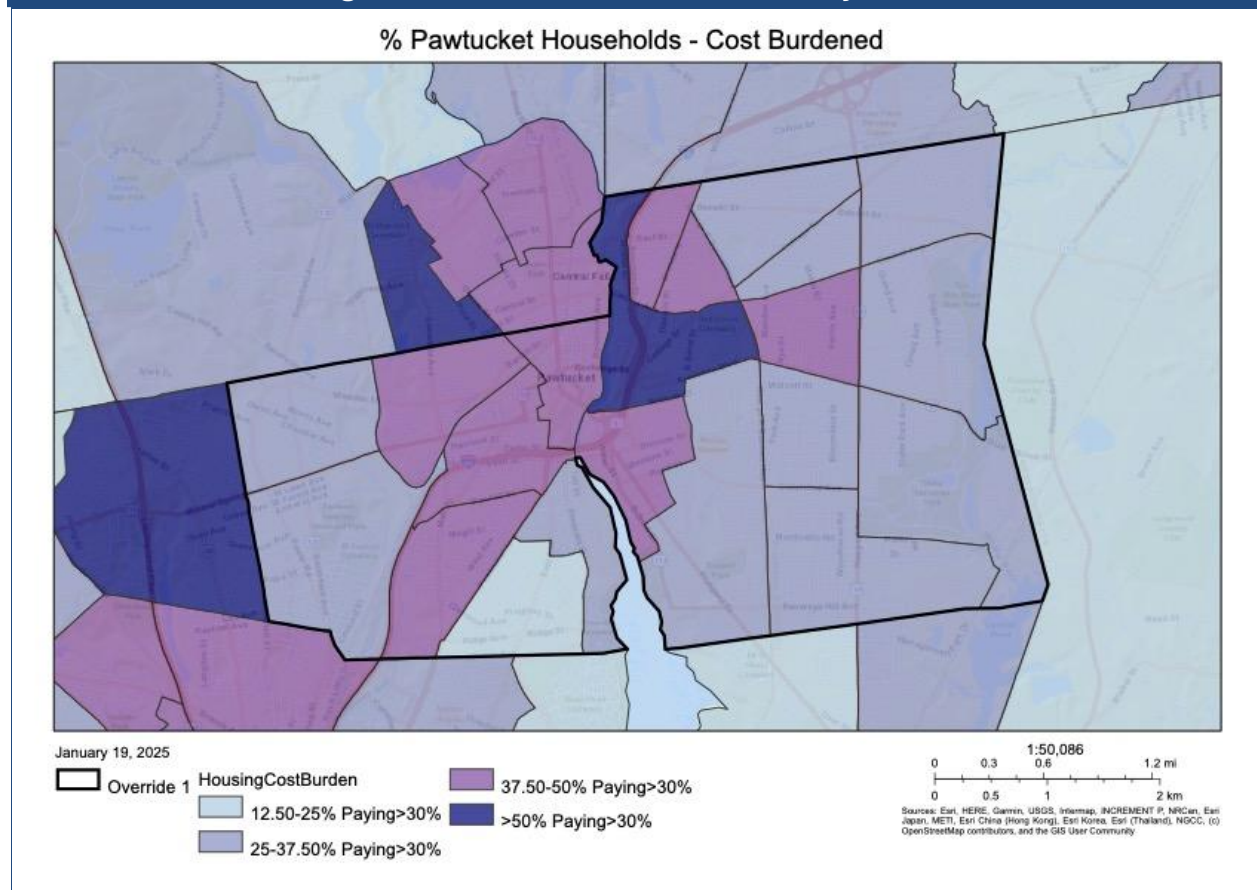
Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the 2021 CHAS data, there are 15,325 low-income households in Pawtucket, out of a total of 31,036 households, 51.7% of all households.

- 5,655 @ 0-30% AMI
- 4,000 @ >30-50% AMI
- 5,670 @ >50-80% AMI

Households with at least one person 75 or older, and households with children under 6 are more likely than average to be low-income. Low-income individuals and families living in Pawtucket often find it difficult to pay their housing costs, particularly due to the lack of affordable housing for the most economically vulnerable populations. Many of these low-income households are spending over 30% of their income on housing and have little savings which could be used in case of an emergency. There can often be instances when low-income families have a major home repair or auto repair need, medical emergency, or become unemployed. Without sufficient savings, a large financial shock can make them late on a rental or mortgage payment and begin the painful process of being evicted or being pushed into foreclosure.

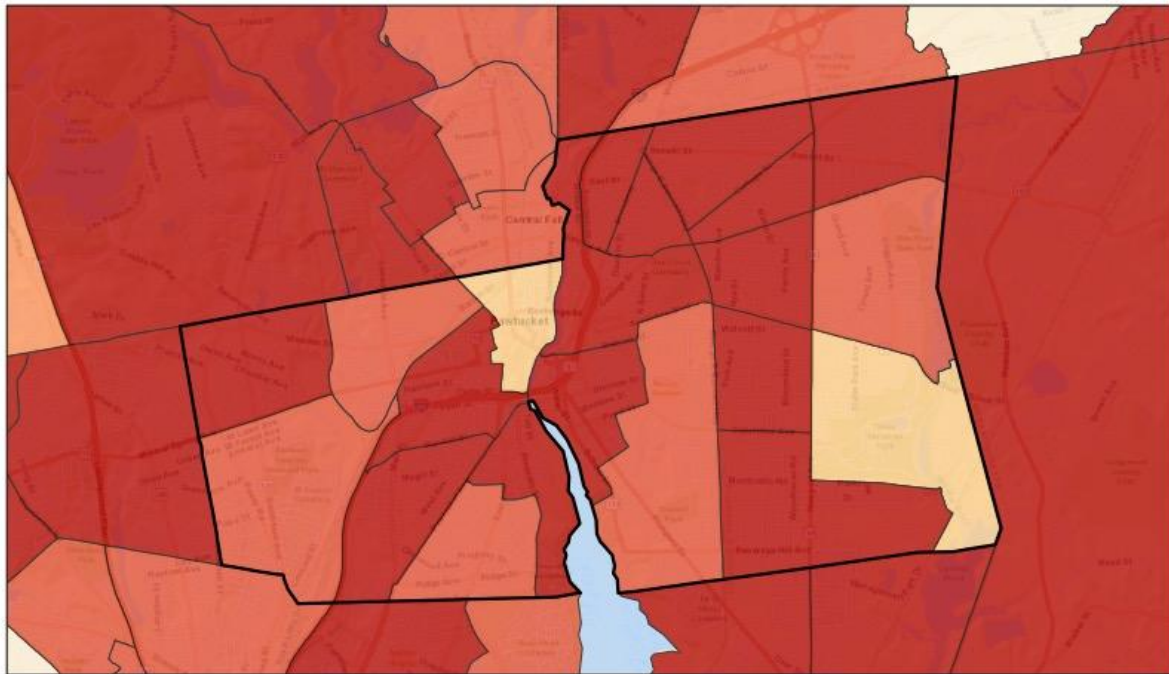
NA-10 Figure 15: Cost Burdened Households by Census Tract



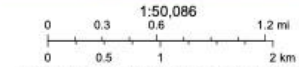
Data Source: HUD – CPD Maps

NA-10 Figure 16: % Severely Cost Burdened Extremely Low Income Households by Census Tract

% ELI Pawtucket Households - Severely Cost Burdened



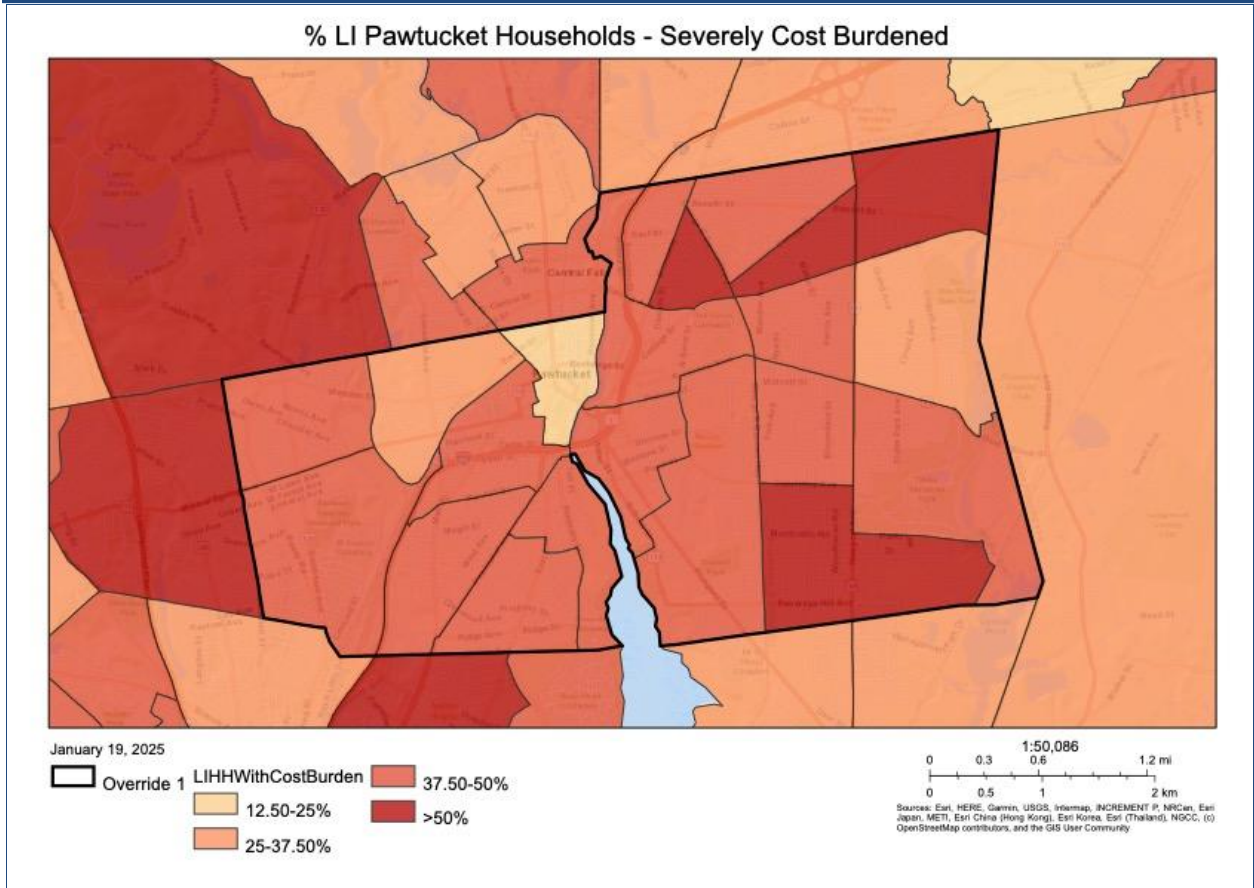
January 19, 2025



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

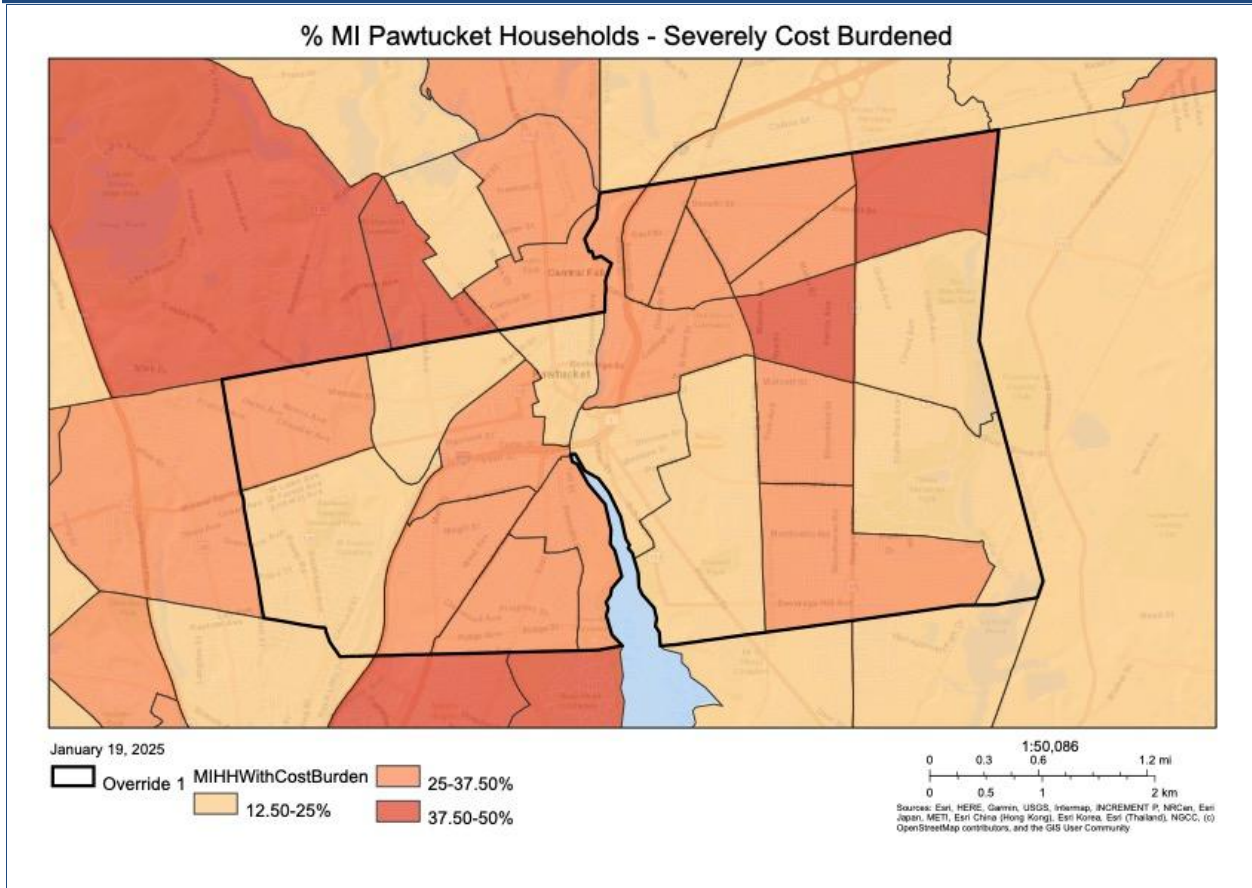
Data Source: HUD – CPD Maps

NA-10 Figure 17: % Severely Cost Burdened Low Income Households by Census Tract



Data Source: HUD – CPD Maps

NA-10 Figure 18: % Severely Cost Burdened Moderate Income Households by Census Tract



Data Source: HUD – CPD Maps

According to the 2023 ACS 5-Year Estimates, there are 15,921 children under 18 living in 9,387 households in Pawtucket. Among these households, 5,673 are married or cohabitating couple households with children, 454 are with an unmarried male head of household and 2,346 are unmarried female head of household. Additionally, there are 389 grandparents who are taking care of their grandchildren. 6,570 children are living in single-parent households. Children living in single-parent families are more likely to live in poverty than children living in two-parent families.

In Pawtucket, 5.2% of married-couple households with children live in poverty versus 27.7% poverty rate among single-parent Pawtucket households with children. Most single-parent families have only one potential wage earner¹, compared with the two potential wage earners in two-parent families.

¹ We note that in table B17010 from which the poverty by family type data is drawn, there is no data on “cohabitating couples.” Thus, it seems that the ACS in this case groups cohabitating couples into the “single householder, no spouse present” category. Therefore, we know that some “single parent” families in these data potentially have two incomes.

It is also likely that many low-income households lack the higher skills and education necessary to gain access to higher-wage jobs. Many are likely working at one or more low-wage jobs that do not pay sufficient wages to meet the increased burden of housing costs. While the City and State are experiencing some of the lowest unemployment rates in history, many of the jobs that have been created since the country has recovered from the Great Recession have been low-skilled and low-wage jobs in service sectors such as hospitality and food service.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The threat of homelessness is strongest among the households that are experiencing extreme cost burdens of 50% or more of their income. In Pawtucket, there are 4,410 households of all income categories that are extremely cost burdened, or 14.2% of all households in the city.

Other housing characteristics associated with instability and increased risk of homelessness include overcrowding and substandard housing units that lack complete plumbing or kitchen facilities. In Pawtucket there are 305 renter households that are overcrowded and another 335 renter households that are severely overcrowded. For homeowners, there are 59 households that are overcrowded and 25 households that are severely overcrowded. There are 170 renter units that lack complete plumbing and kitchen facilities and 24 such owner households.

Another related risk factor is a common phenomenon of “doubling up,” or temporarily living with friends or families due to housing cost burden or other situation (i.e., eviction, foreclosure, loss of employment, etc.). These individuals who are doubled-up or “couch surfing” are considered homeless by HUD’s definition if they are not allowed to stay for more than 14 days but are often not counted in homeless numbers because they are sheltered. While they technically have a roof over their head temporarily, there is a significant risk of them transitioning to street or shelter homelessness. ACS data shows there are 7,855 persons in Pawtucket who are not the spouse, unmarried partner, or child of the householder. These are likely roommates, or parents/siblings of the householder, but some percentage of them may be people who are “doubled up.”

Age of housing is another driver of housing cost burden affecting the stability of low-income homeowners and their risk of becoming homeless. 41.7% of the City’s housing was constructed prior to 1940 with about 5.6% constructed after 2000. The majority, 52.7% of the City’s housing units were built between 1940 and 1999. Older housing stock requires periodic maintenance and upkeep to ensure housing units are safe, warm, clean, and healthy. The cost of maintenance and rehabilitation has increased significantly over the past several years along with general housing costs. This places a significant burden on individual homeowners, especially for older adults who are on a fixed income and are increasingly less able to afford to maintain their homes themselves and require hiring others to do so.

Low-income renters, especially single-income households and those on fixed incomes, are at risk of becoming homeless and are also significantly more likely to have housing cost burdens over 50% of their income. Small interruptions of income, sudden emergencies such as an unforeseen emergency car repair, and increased household expenses have significant consequences when these households lack the savings to bear the costs of these expenses.

Discussion

The data presented above paints a clear picture of the city's housing challenges; primary among them is the issue of affordability. The housing cost burden among the City's low- to moderate-income residents creates significant difficulty for the households and for the city when cost burdens lead to homelessness. The lack of ongoing maintenance of some of the city's housing stock in low- and moderate-income neighborhoods has created situations where units are of substandard quality, are unhealthy, and potentially unsafe for habitation.

While housing problems impact many different demographics in the city, low-income households and elderly households are two groups that are both experience disproportionately high cost-burdens.

- 31.2% of Pawtucket households experience cost burdens greater than 30% percent of household income. Of those households that are extremely low income (0 – 30% of HAMFI), 79.6% have cost burdens that exceed thirty percent of their household income.
- There are a total of 3,122 Elderly households that are cost burdened, paying more than 30% of their income on housing. This represents 43.4% of all the households that have at least one person aged 62 and older.

The very low-income and the elderly both may have difficulty overcoming excessive cost burdens due to the following:

- (1) Very low-income households are unlikely to have income to spare on mobility opportunities like pursuing higher education due to the majority of their paycheck going towards basic necessities.
- (2) Elderly households are on a fixed income. Pawtucket's aging housing stock compounds this due to large maintenance costs.

NA-15 Disproportionately Greater Need: Housing Problems - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at any specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, if 50% of all low-income households within Pawtucket have a housing problem and 60% of low-income Hispanic households have a housing problem, this would be considered an instance of disproportionately greater need. This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI).

In Pawtucket, the total population and the total households are predominantly White; 80% of the population is White, while 83.6% of all the households have a White head of household.

NA-15 Figure 1: Demographics - Race				
	Households		Population	
	#	%	#	%
White	18,242	58.8%	39,893	53.0%
Black or African American	4,141	13.3%	10,964	14.6%
American Indian and Alaska Native	114	0.4%	465	0.6%
Asian	487	1.6%	1,167	1.6%
Native Hawaiian and Other Pacific Islander	46	0.1%	103	0.1%
Some Other Race	3,268	10.5%	8,644	11.5%
Two or More Races	4,738	15.3%	14,044	18.7%
Total	31,036	100%	75,280	100%

Data Source: 2019-2023 ACS - B25006, DP05

NA-15 Figure 2: Demographics - Ethnicity				
	Households		Population	
	#	%	#	%
Hispanic or Latino	6,185	19.9%	18,485	24.6%
White, Not Hispanic or Latino	17,071	55.0%	35,903	47.7%
Other Race, Not Hispanic or Latino	7,780	25.1%	20,892	27.8%
Total	31,036	100.0%	75,280	100.0%

Data Source: 2019-2023 ACS - B11001H, B11001I, DP05

Per HUD regulations, Pawtucket must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each racial and ethnic category, the data also provide information that can be useful in describing overall need.

As discussed above, housing problems are defined as having one of the following four living conditions:

- Lacking complete plumbing (including hot and cold running water, a flush toilet, and a bathtub or shower)
- Lacking complete kitchen facilities (including a kitchen sink; a cooking stove, built-in burners, or a microwave oven; and a refrigerator)
- Overcrowding with more than 1.01 persons per room (not including bathrooms, porches, foyers, halls, or half-rooms)
- Cost burden of spending more than 30% of household income on housing

NA-15 Figure 3: Housing Cost Burden by Tenure						
	Owners		Renters		Total	
	#	%	#	%	#	%
Cost Burden <=30%	10,030	70.9%	8,715	56.2%	18,745	63.2%
Cost Burden >30% to <=50%	2,380	16.8%	3,590	23.1%	5,970	20.1%
Cost Burden >50%	1,644	11.6%	2,979	19.2%	4,623	15.6%
Cost Burden not available	100	0.7%	230	1.5%	330	1.1%
Total	14,154	100.0%	15,514	100.0%	29,668	100.0%

Data Source: 2017-2021 CHAS Table 9

To reiterate, 31.2% of all the households in Pawtucket are cost burdened, with owner-occupied households being most likely to be cost burdened compared to renter-occupied housing. 22.3% of all the renter households are cost burdened compared to 40.6% of owner-occupied households.

NA-15 Figure 4: Disproportionally Greater Need - Housing Problems (0 - 30% AMI)

	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	4,220	74.6%	1,105	19.5%	330	5.8%	5,655
White	1,775	76.2%	380	16.3%	175	7.5%	2,330
Black / African American	680	78.2%	190	21.8%	0	0.0%	870
Asian	45	81.8%	10	18.2%	0	0.0%	55
American Indian, Alaska Native	8	66.7%	4	33.3%	0	0.0%	12
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	1,140	69.1%	450	27.3%	60	3.6%	1,650

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Of all the income levels within Pawtucket, households within the 0-30% AMI category have the highest percentage of households with one or more of four housing problems. Approximately 74.6% of all households in this income category have one or more housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 76.2% of White households in the 0-30% AMI income group have one or more of four housing problems and 78.2% of Black/African American households in the 0-30% AMI income group have one or more of four housing problems. 81.8% of Asian households in the 0-30% AMI income group have one or more of four housing problems. 66.7% of American Indian or Alaska Native households in the 0-30% AMI income group have one or more of four housing problems. There are no Pacific Islander households in the 0-30% income range.

When considering ethnicity and this income category, 69.1% of Hispanic households have one or more of four housing problems.

No racial or ethnic group in the 0-30% income range exhibits disproportionate need based on the HUD definition.

NA-15 Figure 5: Disproportionally Greater Need - Housing Problems (30 - 50% AMI)							
	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	3,090	77.3%	905	22.7%	0	0.0%	3,995
White	1,810	79.4%	470	20.6%	0	0.0%	2,280
Black / African American	400	74.1%	140	25.9%	0	0.0%	540
Asian	8	18.6%	35	81.4%	0	0.0%	43
American Indian, Alaska Native	10	100.0%	0	0.0%	0	0.0%	10
Pacific Islander	4	100.0%	0	0.0%	0	0.0%	4
Hispanic	585	76.5%	180	23.5%	0	0.0%	765

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Of all the income levels within Pawtucket, households within the 30-50% AMI category have the second-highest percentage of households with one or more of four housing problems. 77.3% of all households in this income category have one or more housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

Within this income group American Indian, Alaska Native, and Pacific Islander households have a disproportionate need for assistance. However, we note the extremely small sample size of these households.

NA-15 Figure 6: Disproportionally Greater Need - Housing Problems (50 - 80% AMI)

	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	2,610	46.0%	3,060	54.0%	0	0.0%	5,670
White	1,420	48.5%	1,505	51.5%	0	0.0%	2,925
Black / African American	425	57.4%	315	42.6%	0	0.0%	740
Asian	25	38.5%	40	61.5%	0	0.0%	65
American Indian, Alaska Native	15	78.9%	4	21.1%	0	0.0%	19
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	480	33.7%	945	66.3%	0	0.0%	1,425

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Among all households within the 50-80% AMI category, approximately 46.8% have one or more housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 48.5% of White households in this income group have one or more of four housing problems, 57.4% of Black/African American households and 38.5% of Asian households in this income group have one or more of four housing problems. When considering ethnicity and this income category, 33.7% of Hispanic households have one or more of four housing problems.

Within this income group, Black / African American households and American Indian and Alaska Native households have a disproportionate need for assistance. However, we note the extremely small sample size of American Indian and Alaska Native households.

NA-15 Figure 7: Disproportionally Greater Need - Housing Problems (80 - 100% AMI)

	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	690	18.7%	3,005	81.3%	0	0.0%	3,695
White	345	20.0%	1,380	80.0%	0	0.0%	1,725
Black / African American	60	10.9%	490	89.1%	0	0.0%	550
Asian	25	39.1%	39	60.9%	0	0.0%	64
American Indian, Alaska Native	0	n/a	0	n/a	0	n/a	0
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	210	21.6%	760	78.4%	0	0.0%	970

Data Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2017-2021 CHAS - Tables 1, 9

Unsurprisingly, the 80-100% AMI income group has the lowest percentage of households with one or more of four housing problems. 18.7% of all households in this income category have one or more housing problems.

Within this income group, Asian households have a disproportionate need for assistance.

Discussion

Reviewing all the information above, the following are instances of disproportionate greater need.

- Among extremely low-income households earning less than 30% of area median income, no specific racial or ethnic group has a disproportionate need for assistance.
- Among very low-income households earning between 30% and 50% of area median income, American Indian, Alaska Native, and Pacific Islander households have a disproportionate need for assistance. However, we note the extremely small sample size of these households.
- Among low-income households earning between 50% and 80% of area median income, Black / African American and American Indian and Alaska Native households have a disproportionate need for assistance. However, we note the extremely small sample size of the American Indian and Alaska Native households.
- Among moderate income households earning between 80% and 100% of area median income, Asian households have a disproportionate need for assistance.

DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at any specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, if 50% of all low-income households within Pawtucket have a severe housing problem and 60% of low-income Hispanic households have a severe housing problem, this would be considered an instance of disproportionately greater need. This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). As discussed above, severe housing problems are defined as having one of the following four living conditions:

- Lacking complete plumbing (including hot and cold running water, a flush toilet, and a bathtub or shower)
- Lacking complete kitchen facilities (including a kitchen sink; a cooking stove, built-in burners, or a microwave oven; and a refrigerator)
- Severe Overcrowding with more than 1.5 persons per room (not including bathrooms, porches, foyers, halls, or half-rooms)
- Severe Cost Burden of spending more than 50% of household income on housing

NA-20 Figure 1: Disproportionately Greater Need - Severe Housing Problems (0 - 30% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	3,170	56.1%	2,155	38.1%	330	5.8%	5,655
White	1,375	59.0%	780	33.5%	175	7.5%	2,330
Black / African American	595	68.4%	275	31.6%	0	0.0%	870
Asian	40	66.7%	20	33.3%	0	0.0%	60
American Indian, Alaska Native	8	66.7%	4	33.3%	0	0.0%	12

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	890	53.9%	700	42.4%	60	3.6%	1,650

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Of all the income levels within Pawtucket, households within the 0-30% AMI category have the highest percentage of households with one or more of four severe housing problems. 56.1% of all households in this income category have one or more severe housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 59% of White households in the 0-30% AMI income group have one or more of four severe housing problems and 68.4% of Black/African American households in the 0-30% AMI income group have one or more of four severe housing problems. 66.7% of Asian households in the 0-30% AMI income group have one or more of four severe housing problems. 66.7% of American Indian or Alaska Native households in the 0-30% AMI income group have one or more of four severe housing problems. There are no Pacific Islander households in the 0-30% AMI income category. 53.9% of Hispanic households have one or more of four housing problems.

Compared to the City as a whole, Black, Asian, and American Indian/Alaska Native households earning 0-30% AMI have a disproportionate need for assistance. However we note the small sample size of AIAN households.

NA-20 Figure 2: Disproportionally Greater Need - Severe Housing Problems (30 - 50% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	1,260	31.5%	2,735	68.5%	0	0.0%	3,995
White	735	32.3%	1,540	67.7%	0	0.0%	2,275

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
Black / African American	125	23.1%	415	76.9%	0	0.0%	540
Asian	0	0.0%	45	100.0%	0	0.0%	45
American Indian, Alaska Native	0	0.0%	10	100.0%	0	0.0%	10
Pacific Islander	4	100.0%	0	0.0%	0	0.0%	4
Hispanic	275	35.5%	500	64.5%	0	0.0%	775

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Of all the income levels within Pawtucket, households within the 30-50% AMI category have the second-highest percentage of households with one or more of four severe housing problems. 31.5% of all households in this income category have one or more severe housing problems. As discussed in the previous section, housing cost burden is the most common housing problem, vastly surpassing every other housing problem combined. In each of these sections, when discussing housing problems, housing cost burden is the primary challenge.

As shown in the table above, when considering race, 32.3% of White households in the 30-50% AMI income group have one or more of four severe housing problems and 23.1% of Black/African American households in the 0-30% AMI income group have one or more of four severe housing problems. No Asian or American Indian or Alaska Native households in the 0-30% AMI income group have one or more of four severe housing problems. 100% of Pacific Islander households in the 30-50% AMI income group have one or more of the severe housing problems. When considering ethnicity and this income category, 35.1% of Hispanic households have one or more of four housing problems.

In the 30-50% AMI income category, Pacific Islander households have a disproportionate need for assistance. However, we note the very small sample size of this group.

NA-20 Figure 3: Disproportionally Greater Need - Severe Housing Problems (50 - 80% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	655	11.6%	5,010	88.4%	0	0.0%	5,665
White	400	13.7%	2,525	86.3%	0	0.0%	2,925
Black / African American	60	8.2%	675	91.8%	0	0.0%	735
Asian	0	0.0%	75	100.0%	0	0.0%	75
American Indian, Alaska Native	15	78.9%	4	21.1%	0	0.0%	19
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	120	8.4%	1,305	91.6%	0	0.0%	1,425

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Approximately 11.6% of all households in the 50-80% AMI income category have one or more severe housing problems. As shown in the table above, when considering race, 13.7% of White households in this income group have one or more of four severe housing problems, 8.2% of Black/African American households in this income group have one or more of four severe housing problems, and 0% of Asian households in this income group have one or more severe housing problems. 78.9% of American Indian or Alaska Native households in this income group have one or more of four severe housing problems, and There are no Pacific Island households in this income group according to the available data. 7.2% of Hispanic households in this income group have one or more of four severe housing problems.

In the 50-80% AMI income category, American Indian and Alaska Native households have a disproportionate need for assistance. However, we note the very small sample size of this group.

NA-20 Figure 4: Disproportionally Greater Need - Severe Housing Problems (80 - 100% AMI)

	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other severe housing problems		Total
	#	%	#	%	#	%	
Jurisdiction as a whole	245	6.6%	3,450	93.4%	0	0.0%	3,695
White	80	4.6%	1,650	95.4%	0	0.0%	1,730
Black / African American	0	0.0%	550	100.0%	0	0.0%	550
Asian	25	39.1%	39	60.9%	0	0.0%	64
American Indian, Alaska Native	0	n/a	0	n/a	0	n/a	0
Pacific Islander	0	n/a	0	n/a	0	n/a	0
Hispanic	135	13.9%	835	86.1%	0	0.0%	970

Data Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Data Source: 2017-2021 CHAS - Tables 2, 9

Similar to the previous section, the 80-100% AMI income group has the lowest percentage of households with one or more of four severe housing problems. 6.6% of all households in this income category have one or more severe housing problems.

In the 80-100% AMI income category, Asian households have a disproportionate need for assistance.

Discussion

Reviewing all the information above, the following are instances of disproportionate greater need.

- Compared to the City as a whole, Black, Asian, and American Indian/Alaska Native households earning 0-30% AMI have a disproportionate need for assistance. However we note the small sample size of AIAN households.
- In the 30-50% AMI income category, Pacific Islander households have a disproportionate need for assistance. However, we note the very small sample size of this group.
- In the 50-80% AMI income category, American Indian and Alaska Native households have a disproportionate need for assistance. However, we note the very small sample size of this group.
- In the 80-100% AMI income category, Asian households have a disproportionate need for assistance.

DRAFT

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. In this section, the analysis is specifically on the housing cost burden.

NA-25 Figure 1: Disproportionately Greater Need - Housing Cost Burden								
	No Cost Burden <=30% of Income on Housing		Cost Burden of 30-50% of Income on Housing		Severe Cost Burden of >50% of Income on Housing		No / negative income (not computed)	
	#	%	#	%	#	%	#	%
Jurisdiction as a whole	18,745	63.2%	5,970	20.1%	4,623	15.6%	330	1.1%
White	10,310	64.7%	3,130	19.6%	2,315	14.5%	175	1.1%
Black or African American	2,560	61.8%	885	21.4%	700	16.9%	0	0.0%
Asian	395	78.2%	70	13.9%	40	7.9%	0	0.0%
American Indian or Alaska Native	10	25.6%	10	25.6%	19	48.7%	0	0.0%
Pacific Islander	10	71.4%	0	0.0%	4	28.6%	0	0.0%
Hispanic	3,945	62.9%	1,125	17.9%	1,145	18.2%	60	1.0%
Multiracial or Other	1,515	54.9%	750	27.2%	400	14.5%	95	3.4%

Data Source: 2017-2021 CHAS - Table 9

Discussion

Using HUD's definition, no racial or ethnic group in Pawtucket is disproportionately more likely to spend more than 30% but no more than 50% of its monthly income on housing.

American Indian, Alaska Native, and Pacific Islander households in Pawtucket are disproportionately more likely to spend more than 50% of their monthly income on housing. However, we note the extremely small sample size of these communities.

Alaska Native, and Pacific Islander households in Pawtucket are disproportionately **less** likely to spend 30% of their monthly income or less on housing. However, we note the extremely small sample size of these communities.

In sum, the data highlights that 35.7% (10,593) of all households in Pawtucket suffer from a housing cost burden and reinforces the ongoing discussion that cost burden is the most significant housing problem in Pawtucket.

DRAFT

NA-30 Disproportionately Greater Need: Discussion - 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As previously discussed, a disproportionately greater need exists when the members of racial or ethnic group at any specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Based on the available data discussed above, here are a few instances of racial or ethnic groups that have a disproportionately greater need. These include the following noted in NA-15, NA-20, and NA-25:

Housing Problems

- Among extremely low-income households earning less than 30% of area median income, no specific racial or ethnic group has a disproportionate need for assistance.
- Among very low-income households earning between 30% and 50% of area median income, American Indian, Alaska Native, and Pacific Islander households have a disproportionate need for assistance. However, we note the extremely small sample size of these households.
- Among low-income households earning between 50% and 80% of area median income, American Indian and Alaska Native households have a disproportionate need for assistance. However, we note the extremely small sample size of these households.
- Among moderate income households earning between 80% and 100% of area median income, Asian households have a disproportionate need for assistance.

Severe Housing Problems

- Compared to the City as a whole, Black, Asian, and American Indian/Alaska Native households earning 0-30% AMI have a disproportionate need for assistance. However we note the small sample size of AIAN households.
- In the 30-50% AMI income category, Pacific Islander households have a disproportionate need for assistance. However, we note the very small sample size of this group.
- In the 50-80% AMI income category, American Indian and Alaska Native households have a disproportionate need for assistance. However, we note the very small sample size of this group.
- In the 80-100% AMI income category, Asian households have a disproportionate need for assistance.

Cost Burden

- Using HUD's definition, no racial or ethnic group in Pawtucket is disproportionately more likely to spend more than 30% but no more than 50% of its monthly income on housing.
- American Indian, Alaska Native, and Pacific Islander households in Pawtucket are disproportionately more likely to spend more than 50% of their monthly income on housing. However, we note the extremely small sample size of these communities.
- Alaska Native, and Pacific Islander households in Pawtucket are disproportionately **less** likely to spend 30% of their monthly income or less on housing. However, we note the extremely small sample size of these communities.

- In sum, the data highlights that 35.7% (10,593) of all households in Pawtucket suffer from a housing cost burden and reinforces the ongoing discussion that cost burden is the most significant housing problem in Pawtucket.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Below we list the 19 census tracts either wholly or partially in Pawtucket. For each tract we list the total number of households and the percentage of by race and ethnicity. Using the HUD definition of disproportionate of 10 percentage points away from the average for the city as a whole, we highlight the tracts where a certain group is disproportionately **over-** or **under-** represented.

NA-30 Figure 1: Race and Ethnicity by Census Tract									
	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
Pawtucket	58.8%	13.3%	0.4%	1.6%	0.1%	10.5%	15.3%	19.9%	31,036
44007015000	51.2%	12.6%	0.4%	2.9%	0.0%	11.3%	21.5%	21.2%	1,784
44007015100	37.0%	21.6%	0.0%	1.0%	0.0%	12.3%	28.0%	26.6%	1,774
44007015200	40.2%	14.2%	2.7%	0.4%	0.0%	19.5%	23.0%	30.0%	1,738
44007015300	41.5%	24.0%	0.0%	0.0%	0.0%	15.1%	19.4%	38.4%	903
44007015400	49.2%	13.5%	1.3%	0.0%	0.0%	21.8%	14.2%	30.5%	853
44007015500	50.6%	25.5%	0.0%	0.2%	0.0%	16.3%	7.4%	29.8%	1,915
44007015600	72.0%	14.9%	0.0%	1.8%	0.0%	1.1%	10.1%	8.0%	1,065
44007015700	87.5%	1.1%	1.7%	0.1%	0.0%	4.0%	5.5%	9.4%	1,452
44007015800	77.3%	3.2%	0.0%	1.6%	0.0%	9.1%	8.8%	15.4%	1,455
44007015900	67.8%	9.3%	0.0%	2.6%	0.0%	14.5%	5.7%	15.5%	1,410
44007016000	47.2%	13.9%	0.0%	0.0%	0.0%	9.4%	29.4%	28.8%	1,579
44007016100	34.4%	22.5%	0.1%	2.0%	0.0%	17.3%	23.8%	25.1%	1,901
44007016300	72.4%	11.4%	0.0%	1.7%	0.0%	7.1%	7.5%	9.7%	1,145
44007016400	42.4%	19.4%	0.0%	0.0%	0.0%	15.8%	22.4%	20.8%	1,966

	White	Black	AI/NA	Asian	NH/PI	Other	Multi-Racial	Latino	Total Households
44007016500	88.4%	1.5%	0.6%	2.1%	0.0%	0.0%	7.4%	2.5%	1,843
44007016600	45.9%	35.3%	0.0%	2.0%	0.0%	10.7%	6.2%	21.7%	868
44007016700	53.5%	21.3%	0.6%	3.4%	0.0%	10.9%	10.4%	25.2%	1,576
44007016800	87.6%	1.6%	0.0%	0.7%	0.0%	1.1%	8.9%	5.1%	1,234
44007016900	81.6%	3.3%	0.0%	0.9%	0.0%	8.9%	5.3%	8.8%	875
44007017000	60.5%	4.4%	0.0%	4.0%	0.0%	4.1%	27.0%	17.9%	1,839
44007017100	67.2%	8.3%	0.0%	3.6%	2.5%	9.0%	9.4%	22.6%	1,861

Data Source: 2019-2023 ACS – B11001I, B25006

NA-35 Public Housing – 91.205(b)

Introduction

The Pawtucket Housing Authority owns, manages, and maintains 784 units of public housing across five developments in the city. 623 of these units are for the elderly or disabled populations. An additional 161 units are for families.

These developments are occupied by 759 households, for a utilization rate of 96.8%. Of these households, 81.2% are extremely low income (<30% AMI), 15.1% are very low income (30-50% AMI), and 3.2% are low income (50-80% AMI). In these 759 households there are 1,135 total residents. 45.9% of residents are elderly, and 37.9% are disabled.

		Units		Households			Residents		
		#	#	< 30% AMI	30-50% AMI	50-80% AMI	#	Elderly	Disabled
Burns Manor	Elderly	92	88	72.7%	22.7%	4.5%	95	95.8%	28.4%
Fogarty Manor	Elderly	248	240	80.8%	16.3%	2.5%	271	95.2%	30.3%
Galego Court	Family	161	155	71.0%	21.9%	5.8%	446	7.0%	18.6%
Kennedy Manor	Elderly or Disabled	171	168	91.1%	7.1%	1.2%	208	34.6%	75.0%
St. Germain Manor	Elderly or Disabled	112	108	88.0%	8.9%	2.8%	115	60.0%	71.3%
Total		784	759	81.2%	15.1%	3.2%	1,135	45.9%	37.9%

Data Source: Pawtucket Housing Authority

Additionally, the Pawtucket Housing Authority has in its portfolio the LIHTC property Park Manor, with 27 households, 40.7% of which are extremely low income, 18.5% are very low income, and 37% are low income.

The Pawtucket Housing Authority has a total of 699 Housing Choice Vouchers available with a current utilization of 666 vouchers as of November 2024, resulting in a leasing percentage of 95.9%. Among the total number of vouchers available through PHA, 101 are Mainstream Vouchers for non-elderly adults with disabilities, and 5 VASH vouchers for Veterans. The total budgetary authority for 2024 was \$7,822,715.

NA-35 Figure 1: Public Housing by Program Type									
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units / vouchers in use	0	0	784	699	7		5	0	101

Data Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
 Data Source: PIC (PIH Information Center)

NA-35 Figure 2: Characteristics of Public Housing Residents by Program Type									
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	12,546	13,117	0	13,138	18,985	0	
Average length of stay	0	0	6	6	0	6	0	0	
Average Household size	0	0	1	2	0	2	2	0	
# Homeless at admission	0	0	0	2	0	0	2	0	
# of Elderly Program Participants (>62)	0	3	521	135	60	121	1	0	
# of Disabled Families	0	0	378	241	0	183	4	0	
# of Families requesting accessibility features	0	0	1,044						
# of HIV/AIDS program participants	0	0							
# of DV victims	0	0	0	0	0	0	0	0	

Data Source: PIC (PIH Information Center)

NA-35 Figure 3: Race of Public Housing Residents by Program Type									
Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	826	549	0	488	2	0	55

Program Type									
Black/African American	0	0	200	130	0	117	4	0	9
Asian	0	0	8	2	0	2	0	0	0
American Indian/Alaska Native	0	0	6	3	0	2	0	0	1
Pacific Islander	0	0	3	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

NA-35 Figure 4: Ethnicity of Public Housing Residents by Program Type									
Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	3	0	2	0	0	1
Not Hispanic	0	0	0	0	0	0	0	0	0

Data Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

In the five public housing developments owned and managed by the Pawtucket Housing Authority, 45.9% of the residents are elderly, 37.9% are disabled.

The most common concerns for the elderly and disabled populations are around issues related to mobility. These needs can often be met by unit transfer when a new unit becomes available. In other cases, the PHA may be able to make accommodations and modifications as necessary to meet the Section 504 needs of the residents.

There are also instances when a resident may need mental health or other services which the PHA is not equipped to provide. In these cases, the PHA partners with other agencies who can provide such services.

Voucher holders generally do not need services other than trying to locate a suitable unit within the standards that can be approved. The PHA keeps a listing of units and can provide additional material to voucher holders to assist them with their housing search.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

In addition to the Section 504 (Disability) needs addressed above, 96.3% of the households in PHA housing earn less than half the area median income.

Voucher holders face significant obstacles in the private rental market that can make it difficult to find a housing unit within the fair market rent reasonableness standard. With the dramatic increase in rents over the past several years, the Pawtucket Housing Authority is outspending its budget authority and expending their reserve funds. This limits the ability of the housing authority to distribute new vouchers if a family can find a unit that would accept a housing choice voucher. Additionally, rent increases that do not meet rent reasonableness can become a rent burden for housing choice voucher holders after the initial lease period.

Aging in place is important for the elderly population in Pawtucket, those occupying Public Housing developments or other Section 8 or market rate units. Beyond any physical modifications to their housing units discussed above, elderly residents' primary needs are related to medical care, transportation, and activities for socialization. The primary entity that assists with services for the elderly population is the Leon Mathieu Senior Center.

Breaking the cycle of poverty with financial stability is a need for many public housing families. For Housing Choice Voucher holders, the Family Self-Sufficiency program assists households to increase income and assets, working with the family to end their dependence on welfare assistance and rental subsidies.

In recent years, utility costs have placed an increased financial burden on the current Section 8 households, even though Section 8 voucher holders are provided with subsidized utility allowances and payments each month. The rising cost of utilities is a very common complaint among this population. Food insecurity is another major concern among public housing residents and holders of HCVs. The majority of residents in the elderly and disabled housing units fall within the 0-30% AMI income category and do not have much additional income to absorb rising housing, utility, food and other household item expenses.

PHA uses the same rental payment standards for housing units in which occupants pay their own utilities, but the housing authority subtracts a utility allowance from the amount. This is typically done on a case-by-case basis depending on the building type, bedroom size and cost of utilities.

Number of Bedrooms	All Utilities Included
0 Bedrooms	\$1,289
1 Bedrooms	\$1,398
2 Bedrooms	\$1,693
3 Bedrooms	\$2,047
4 Bedrooms	\$2,536
5 Bedrooms	\$2,916
6 Bedrooms	\$3,296

Data Source: Pawtucket Housing Authority

How do these needs compare to the housing needs of the population at large

The needs of public housing tenants are fairly similar to those of the greater population, particularly those of the same income level, age, and disability status. The primary needs for low-income families are affordable housing, opportunities to earn more income through higher-wage jobs, and a myriad of services required to help support those that are living in or near poverty such as food assistance, affordable childcare, transportation options, financial literacy, and educational and

workforce development programs for higher quality jobs. The housing and service needs of existing public housing residents are similar to the elderly and disabled population throughout the city, particularly home renovations and accommodations that will allow for continued residency for individuals in need of mobility accessibility.

Discussion

There is an urgent need for additional affordable housing for the many families and individuals on the public housing and Section 8 waiting list. Modifications to existing units are required to accommodate the elderly population and those living with a physical disability. Services to address the education, economic, and healthcare needs of youth and adults, and the mobility and healthcare need of the elderly and disabled populations in public housing are required.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

Homelessness is a statewide and national issue of great concern. Due to the transient nature of the homeless population, it is difficult to isolate and quantify homelessness specific to the city; however, homelessness continues to be a challenge in the City of Pawtucket. Information from the point-in-time count, through consultation, and with the broader community all suggest that homelessness is growing in the city and throughout the state and the current level of services is not meeting the needs of homeless individuals and households at risk of homelessness.

Homelessness among individuals and families has seen dramatic increases over the past 5 years in Rhode Island. In Pawtucket, there were 154 total individuals in family households reported as homeless living in shelters during the 2024 Point-In-Time count. There were no unsheltered homeless families. Additionally, there were 78 sheltered adults, and 112 unsheltered adults. Among these adult only households, 82 were chronically homeless – 25 sheltered and 57 unsheltered. For the entire 2024 calendar, it is estimated that 266 individuals in family households (adults and children) experienced homelessness and another 561 adults. Of the total number of persons experiencing homelessness in 2024, 22 persons were veterans and none were unaccompanied children.

As detailed by the Rhode Island Coalition to End Homelessness, experiencing homelessness can mean constant marginalization, harassment, stigma, as well as losing access to safety and stability. Homelessness affects people from all different demographics and backgrounds – young adults, families, elders, veterans, and children – however, some groups are disproportionately affected more than others. Being homeless is a symptom of large, systemic problems that inhibit individuals from being able to obtain safe, stable, and affordable housing.

NA-40 Figure 1: Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	154	0	266	76	***	452
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	78	112	561	97	21	685
Chronically Homeless Individuals	25	57	n/a	n/a	n/a	n/a

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Chronically Homeless Families	0	0	n/a	n/a	n/a	n/a
Veterans	***	***	22	0	0	519
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	***	***	***	***	***	***

Data Source: Rhode Island Coalition to End Homelessness.

Data Notes: *** indicates small-cell suppression.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

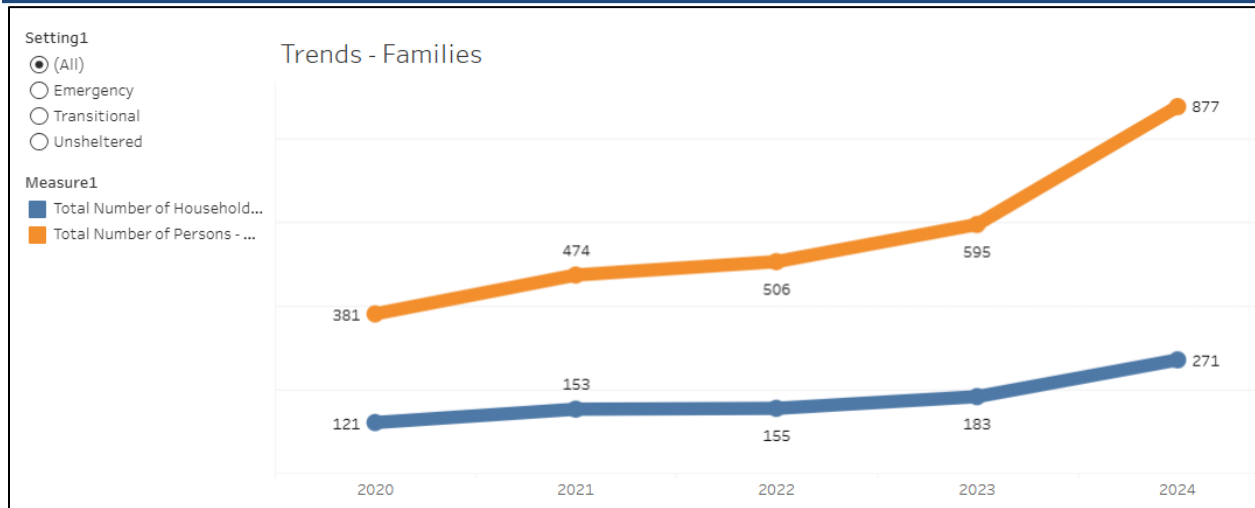
Chronically Homeless

HUD defines a person as chronically homeless if they have been homeless for one year or longer or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately 50% of the total expenditures for homeless services. This percent of expenditure is based on a national average of just fewer than 16% of all homeless persons being considered as chronically homeless. In Pawtucket, there were a total of 82 chronically homeless individuals identified during the 2024 Point-in-Time count, 25 sheltered and 57 unsheltered.

Families with Children

There were 154 total individuals in family households reported as homeless in Pawtucket during the 2024 Point-In-Time count. For the entire 2024 calendar, it is estimated that 266 individuals in family households (adults and children) experienced homelessness during the 2024 calendar year. Statewide, there were 877 homeless individuals in 271 family households, representing a 47% increase in family homelessness from the previous year, and 130% increase in family homelessness since 2020.

Figure 1 - Homelessness 5 Year Trends (Families)



Data Source: 2020-2024 PIT Count, RI Coalition to End Homelessness

Veterans

There were 130 homeless Veterans statewide identified during the 2024 PIT count. The majority of these Veterans are single and are over the age of 50. Many of Veterans have co-occurring mental health and/or drug addiction issues and other mental health disorders such as anxiety, depression, or post-traumatic stress disorder (PTSD). Combat exposure, military culture, and post-deployment challenges significantly contribute to the development of co-occurring disorders among veterans.

It is estimated that approximately 22 Veterans were homeless in Pawtucket during the 2024 calendar year. While Pawtucket has a veteran population of 2,364, or 4% of the 18-and-over population, the median income for veterans is higher than for non-veterans, which should not be surprising given that the veterans’ age and gender correlate with higher incomes. Approximately 19% of Pawtucket veterans have a service-connected disability rating greater than 10% which may imply a housing or service need depending on severity. In addition, the age distribution of Veterans in Pawtucket also make them more likely to have at least one disability.

Unaccompanied Youth

There were no homeless unaccompanied youth identified in Pawtucket.

Nature and Extent of Homelessness: (Optional)

The Sheltered and Unsheltered Homeless population in Pawtucket by race, ethnicity, and gender was not available.

Estimate the number and type of families in need of “housing assistance for families with children” and “the families of veterans”.

Families with Children

There were 154 total individuals in family households reported as homeless in Pawtucket during the 2024 Point-In-Time count. For the entire 2024 calendar, it is estimated that 266 individuals in family households (adults and children) experienced homelessness during the 2024 calendar year.

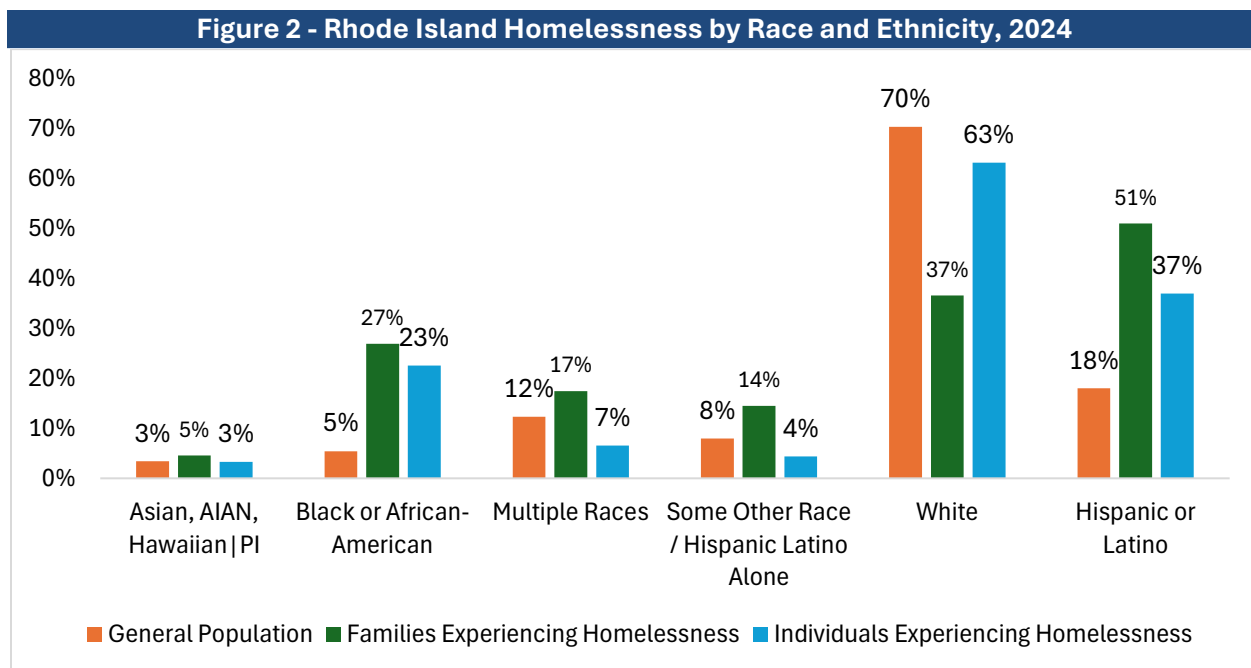
Veterans

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population, the median income for veterans is higher than for non-veterans, which should not be surprising given that the veterans' age and gender correlate with higher incomes. Approximately 19% of Pawtucket veterans have a service-connected disability rating greater than 10% which may imply a housing or service need depending on severity. In addition, the age distribution of Veterans in Pawtucket also make them more likely to have at least one disability.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The below chart describes the nature and extent of homeless in the state of Rhode Island by racial and ethnic group. Black or African Americans are significantly overrepresented in the homeless population, both in terms of families and individuals experiencing homelessness. While Black or African Americans represent about 5% of the total state population, they represent 23% of all individuals experiencing homelessness and 27% of all families experiencing homelessness. Similarly, but to a lesser degree, Multiple Race and Some Other Race / Hispanic or Latino Alone families (but not individuals) are overrepresented in homelessness compared to their share of the total population and Hispanic or Latino families and individuals are also overrepresented in homelessness compared to their share of the total population. The populations for Asian, American Indian or Alaskan Native, and Native Hawaiian or Pacific Islanders are aggregated so it is not possible to analyze each racial group independently, although in total they are slightly overrepresented in family homelessness according to the data available from the RI Coalition to End Homelessness.



Data Source: 2024 PIT Count, RI Coalition to End Homelessness

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Among the sheltered homeless population in Pawtucket according to the 2024 PIT Count, there were 154 persons in households with adults and children, another 78 persons in adult only households, and 25 individuals were chronically homeless.

Among the unsheltered homeless population in Pawtucket according to the 2024 PIT Count, there were no unsheltered persons in households with adults and children, 112 persons in adult only households, of which 57 individuals were chronically homeless.

Discussion

Homelessness continues to be a challenge for Pawtucket and the larger region. The City remains committed to providing funds and support to homeless service providers and increasing the housing options available for homeless and at-risk households. The city invested significant funds to convert a formerly vacant commercial space into a homeless shelter and drop in center for individuals experiencing homelessness.

The state is in desperate need of additional deeply subsidized affordable housing units. The crisis of unaffordable housing has been persistent for many years and has been exacerbated with the post-pandemic market changes. The lack of affordable housing and the limited scale of housing assistance programs contribute to the current housing crisis and increase homelessness in the city and the state. The deficit of affordable housing has led to high rent burdens which constantly put a growing number of people at risk of becoming homeless as the cost burden for housing continually increases. Expanding affordable housing is still the most critical need facing the City and the State, and without more affordable housing options combined with supportive services for individuals and families, homelessness and the risk of homelessness will continue to be an issue facing the City and the State.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

There are households in the City of Pawtucket that may have special housing and supportive service needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; those living with HIV/AIDS and their families; persons with substance use disorders; and victims of domestic violence, dating violence, sexual assault, and stalking. These groups typically face greater housing challenges than the general population due to their specific circumstances and the City's housing stock may not be suitable for households with particular special needs. These groups may also require special attention due to additional social services required.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

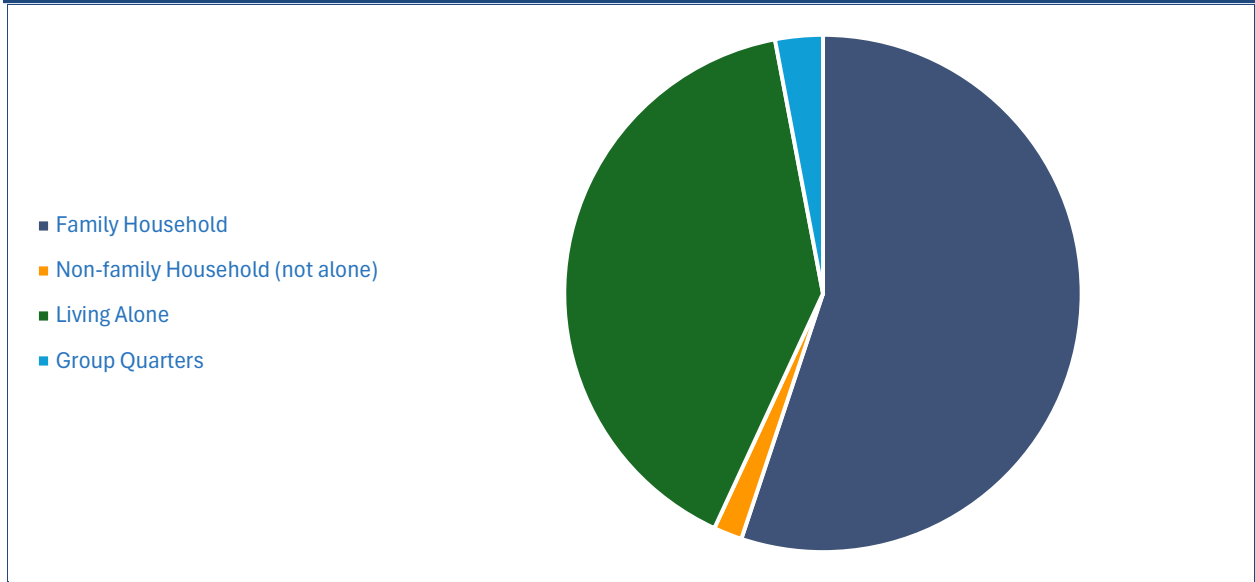
In the City of Pawtucket, the senior population has seen significant growth over the past several years. As of the 2023 5-Year ACS Estimate the population of Pawtucket aged 65 and older comprised 14.2% of the total population of the city, standing at 10,697 persons. The total number of senior households has also grown over the past 10+ years and is currently 7,007 households in Pawtucket, just under one-quarter of all households in the city (22.6% of all households). 38.8% of senior households live alone, and 55.7% of all senior households own their own home.

Generally, the senior population has more limited fixed incomes than the population as a whole, primarily Social Security and other retirement income. However, 22.4% of all older individuals in Pawtucket are still in the labor force – with 2,264 working seniors aged 65 and older, and another 134 in the labor force seeking employment. This is likely a manifestation of the rising cost of living, particularly the ongoing housing cost burden experienced by seniors, or an interest to stay active and social in their community.

Many seniors lack their own transportation and are often subject to social isolation when they have limited opportunities to leave their homes and engage in beneficial socializing and recreational activities. The Leon Mathieu Senior Center has a significant number of daily activities for older individuals that provide entertainment, recreation, and various referral services that provide information about resources, programs, and services available on the local, state, and federal levels.

Through discussions with Pawtucket residents and in consultation with community agencies, the Pawtucket Housing Authority, the Senior Center, and Assisted Living Facilities, there is a large and growing concern among Pawtucket seniors about their ability to afford the transition from independent living to assisted living and nursing home care. Income limits for Medicaid are incredibly low in Rhode Island and many seniors exceed the income threshold but still have very low incomes. The state's cost share leaves seniors with incredibly high medical expenses even when covered by Medicare. Uncertainty at the federal level about cuts to Medicaid and Medicare is creating additional concern locally.

NA-45 Figure 1: Senior Population by Household Type



	#	%
Family Household	5,703	53.3%
Non-family Household (Not Living Alone)	185	1.7%
Living Alone	4,152	38.8%
Group Quarters	308	2.9%

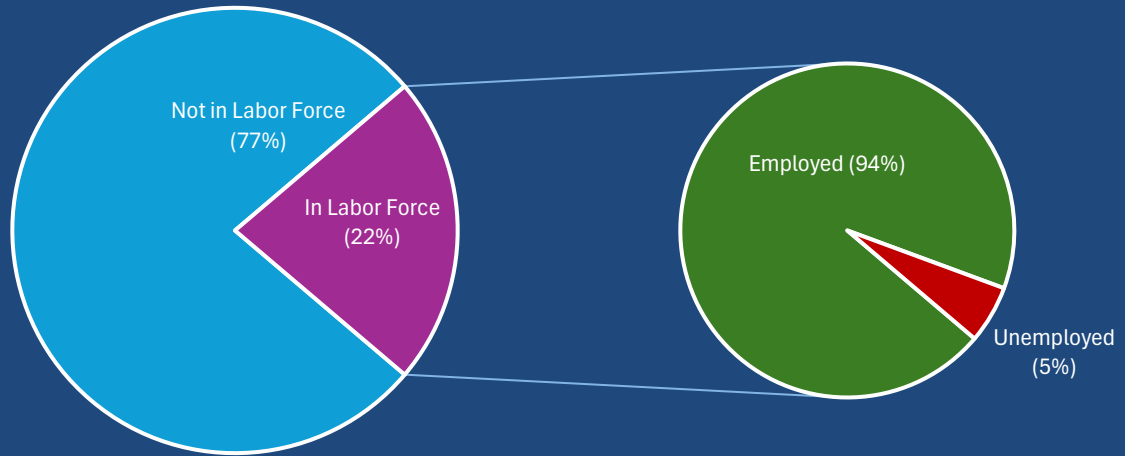
Data Source: 2019-2023 ACS - B09020

NA-45 Figure 2: Senior Households Cost Burden

	Renters		Owners		Total	
	#	%	#	%	#	%
Cost Burden <= 30%	1,490	48.9%	2,585	62.2%	4,075	56.6%
Cost Burden > 30%	1,554	51.1%	1,568	37.8%	3,122	43.4%

Data Source: 2017-2021 CHAS Table 7

NA-45 Figure 3: Seniors in the Labor Force



	#	%
Employed	2,264	21.2%
Unemployed	134	1.3%
Not in Labor Force	8,299	77.6%

Data Source: 2019-2023 ACS - B23001

NA-45 Figure 4: Senior Population by Poverty Status

	#	%
Income at or above poverty level	8,689	82.8%
Income below poverty level	1,804	17.2%

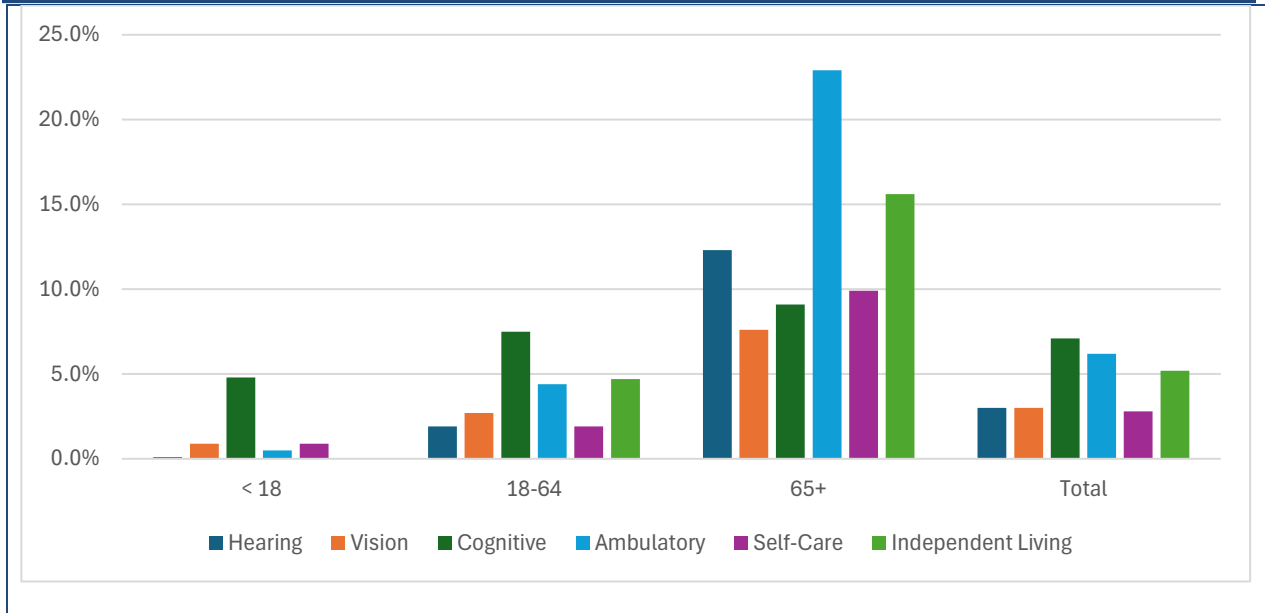
Data Source: 2019-2023 ACS - B17001

Persons with Physical or Cognitive Disabilities

The largest absolute number of Pawtucket residents living with a disability are persons aged 18-64, with 5,986 persons living with a disability (12.4% of the total population). However, as a percentage of the total population by age, older individuals aged 65 and older are most likely to live with a disability, with 34.7% living with some type of disability. Residents that are physically or cognitively disabled have special housing needs to accommodate their specific conditions.

According to the 2024 Kids Count Factbook, there are a total of 1,478 students in the Pawtucket public school system (out of 7,782 total students in 2023) that have a disability, about 19% of students are in special education. Among these students, 168 have autism, 130 have a developmental disability, 631 have a learning disability, 141 have speech or language impairments, and 274 have health impairments.

NA-45 Figure 5: Disabilities by Age



	< 18		18-64		65+		Total	
	#	%	#	%	#	%	#	%
Hearing difficulty	18	0.1%	918	1.9%	1,292	12.3%	2,228	3.0%
Vision difficulty	141	0.9%	1,284	2.7%	798	7.6%	2,223	3.0%
Cognitive difficulty	757	4.8%	3,616	7.5%	951	9.1%	5,324	7.1%
Ambulatory difficulty	79	0.5%	2,142	4.4%	2,405	22.9%	4,626	6.2%
Self-care difficulty	136	0.9%	916	1.9%	1,039	9.9%	2,091	2.8%
Independent living difficulty	n/a	n/a	2,279	4.7%	1,639	15.6%	3,918	5.2%
Total with any disability	884	5.6%	5,986	12.4%	3,646	34.7%	10,516	14.0%
Total Population	15,913		48,446		10,493		74,852	

Data Source: 2019-2023 ACS – Tables B18101, S1810

Persons with Alcohol or Other Drug Addiction

According to the National Survey on Drug Use and Health published by Substance Abuse and Mental Health Services Administration (SAMHSA), almost 22% of all Rhode Islanders aged 12 and

older had a substance use disorder (SUD) from 2022 to 2023, inclusive of alcohol and illicit drugs.² This includes 12.59% of Rhode Islanders with an alcohol use disorder and 11.69% of Rhode Islanders with an illicit drug use disorder. Using these incidence rates, it is estimated that approximately 15,600 Pawtucket residents ages 12 and older could have a substance use disorder.

A key principle to reduce substance abuse is to treat alcohol and drug addiction as a medical issue rather than a criminal issue. The State of Rhode Island created an Adult Drug Court within Superior Court to more efficiently divert certain drug cases from the criminal justice system. There is recognition that drug and alcohol addiction can be managed and treated, and with the appropriate treatments people can create for themselves a renewed sense of self and personal responsibility. Rehabilitation is possible through adherence to prescribed clinical treatment and counseling, drug testing, individualized services coordination, probation contact, participation in recovery programs, and frequent court appearances to ensure compliance for required behavioral changes. However, much of this is predicated on the stability of one's housing.

According to the Rhode Island Department of Health: Opioid and Stimulant Use Data Hub, during the 2024 calendar year, there were 250 Non-Fatal Opioid Overdoses in Region 5, which includes Pawtucket and Central Falls.³

Persons with HIV/AIDS

Discussed below.

Victims of Domestic Violence

There are a few agencies in and around the Pawtucket area that serve victims of domestic violence. Blackstone Valley Advocacy Center (BVAC) is the largest member agency of the RI Coalition Against Domestic Violence, and provides several statewide programs, while providing specialized services to Providence County and Northern Rhode Island. Day One and Sojourner House also provide services in the Pawtucket area. According to the Coalition Against Domestic Violence, in calendar year 2023 there were 9,362 individuals who were victims of domestic violence who received assistance through the network of agencies providing victim services. Additionally, 278 adults and children stayed in shelters/safe homes, and 58 adults and children lived in transitional housing.

In 2024, BVAC received 10,157 anonymous, potentially duplicated client contacts from the helpline, DCYF, and FCCP programs. Among these, 4,617 identified, unduplicated clients received services across multiple programs, including emergency shelter, transitional housing, rapid rehousing, drop-in center services, support groups, court advocacy, and the Law Enforcement Advocacy programs. There were 958 households with a total of 1,657 children, and 3,659 were single adults. Most individuals receiving services were women, representing 75.6%. Another 23.8% were men, and the remaining 27 individuals did not identify or identified as other.

According to the 2024 Kids Count Factbook, there were 702 incidents of reported domestic violence in Pawtucket in 2022 which resulted in an arrest – 185 of them with a child present. Importantly, it must be noted that according to the Bureau of Justice Statistics only half of all domestic-violence victimizations are reported to police, with reporting rates similar for intimate-

² <https://www.samhsa.gov/data/data-we-collect/nsduh-national-survey-drug-use-and-health/national-releases>

³ <https://ridoh-drug-overdose-surveillance-iss-rihealth.hub.arcgis.com/>

partner violence and violence committed by other relatives. It should be assumed that the actual rates of domestic violence in the city and state are much higher than what is reported.

Veterans

Pawtucket has a veteran population of 2,364, or 4% of the 18-and-over population. This population skews much older and more male than the population as a whole. Education levels of the veteran population are roughly similar to the population as a whole. Veterans are slightly more likely to never have attended college (55% to 49.6%) and are slightly less likely to have a bachelor’s degree or higher (19.1% to 23.6%).

Median income for veterans is higher than for non-veterans, which should not be surprising given that the veterans’ age and gender correlate with higher incomes.

Approximately 19% of Pawtucket veterans have a service-connected disability rating greater than 10%. In addition, veterans age distribution makes them much more likely to have at least one disability.

	Veteran	Non-Veteran
18-34	7.4%	32.3%
35-54	18.7%	34.8%
55-64	22.4%	16.2%
65-74	17.4%	10.7%
75+	34.1%	6.0%
Male	96.5%	47.2%
Female	3.5%	52.8%
Less than high school graduate	13.0%	17.7%
High school graduate (includes equivalency)	41.9%	31.9%
Some college or associate's degree	25.9%	26.8%
Bachelor's degree or higher	19.1%	23.6%
Income	\$48,382	\$39,523

Formerly Incarcerated

In Rhode Island, 124 out of every 100,000 residents are imprisoned, much lower than the national rate of 355 out of 100,000. The Rhode Island Department of Corrections (RIDOC) operates a unified correctional system, meaning that all pretrial detainees and all sentenced offenders (regardless of

sentence length or crime) are under the jurisdiction of the RIDOC. During FY 2024 RIDOC processed a total of 2,359 releases, with approximately 7% of sentenced releases self-reported that they were homeless or had no permanent address. Approximately 10.8% of sentenced releases reported returning to a Pawtucket address upon release. During Calendar Year 2024, there were 144 instances of individuals released from a correctional facility to a self-identified Pawtucket address, and another 577 awaiting trial releases.

People re-entering the community from prisons and jails are more likely to be excluded from housing because they have criminal records. Criminal records are also significant barriers to jobs, especially higher-wage employment. Without housing and employment many people re-entering the community are at risk of homelessness. And those who are experiencing homelessness with a criminal record can be homeless for longer periods of time. Many former inmates need reentry services that include education and workforce development programs, and affordable housing options.

Youth Aging out of Foster Care

As of December 1, 2023, there were 1,653 children under age 21 in the care of DCYF who were in out-of-home placements. DCYF is no longer sharing data on the number of youth aging out the foster care system each year, but based on the census of youth in care who are 18 or over it is estimated that about 100 per year will transition out of the foster care system. Residency information for these youth is not available. Aging out can present significant challenges as these young adults transition to independent living, including:

- **Homelessness:** Many young adults who age out of foster care struggle to find stable housing. National studies show that between 11% and 36% of these youth experience homelessness during their transition to adulthood.
- **Employment and Financial Stability:** Securing and maintaining employment can be difficult due to a lack of job experience and necessary life skills. Financial independence is often a significant hurdle.
- **Education:** Continuity in education is often disrupted by frequent moves and instability in foster care. This can lead to lower educational attainment and limited opportunities for higher education.
- **Mental Health:** Many foster youth have experienced trauma, abuse, or neglect, leading to mental health issues such as depression, anxiety, and PTSD. These issues can be exacerbated by the stress of transitioning to independent living.
- **Lack of Support Networks:** Without a stable family or support system, these young adults may feel isolated and lack the guidance needed to navigate adulthood.
- **Substance Abuse:** The absence of a supportive environment can increase the risk of substance abuse as a coping mechanism for the challenges they face.

Addressing these challenges requires comprehensive support systems, including access to housing, education, employment opportunities, mental health services, and mentorship programs.

What are the housing and supportive service needs of these populations and how are these needs determined?

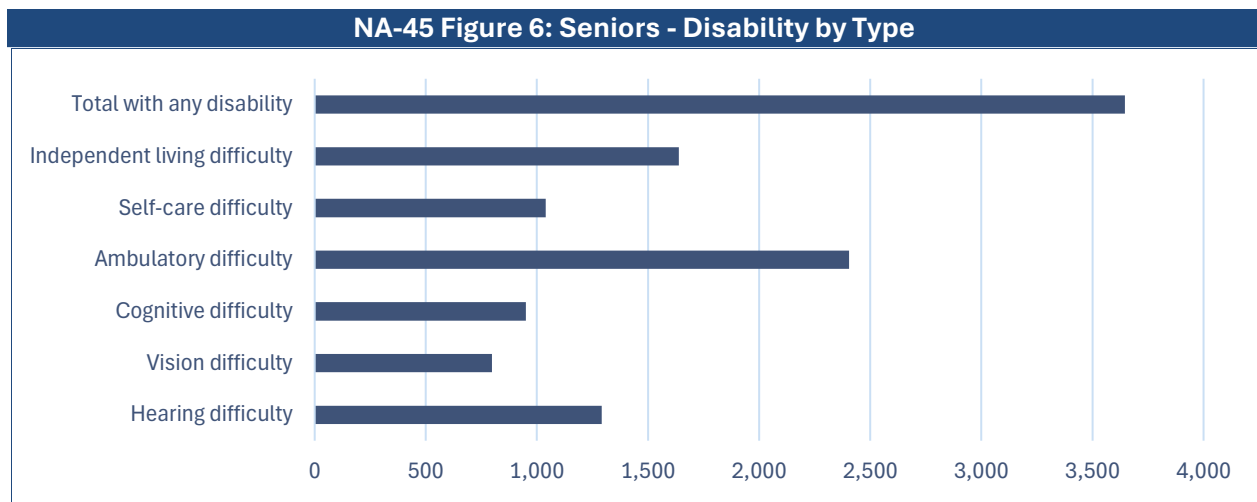
Elderly and Frail Elderly

While 82.8% of Pawtucket seniors aged 65 and older are at or above the Federal Poverty Level, there are 3,122 elderly households (43.4%) that experience housing cost burdens of over 30% (1,554 renter-occupied households (48.9%) and 1,568 owner-occupied (37.8%) households).

Further, as discussed in NA-10, there are 664 elderly renters (21.4%) and 748 elderly homeowners (19.2%) of all income categories that spend more than 50% of their income on housing.

Additionally, limited incomes inhibit the ability to make the necessary home improvements to ensure their homes are in compliance with the City’s building and property maintenance codes that ensure the home meets minimum health and safety standards. It is not uncommon in the city to see homes occupied by seniors in need of repairs to major building components, roof replacement, sagging porches, failing heating and hot water systems, and exterior paint and siding deterioration.

The elderly and frail elderly populations have additional unique challenges that come with age, including chronic and other medical conditions, higher rates of physical and mental disabilities (such as Alzheimer’s and dementia), mobility challenges, and higher health care costs. According to the 2019-2023 American Community Survey, 34.1% of the elderly population aged 65 and over in Pawtucket, 3,646 seniors, experiences at least one type of mental or physical disability. Among the most common are ambulatory and independent living difficulties, representing 19.1% and 11.3% of the elderly population respectively. While these are the most common disabilities among the elderly population in the city, other disabilities also greatly impact their housing options. Seniors are often in need of in-home support or other housing types such as intermediate care facilities, nursing homes, and other housing that includes a planned service component to care for seniors when independent living, self-care, and mobility issues increasingly become a challenge. A significant challenge to providing these services to the senior population identified through consultations is the lack of healthcare staff to provide these services.



Data Source: 2019-2023 ACS – B1810, S1810

Persons with Physical or Cognitive Disabilities

Ambulatory difficulty inhibits an individual’s ability to walk or climb stairs. Due to the physical characteristics of the city’s housing stock, with many duplexes and multi-story homes, a primary concern is providing housing options for the 4,626 Pawtucket residents that experience ambulatory difficulty (6.2%), and the 2,091 residents (2.8% of the total Pawtucket population) with self-care and independent living difficulties. Specific construction features and accessibility modifications are often required for those with mobility challenges, depending on the type and severity of these challenges (i.e., handrails, ramps, wider doorways, grab-bars, etc.).

While the city is not fully aware of the total population that struggles living in housing units that do not have all the elements and amenities required for those with mobility challenges, given the size of the population and the anecdotal information from the citizen participation and consultation process, it is estimated to be several hundred. To maintain people living in their own homes longer, there is a need to make appropriate in-home modifications described above.

Stable housing for persons with mental illness is hugely beneficial regarding their mental health care because the primary location of a support network is directly linked to their residence. Those living with a mental or developmental disability can find it difficult to retain housing and often their disability prevents them from finding suitable employment or earning an adequate wage that allows for independent living. Many individuals with mental illness are dependent solely on Supplemental Security Income as their primary source of income. Affordability issues become even more challenging for this population as there are few options in the private housing market and their disability leaves them at greater risk of homelessness and ill-equipped to navigate the public support system without substantial assistance.

Individuals with moderate to severe dementia or another cognitive impairment often require special care including supervision of up to 24 hours a day. Some may exhibit impulsive or difficult behaviors, paranoia, lack of motivation, memory problems, incontinence, poor judgment, and wandering that could be detrimental to their health and safety. Occasionally specialized communication techniques and/or devices are needed to communicate. They may need help with activities of daily living, such as bathing, eating, transferring from bed to a chair or wheelchair, toileting, or other personal care needs.

Persons with Alcohol or Other Drug Addiction

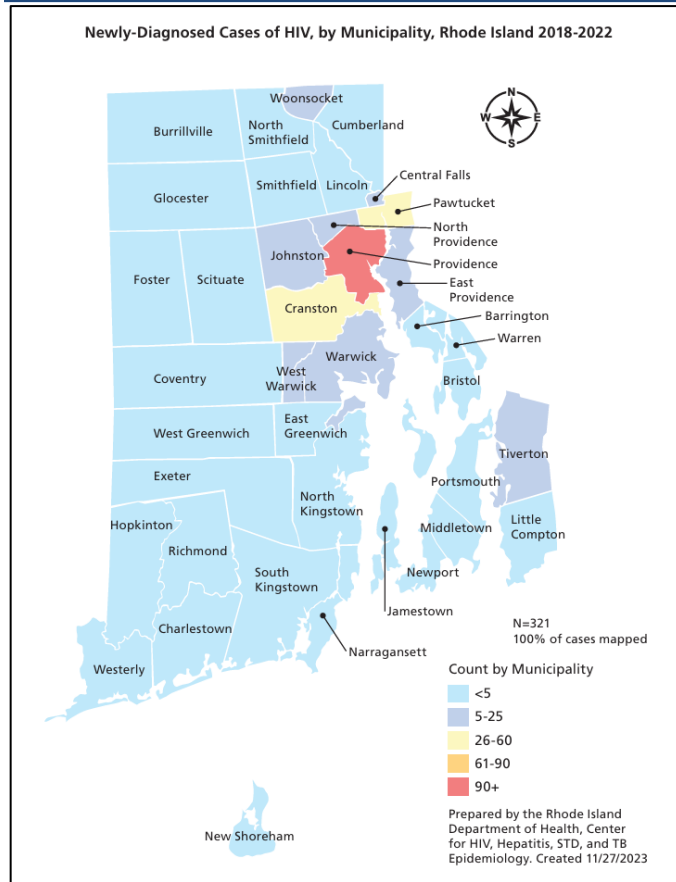
In addition to diversion, specific treatment can manifest in a variety of forms depending on the specific acuity of the circumstance. A continuum of services ranging from in-patient hospitalization, residential sobriety treatment in a supportive and structured environment, long-term outpatient treatment, relapse prevention and recovery programs, regular toxicology screening, medication management, and other programs could be necessary to increase the likelihood of future abstinence from drugs and alcohol. Often times, there are contributing or concurrent conditions that result in alcohol or drug abuse which need to be addressed in order to assist the individual from dependence on alcohol or drugs. In all cases, stable housing is critical to recovery.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Pawtucket is one of the top three municipalities in the state (along with Providence and Cranston) with the highest rate of newly diagnosed cases of HIV, according to the RI Department of Health. Newly diagnosed cases of HIV have seen a declining trend from 121 new infections in 2008 to 65 new infections in 2022. Pawtucket accounts for between 26 and 60 of those infections.

There are three primary organizations that provide supportive services and housing to persons living with HIV/AIDS: AIDS Care Ocean State (ACOS), AIDS Project Rhode Island (APRI), and Community Care Alliance (CCA). According to ACOS, the largest HIV/AIDS housing provider in Rhode Island, they provide 95 units of HIV/AIDS specific housing in Rhode Island. These include licensed assisted facility scattered site apartments, and nonprofit owned houses which range from assisted living to fully independent apartments. ACOS currently supports 127 clients residing in 48 apartments owned and operated by the agency, as well as an additional 47 sub-leased apartments housing an additional 76 clients. These housing units are primarily located in Providence, Cranston, Pawtucket, and North Providence.

Figure 3 - Newly Diagnosed Cases of HIV by Municipality

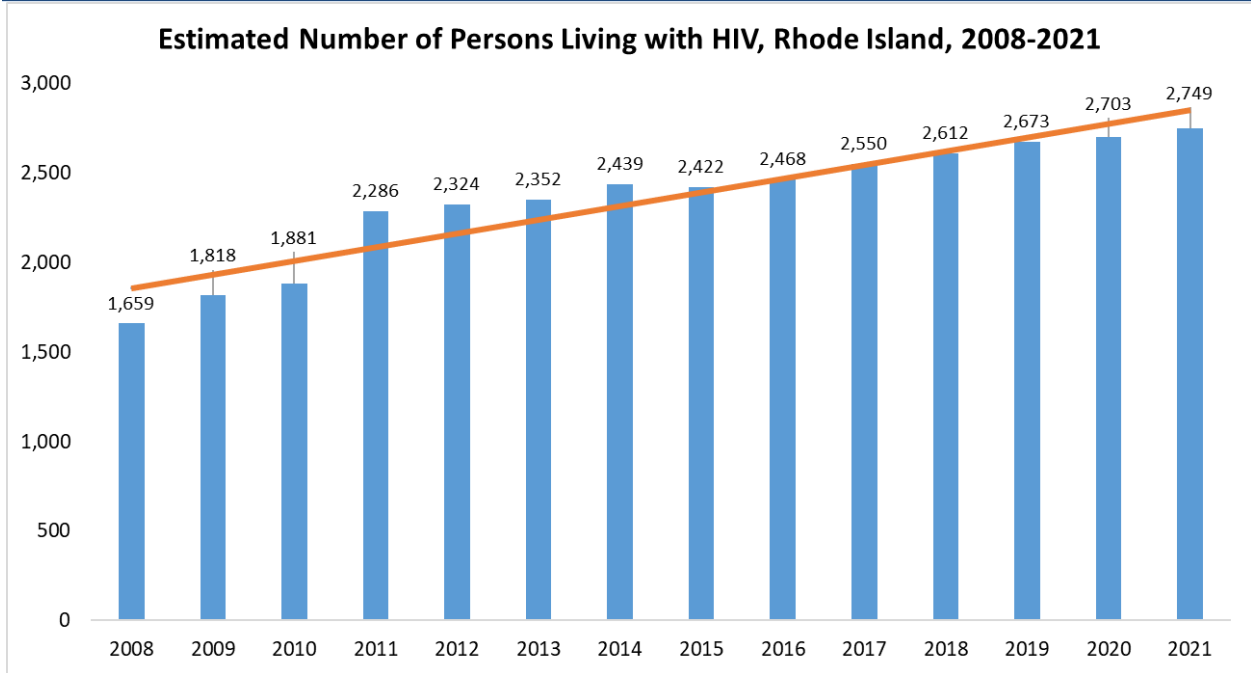


Data Source: Rhode Island Department of Health

Information from the RI Department of Health shows that there were 2,749 people living with HIV in Rhode Island at the end of 2021. The number of individuals living with HIV in Rhode Island is impacted by patients moving in and out of the state or to and from another country. It is also estimated that about 13% of individuals who are HIV-infected do not know their status and so the numbers discussed in this section are likely to be an underestimate of all Rhode Islanders living with HIV. Due to advances in effective HIV medication, people who are HIV-positive are living longer lives and represent a growing segment of Rhode Island’s population.

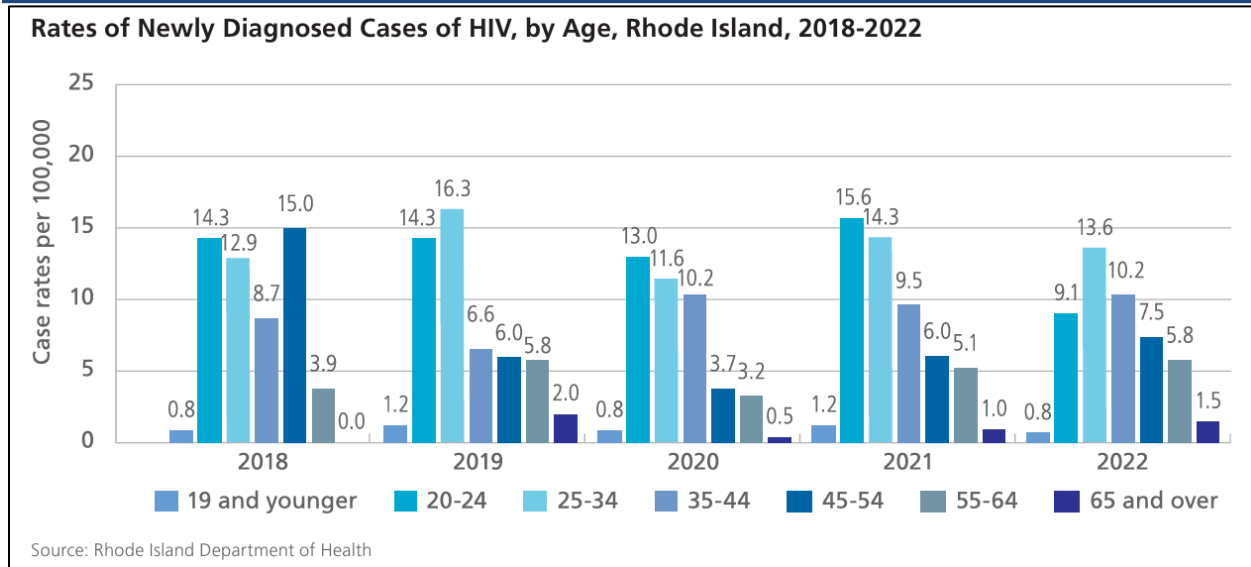
On average, there are approximately 150 persons living with HIV/AIDS that are searching for supportive housing in the state. As with any other population group, affordable housing options are of urgent concern for persons living with HIV/AIDS. Stable housing is required to maintain a consistent medication regime. Individuals need a place to take care of hygiene and their immune system. No one who lives on the street can be compliant with their medication treatment or HIV care, similarly with other medical and/or mental health or behavioral health conditions. When people have stable housing, they are able to get the services they need.

Figure 4 - Number of Persons Living with HIV, 2008-2021



Data Source: Rhode Island Department of Health

Figure 5 - Rates of Newly Diagnosed Cases of HIV, by Age, 2018-2022

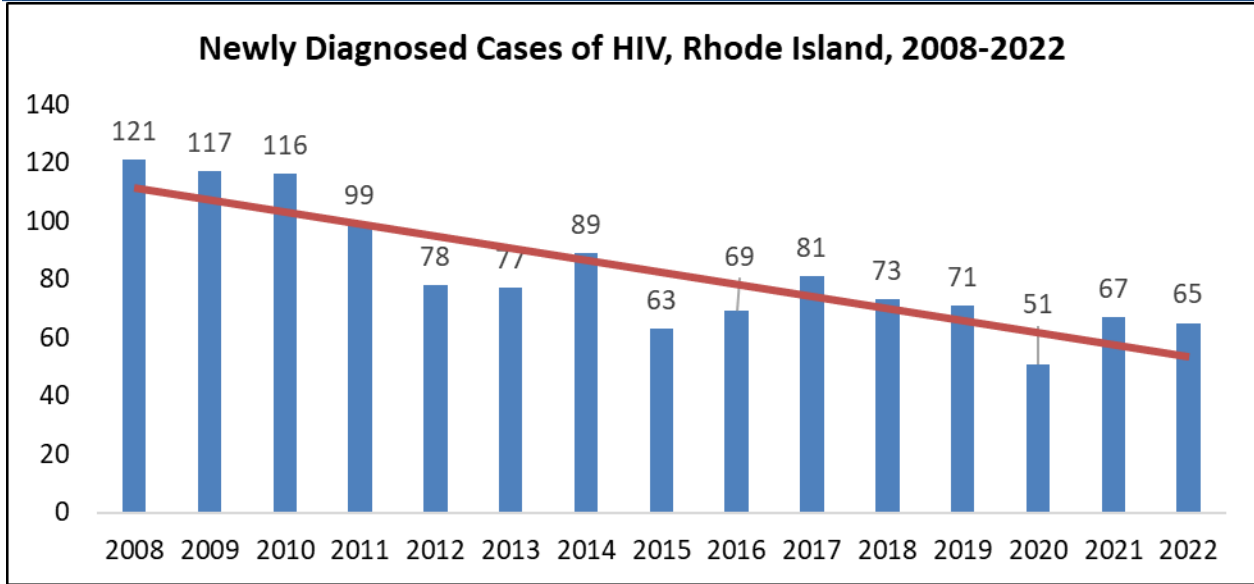


Source: Rhode Island Department of Health

Data Source: Rhode Island Department of Health

Between 2018 and 2022, the rates of newly diagnosed HIV cases were highest among Rhode Islanders in their 20s, 30s, and 40s. Rates among individuals ages 20-24 and 25-34 have remained consistently high compared to other groups.

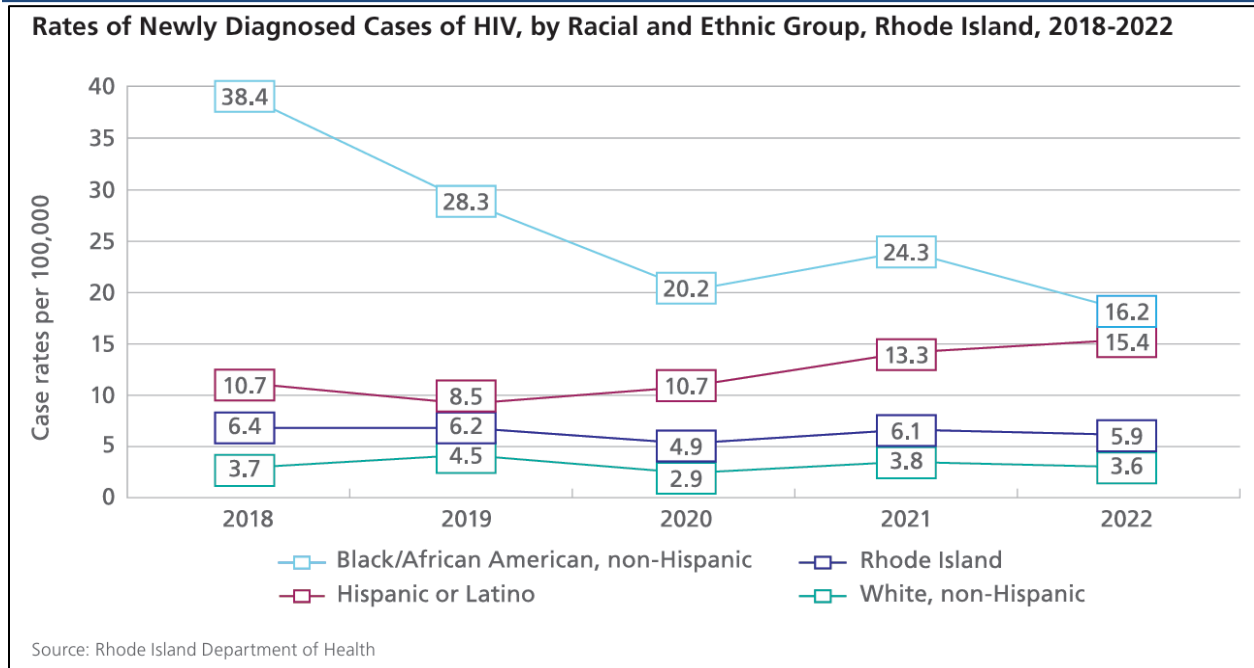
Figure 6 - Newly Diagnosed Cases of HIV, 2008-2022



Data Source: Rhode Island Department of Health

While HIV diagnoses have decreased overall in the last 10 years, disparities in HIV rates among racial and ethnic groups in Rhode Island persist. When compared to the Non-Hispanic White population, in 2022, the rates of HIV were about four times higher among both the Hispanic/Latino population and the Black / African-American population. Since 2018 the rate of newly diagnosed HIV among the Black / African-American population has dropped by 57% and increased among the Hispanic/Latino population by 44%.

Figure 7 - Rates of Newly Diagnosed Cases of HIV by Race and Ethnicity, 2018-2022



Source: Rhode Island Department of Health

Data Source: Rhode Island Department of Health

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable. Pawtucket does not use HOME funds for TBRA activities.

Discussion:

The above special needs populations face a multitude of housing and supportive service needs unique to their condition. A wide range of housing choices for each of these groups, with the requisite supporting services will be necessary to truly meet their needs. Key highlights include additional accommodation for the city's aging population and those that live with ambulatory and independent living difficulties.

Individuals living with disabilities need housing that can accommodate wheelchairs or other mobility devices that allow individuals with mobility challenges to access upper and lower levels of homes. Those living with HIV/AIDS are in need of housing and supportive medically related services. Similarly, those diagnosed with mental or developmental disabilities require affordable housing which allows for independent living with the requisite supportive services. These needs are far beyond the resources available, and the City of Pawtucket is fully supportive of additional state-level efforts for additional affordable housing resources for rehabilitation and new development to broaden the spectrum of housing choices in the city.

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities

There are several public facility improvement needs throughout the city. These include rehabilitation needs of public buildings as well as nonprofit agencies. Pawtucket is home to many aging public buildings, including schools and administrative offices, as well as nonprofit agencies housing in facilities which have a variety of repair and rehabilitation needs, including improvements to better serve individuals with disabilities. Parks, open space, recreational facilities, youth centers, libraries, and senior centers are important community assets for low- and moderate-income areas. Younger children and youth need recreational facilities that foster development, creative play, and provide activities that are an alternative to delinquent behavior. Older adults need space for a myriad of socialization and health and wellness activities to ensure they are aging well. Open space provides important physical and emotional health benefits as residents engage in leisure activities in City parks, whether walking a dog, playing basketball, reading, having a picnic, or other social interactions.

In response to these public facility needs, the City of Pawtucket has made significant investments over the past several years to public buildings, school facilities, parks and playgrounds, and nonprofit service agencies, including the following:

- In April 2025, the city began the process of demolition of the former McCoy Stadium to construct a new 375,000 square foot school building on the former site of the McCoy Stadium. This \$326 million project will ultimately create a unified high school, consolidating academic programs and career & technical education programs into a single facility for 2,100 students.
- In August 2024, Pawtucket launched the ARPA-funded Building Improvement Program, offering grants to support projects like storefront upgrades, ventilation improvements, affordable housing development, and historic property rehabilitation in downtown and riverfront areas.
- In June 2024, Pawtucket received \$670,000 for improvements to John Street Park, including a new splash pad and playground enhancements

How were these needs determined?

As part of the consultation and citizen participation processes, CEW Advisors solicited information from community-based organizations, social service providers, relevant municipal staff, and Pawtucket residents to identify the most important community needs, neighborhood concerns, and public facilities. Public facility needs were collected in several ways: through the online community needs survey, through citizen participation discussions and focus groups, in consultation with municipal staff, and evaluating the City's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

Pawtucket faces significant infrastructure challenges that disproportionately impact low and moderate income (LMI) residents. Analysis of planning documents reveals several high-priority needs for 2025-2029.

Stormwater Management

Pawtucket's aging stormwater system includes approximately 6,000 catch basins over 200 miles of streets and sewers requiring upgrades. The Infrastructure Survey shows 42.5% of respondents rate sewer/flood drainage as "high need" and 47.5% as "medium need." Critical improvements include:

- Pleasant Street's 24" sewer replacement
- Max Read Field SSO installation
- Armistice Boulevard sewer/drain separation
- San Antonio Way flood mitigation
- Underground overflow tanks in flood-prone areas

These improvements are vital for LMI neighborhoods where residents lack resources to recover from flooding events.

Green Infrastructure

The Comprehensive Plan emphasizes implementing green infrastructure for stormwater management and urban heat reduction. The Infrastructure Survey shows 36.8% rating tree planting as "high need." Priority improvements include:

- Bioswales and rain gardens
- Permeable pavement installations
- Expanded tree canopy in LMI neighborhoods
- Green roofs on public buildings

Streets and Sidewalks

Infrastructure Survey data shows 48% rating street improvements as "high need" and 37.5% for sidewalk improvements. Across 186 miles of local streets, needs include:

- ADA-compliant sidewalks, especially in LMI areas
- 50/50 sidewalk program continuation
- Traffic calming in residential neighborhoods
- Safety improvements at high-accident intersections
- Complete Streets implementations

Water Infrastructure

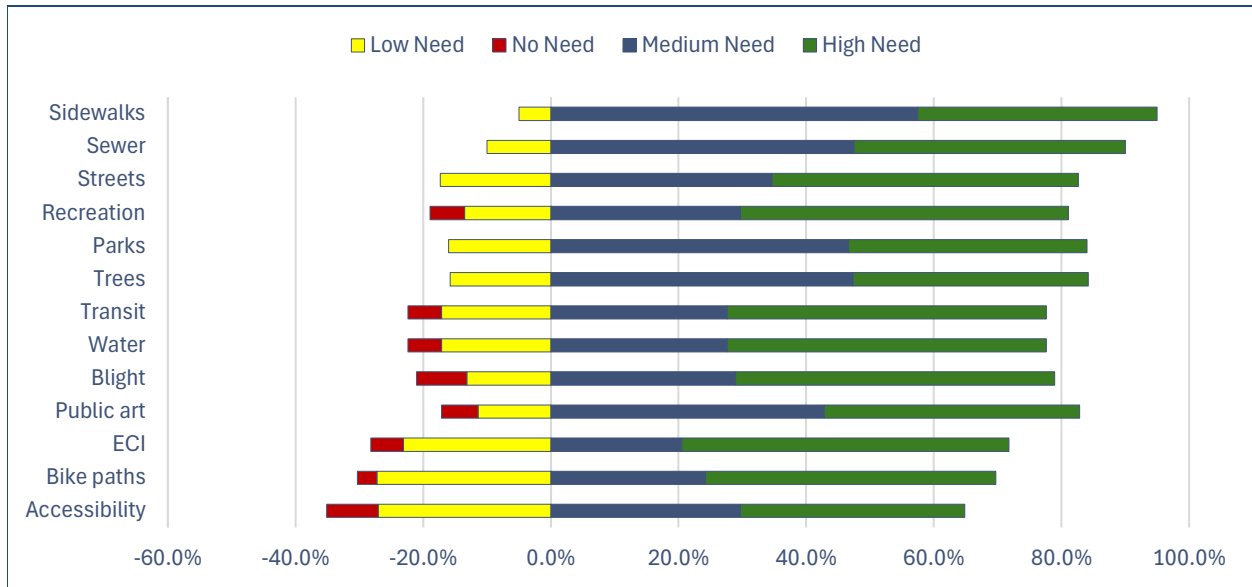
While Pawtucket's water supply system is well-maintained, distribution system segments need replacement. Additionally, five wastewater pumping stations require evaluation and upgrades to prevent sewer backups in LMI neighborhoods during power outages and flooding events.

Transit and Connectivity Infrastructure

Building upon the now-operational Pawtucket/Central Falls Commuter Rail Station, surrounding infrastructure improvements are needed to maximize economic benefits for LMI residents, including:

- Goff-Exchange Transit Emphasis Corridor completion
- Enhanced pedestrian connections between transit and neighborhoods
- Bicycle infrastructure expansion
- Passenger amenities at transit hubs

These infrastructure priorities will enhance quality of life, safety, and economic opportunity for Pawtucket's LMI residents while addressing concerns highlighted across planning documents.



	Definition	No Need	Low Need	Medium Need	High Need
Sidewalks	Sidewalk improvements	0.0%	5.0%	57.5%	37.5%
Sewer	Sewer system / flood draining improvements	0.0%	10.0%	47.5%	42.5%
Streets	Street and road improvements	0.0%	17.3%	34.7%	48.0%
Recreation	Recreation facilities	5.4%	13.5%	29.7%	51.4%
Parks	Public parks and green space	0.0%	16.0%	46.7%	37.3%
Trees	Tree planting	0.0%	15.8%	47.4%	36.8%
Transit	Public transportation improvements	5.3%	17.1%	27.6%	50.0%
Water	Drinking water quality improvements	5.3%	17.1%	27.6%	50.0%
Blight	Neighborhood blight	7.9%	13.2%	28.9%	50.0%
Public art	Public art / murals / beautification	5.7%	11.4%	42.9%	40.0%
ECI	Environmental contamination issues	5.1%	23.1%	20.5%	51.3%

	Definition	No Need	Low Need	Medium Need	High Need
Bike paths	Bicycle and walking paths	3.0%	27.3%	24.2%	45.5%
Accessibility	Handicapped accessibility for public buildings	8.1%	27.0%	29.7%	35.1%

How were these needs determined?

As part of the consultation and citizen participation processes, CEW Advisors solicited information from community-based organizations, social service providers, municipal staff, and Pawtucket residents to identify the most important community needs, neighborhood concerns, and public facilities. Public infrastructure needs were collected in several ways: through the online community needs survey, through citizen participation discussions and focus groups, in consultation with municipal staff, and evaluating the City’s 2017 Comprehensive Plan and 2024 Hazard Mitigation Plan update.

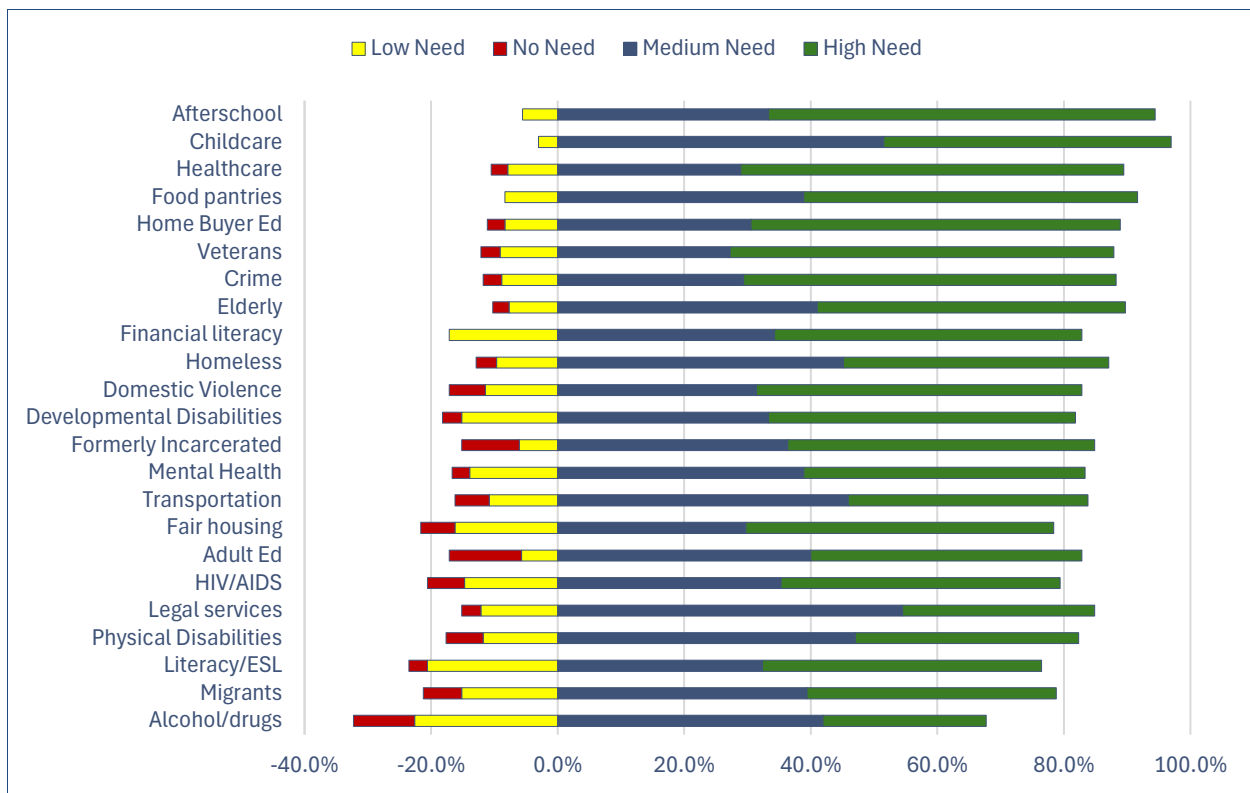
Describe the jurisdiction’s need for Public Services:

The Housing & Community Development Survey asked residents to evaluate various public service needs across the City using a scale from no need to high need. The results provide clear insights into the community's priorities for service enhancement.

Based on the survey responses, the top ten public service needs identified by Pawtucket residents are:

1. **Afterschool and summer recreation programs for youth and teens** (94.4% medium or high need).
2. **Affordable childcare** (97.0% medium or high need).
3. **Healthcare services** (89.5% medium or high need).
4. **Emergency food assistance / food pantries** (91.7% medium or high need).
5. **Homebuyer education classes** (88.9% medium or high need).
6. **Programs and services for Veterans** (87.9% medium or high need).
7. **Crime prevention** (88.2% medium or high need).
8. **Programs or services for the elderly and frail elderly** (89.7% medium or high need).
9. **Financial literacy programs** (82.9% medium or high need).
10. **Supportive housing for the homeless** (87.1% medium or high need).

Importantly, these top concerns align with information gleaned from data research and analysis, community conversations and focus groups, consultation with agency staff, and information from additional community needs assessments.



	Definition	No Need	Low Need	Medium Need	High Need
Afterschool	Afterschool and summer recreation programs for youth and teens	0.0%	5.6%	33.3%	61.1%
Childcare	Affordable childcare	0.0%	3.0%	51.5%	45.5%
Healthcare	Healthcare services	2.6%	7.9%	28.9%	60.5%
Food pantries	Emergency food assistance / food pantries	0.0%	8.3%	38.9%	52.8%
Home Buyer Ed	Homebuyer education classes	2.8%	8.3%	30.6%	58.3%
Veterans	Programs and services for Veterans	3.0%	9.1%	27.3%	60.6%
Crime	Crime prevention	2.9%	8.8%	29.4%	58.8%
Elderly	Programs or services for the elderly and frail elderly	2.6%	7.7%	41.0%	48.7%
Financial literacy	Financial literacy programs	0.0%	17.1%	34.3%	48.6%
Homeless	Supportive housing for the homeless	3.2%	9.7%	45.2%	41.9%

	Definition	No Need	Low Need	Medium Need	High Need
Domestic Violence	Supportive housing for victims of domestic violence	5.7%	11.4%	31.4%	51.4%
Developmental Disabilities	Programs for individuals with developmental disabilities	3.0%	15.2%	33.3%	48.5%
Formerly Incarcerated	Services for the formerly incarcerated	9.1%	6.1%	36.4%	48.5%
Mental Health	Mental health services / Services for persons with mental illness	2.8%	13.9%	38.9%	44.4%
Transportation	Transportation services	5.4%	10.8%	45.9%	37.8%
Fair housing	Fair housing programs (to uncover evidence of discrimination in housing)	5.4%	16.2%	29.7%	48.6%
Adult Ed	Adult education / workforce training classes	11.4%	5.7%	40.0%	42.9%
HIV/AIDS	Housing for persons living with HIV/AIDS and their families	5.9%	14.7%	35.3%	44.1%
Legal services	Legal services	3.0%	12.1%	54.5%	30.3%
Physical Disabilities	Services for individuals with physical disabilities	5.9%	11.8%	47.1%	35.3%
Literacy/ESL	English literacy programs	2.9%	20.6%	32.4%	44.1%
Migrants	Services for immigrants	6.1%	15.2%	39.4%	39.4%
Alcohol/drugs	Alcohol and substance abuse counseling services	9.7%	22.6%	41.9%	25.8%

How were these needs determined?

As part of the consultation and citizen participation processes, CEW Advisors solicited information from community-based organizations, social service providers, relevant municipal staff, and Pawtucket residents to identify the most important community needs, neighborhood concerns, and public facilities. Public service needs were collected in several ways: through the online community needs survey, through citizen participation discussions, focus groups, nonprofit service agencies, review of additional community needs assessments, and consultation with municipal and agency staff.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Pawtucket has a total of 31,036 occupied housing units and 2,318 vacant units based on the 2019-2023 American Community Survey, representing a vacancy rate of 6.9%. In total, 48.8% of the housing units in Pawtucket are homeownership units, while 51.2% of units are rental units.

There is significant demand for housing in Pawtucket, with current homes being listed and sold in less than a month. Housing prices and rental costs have escalated dramatically over the course of the past decade, with the pandemic buying spree pushing prices up even more. The median home value in Pawtucket grew from \$185,700 in 2013 to \$286,200 in 2023, an increase of 54.1%. In February 2025, Pawtucket home prices were up another 15.6% compared to the previous year, selling for a median price of \$416K. On average, homes in Pawtucket sell after 28 days on the market. The escalation in prices has increased the housing cost burden on Pawtucket families, with the lowest income households feeling the impacts the most.

The City of Pawtucket has a significant supply of older housing units, with 85.5% of owner-occupied and 83.3% of renter-occupied housing was built prior to 1980. Despite this, the city does not suffer from a significant incidence of lead poisoning in children. Some of the most significant home repair needs are roofing repairs, window replacement, and exterior siding or painting. Notably, this does not necessarily account for the interior rehabilitation needs which are often invisible from the street.

The Pawtucket Housing Authority (PHA) owns and manages six developments, containing 784 units of public housing in the city. These include 623 total units are for elderly and disabled households and another 161 units for families. Additionally, there are 699 Housing Choice Vouchers available with a current utilization of 666 vouchers as of November 2024. All PHA's public housing developments were inspected within the past 3 years, and all achieved high passing scores.

There are a significant number of medical offices throughout the city that provides comprehensive primary and specialty healthcare to the area, inclusive of providing health services to the city's homeless population. Blackstone Valley Community Health Care is a federally qualified Patient Centered Medical Home in Pawtucket that provides a full range of affordable services from pediatrics, family medicine, dental, and behavioral health.

The primary Special Needs populations in Pawtucket that need supportive housing needs include the elderly and frail elderly, persons with disabilities, individuals with alcohol or other drug addiction, and survivors of domestic violence. These supportive housing needs are each described more fully below.

Economic development activities in Pawtucket are concentrated primarily in the downtown area, along the city's major thoroughfares, in neighborhood-based retail centers, and in traditional industrial and office parks. The largest economic sectors in Pawtucket are Manufacturing; Health Care and Social Assistance; Educational Services; Administration & Support, Waste Management and Remediation; and Retail Trade. These 5 industries comprise 56.6% of all jobs available in Pawtucket. Importantly, there are many more workers who live in Pawtucket than there are jobs in the city leading to a significant portion of Pawtucket workers commuting out of the city. This is discussed more fully in Section MA-45.

MA-10 Number of Housing Units - 91.210(a)&(b)(2)

Introduction

The City of Pawtucket has a total of 31,036 occupied housing units and 2,318 vacant units based on the 2019-2023 American Community Survey, representing a vacancy rate of 6.9%.

Single-family and small multi-family homes (2-4 units) comprise 77.6% of the housing stock in Pawtucket. Small (2-4) unit multifamilies make up 40.9% of the housing stock, followed by single family detached homes (33.8%). Larger developments with more than four units comprise slightly less than a quarter of the available units.

Of the 11,272 single-family detached homes in Pawtucket, 89% are occupied by homeowners, 7.9% are occupied by renters, and 3% are unoccupied. Conversely, the large complexes are primarily occupied with renters. Of the 4,879 units in complexes with 10 or more units, 88.3% of all units are occupied by renters, 5.9% are occupied by homeowners, and 8.8% are unoccupied.

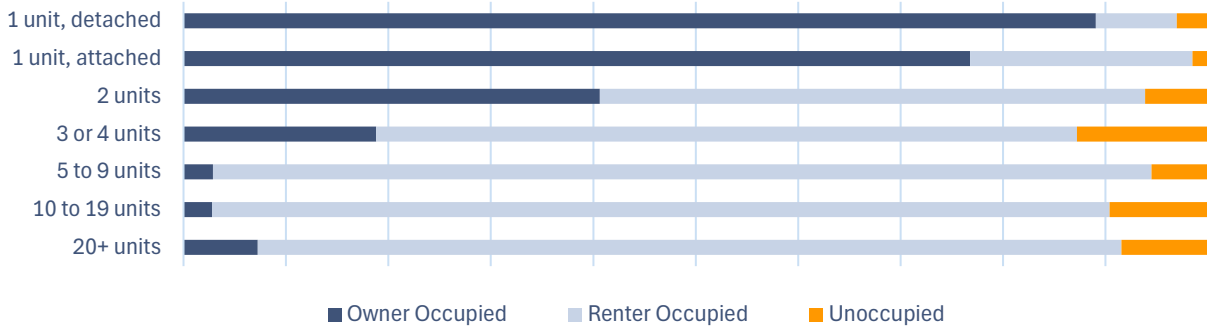
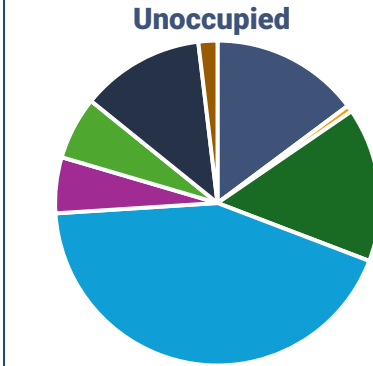
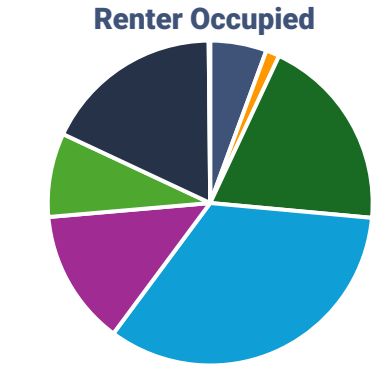
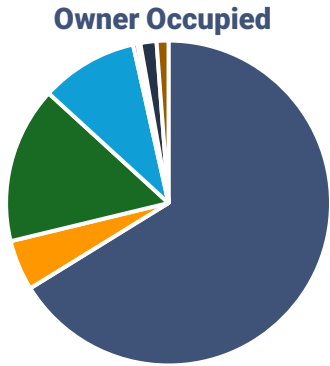
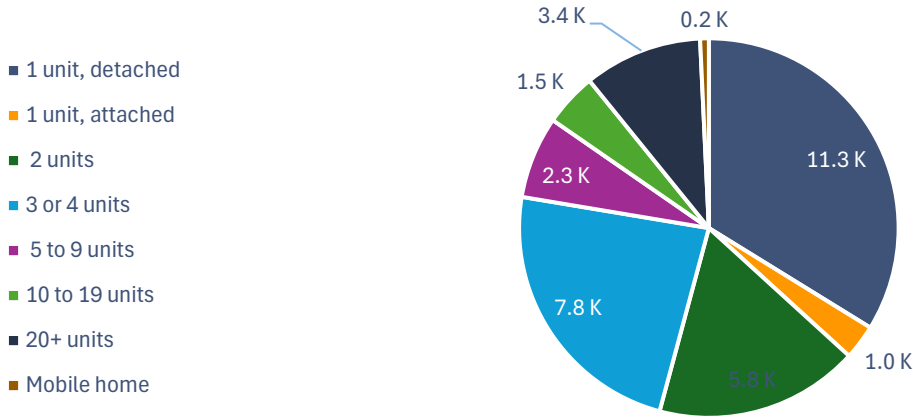
The small multifamilies in Pawtucket have a much more even distribution of tenure, reflecting the common practice of buying a 2- or 3- unit house, living in one unit and renting out the others. For units in these types of properties, 28.1% are owner-occupied, 61.9% are renter occupied and 10% are unoccupied.

In the past several years, there has been some important new development in Pawtucket tied to larger development efforts that are discussed more fully in Section MA-45. In summary, the opening of the Pawtucket/Central Falls MBTA stop was the impetus for significant new housing units around the station. This includes 150 units at Geneva Apartments, and another 150 units at Dexter Street Commons, both of which are adjacent to the MBTA station.

One of the most significant large-scale redevelopment efforts is currently underway in Pawtucket, the Tidewater Landing mixed-use development project. The project area is comprised of roughly 25 acres located along the Seekonk River divided into two development sites: the Tidewater Site on west side of the Seekonk River and the Division Site on the east side. This multi-phase, mixed-use sports stadium, commercial, retail, and residential project is slated to include several hundred residential units as part of the Tidewater Site and the Division Street Site. The specific development plans for the residential units are still being developed as this Consolidated Plan is being drafted.

MA-10 Figure 1 : Properties by Number of Units

Total Units (1.5 M)



	Owners		Renters		Unoccupied		Total
	#	%	#	%	#	%	#
1 unit, detached	10,037	89.0%	892	7.9%	342	3.0%	11,272
1 unit, attached	761	76.8%	215	21.7%	15	1.5%	991

	Owners		Renters		Unoccupied		Total
2 units	2,361	40.6%	3,093	53.2%	356	6.1%	5,810
3 or 4 units	1,470	18.8%	5,350	68.4%	1,001	12.8%	7,821
5 to 9 units	67	2.9%	2,138	91.6%	129	5.5%	2,334
10 to 19 units	42	2.8%	1,325	87.6%	145	9.6%	1,512
20+ units	244	7.2%	2,838	84.3%	285	8.5%	3,367
Mobile home	179	72.5%	24	9.7%	44	17.8%	247
Boat, RV, van, etc.	0	n/a	0	n/a	0	n/a	0
Total	15,161	45.5%	15,875	47.6%	2,317	6.9%	33,354

Data Source: 2018-2022 ACS - B25032, DP04

Based on the ACS, there are approximately 914 more housing units in Pawtucket as of 2023 compared to 2010, growth of approximately 2.8%. In total, 48.8% of the housing units in Pawtucket are homeownership units, while 51.2% of units are rental units. Homeownership units are larger than rental units, with 68.1% of all owner units having three or more bedrooms, and another 28.8% having two bedrooms. There are very limited numbers of studios and one-bedroom units that are homeownership units. Comparatively, 24.9% of renter units are one-bedroom units, and another 10% are studio apartments. Another 41.5% of rental units are two-bedroom units, and 23.6% of rental units are larger homes with three or more bedrooms.

This does not include several significant new housing developments that are currently in process or are being proposed by developers, which will increase the total number of units in the City by several hundred. These include:

- 327 Pine St.: First National Development is currently constructing 183 units of housing. Building permit is pending certification from Narragansett Bay Commission.
- 71 Dexter St. Project received final plan approval in September of 2024, with a groundbreaking on 12/30/24. The development of 150 new housing units began in February 2025.
- 258 Pine: Project received preliminary plan approval in November 2024. Project will construct 177 housing units.
- 225 Conant: Project received Preliminary Plan Approval in January 2025 for construction of 42 housing units and two commercial spaces.
- 125 Goff: Currently undergoing plan review for 140 housing units. Preliminary Plan review in May 2025.
- Penrose Development (Tidewater): Planning 72 housing units (100% affordable), but no submission received yet.
- Fortuitous Development (Tidewater): Discussing 600 housing units, but no submission received yet.

- 282 East and 310 East: These projects are part of the overlay district. Discussing 32 units at 282 East, and another 44 units at 310 East, but no submission received yet.
- 210 Conant: Discussing 15 housing units, but no submission received yet.
- Willow Avenue Affordable Housing Project: Potential development of 30 rental units.
- Blackstone Valley ARC: “The Paddocks” Affordable housing development on Beverage Hill Ave, adjacent to Narragansett Park Drive, to include two three-story apartment buildings and five two-story town homes that will total 95 units on 10 acres, 100% affordable. Preliminary Plan review in late summer 2025.



Data Source: 2018-2022 ACS - B25042, DP04

Vacancy rate for 2023 stood at 6.9%, which is down from 2010 where the vacancy rate stood at 10.5%. Vacancy rates above 5% are typically interpreted as a sign of a relatively weak housing market, with higher vacancy rates signaling lower demand for housing or an undesirable housing stock. Pawtucket’s relatively high vacancies may signal a deeper supply-demand imbalance, or the relative cost for converting vacant properties back to productive use. However, Pawtucket’s housing market can be partially explained by previous population decline combined with new unit

production and an increase in total number of households over the past 25-30 years. This is discussed further in Section NA-10. Importantly, given the limited opportunities of smaller homeowner units (studios and one-bedroom), combined with the growth of smaller sized household, particularly one-and two-person households, this could be an unmet market need to provide housing options for individuals and couples who are interested in owning a smaller home or condo unit rather than renting an apartment.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to data provided by RI Housing, there are 2,774 subsidized affordable units in Pawtucket. These units target low- and moderate-income individuals earning less than 80% of the Area Median Income. There are 1,409 units reserved for the elderly and/or those living with disabilities. Another 1,196 units are for families, and 169 units are for special needs populations.

The Pawtucket Housing Authority (PHA) owns and manages six developments, containing 784 units of public housing in the city. These include 623 total units are for elderly and disabled households and another 161 units for families. Additionally, there are 699 Housing Choice Vouchers available with a current utilization of 666 vouchers as of November 2024.

MA-10 Figure 3: Subsidized Units		
Project Name	# LMIH Units	Population
10 Walker Street	4	Family
145 Barton	1	Family
155 Division	1	Family
24 Bella Ave	1	Family
305 Owen Ave	1	Family
32 Cherry Street	2	Family
390 Pine St	5	Family
390 Pine St	3	Family
47 Hicks Street	1	Family
47 Hicks Street	1	Family
50 Mavis St	5	Family
8-10 Daniels Street	2	Family
Austin Place	15	Special Needs
Barton Street	27	Family

Project Name	# LMIH Units	Population
Belmont Commons	10	Special Needs
Berry St.	1	Family
Blackstone Valley Gateway II - Pawtucket	35	Family
Blackstone Valley Gateway Phase I	33	Family
Branch Street Revival	46	Family
Burns Manor	92	Elderly
Callaghan Gardens	14	Family
Callaghan Gardens Condominium	1	Family
Centennial Tower	100	Elderly
Cottage Street	3	Family
Galego Court	161	Family
Garden Street	6	Special Needs
Geneva Plaza	149	Elderly
Gerald S. Burns Apartments	12	Elderly
Group Home Beds	97	Special Needs
Harrison Street	2	Family
High Street	5	Family
High Street 2015	3	Special Needs
Jefferson Avenue	1	Family
Jefferson Avenue	1	Family
Jefferson Avenue	2	Family
John E. Fogarty Housing	248	Elderly
John F. Kennedy Housing	171	Elderly
Keats Gardens	20	Elderly

Project Name	# LMIH Units	Population
Kenyon Terrace Pawtucket	6	Special Needs
Lawn Terrace	45	Family
Lonsdale Ave	2	Family
Lonsdale Avenue 2017	2	Family
Lonsdale Senior Housing	131	Elderly
Main Street	6	Family
Main Street Apartments	17	Family
Malm Manor	9	Special Needs
Manchester Street	1	Family
Mendon Ave	1	Family
Middle Street Homeownership	5	Family
Mill River Community Apartments	14	Elderly
Montgomery Street	3	Special Needs
Neighborhood Preservation	18	Family
New Hope for Families	4	Special Needs
Newell Avenue	6	Special Needs
Northern Plaza	101	Elderly
Park Street Apartments	28	Family
Pidge Manor	12	Family
Pine Street	1	Family
Prospect Heights I - III	292	Family
Randall Street	1	Family
Renaissance at Pleasant View, Phase I	14	Family
Rhode Island Avenue	3	Family

Project Name	# LMIH Units	Population
Riverstone Apartments	102	Elderly
Rose-Arc Apartments	10	Special Needs
Sayles Avenue	3	Family
Sayles Avenue	3	Family
Slater Hill Apartments	152	Family
Slater House	83	Family
St. Germain Manor	112	Elderly
Towers East	148	Family
Vincent J. Doyle	82	Elderly
Woodlawn Gardens	75	Elderly

Data Source: RI Housing; National Housing Preservation Database

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Based on a review of the affordable housing inventory and the expiration of affordability periods, it is possible that 16 units of affordable housing could be lost from the affordable housing inventory due to the expiration of subsidies over the next 5 years. Importantly, the PHA has expressed concern related to the ongoing rental increases in the city and region. The average per unit cost for rent has increased dramatically over the past several years and the current rental market situation is affecting voucher holders from finding units that meet rent reasonableness. Additionally, rent increases that do not meet rent reasonableness may become a rent burden after the initial lease period. Further, rising rents stretch the budgetary authority of the HCV program and greatly impacts the ability of the Pawtucket Housing Authority to distribute additional vouchers when they become available. Based on the available funding reserves, the PHA is not able to distribute additional vouchers.

Does the availability of housing units meet the needs of the population?

Data presented in the Needs Assessment section and reinforced through consultation and community conversations and the online survey data, current housing does not meet the needs of the population, specifically the urgent need for many more affordable housing units. Housing cost burden is seen as the predominant issue in the city of Pawtucket. As of 2023, there were 1,950 homeowners with a housing cost burden in which they are spending more than 30% up to 50% of their income on housing. An additional 1,595 homeowners have a severe housing cost burden where they are spending more than 50% of their income on housing. For renters, there are 3,335 with housing cost burden and another 2,815 with a severe housing cost burden.

Describe the need for specific types of housing:

The most profound need in Pawtucket, and most other places in Rhode Island, is an increase in housing that is affordable at all income levels. As discussed in NA-10, the most pronounced housing problems are Cost Burden and Severe Cost Burden. Housing cost burden, as either greater than 30% or 50% of total income spent on housing, is the most significant housing problem in Pawtucket as with most other municipalities throughout Rhode Island.

There is a centralized waiting list that is managed by Rhode Island Housing for public housing and affordable housing units. As of May 2024, the total unduplicated number of applicants on the centralized waitlist is 23,150. There are 16,072 Pawtucket households on the centralized waitlist. The demand for affordable housing units is extreme and it often takes years for individuals and families to finally gain access to an affordable unit through a Housing Choice Voucher or housing development. As of January 2025, the PHA has families waiting to be housed since 2018. Prior to 1/1/2025, the PHA had many preferences. Those preferences affected the wait time for those waiting to be pulled from the waitlist. The PHA has since removed many of the preferences, to allow those who have been on the waitlist for a long period of time an opportunity to obtain housing.

Table 3 - Centralized Waitlist by Housing Authority, May 2024

Housing Authority	Total Waitlist
Bristol Housing Authority	13,921
Central Falls Housing Authority	13,932
Coventry Housing Authority	14,303
Cumberland Housing Authority	15,773
East Greenwich Housing Authority	14,304
East Providence Housing Authority	17,168
Johnston Housing Authority	16,528
Lincoln Housing Authority	16,159
Newport Housing Authority	12,463
North Providence Housing Authority	16,907
Pawtucket Housing Authority	16,072
Providence Housing Authority	16,202
Rhode Island Housing	17,755
Smithfield Housing Authority	14,415

Housing Authority	Total Waitlist
South Kingstown Housing Authority	11,929
Warren Housing Authority	11,868
Warwick Housing Authority	16,623
Woonsocket Housing Authority	10,066

Data Source: Rhode Island Housing

It is important to note that there is significant overlap among these waiting lists since many people apply for multiple waitlists. In addition to the above, the following Housing Authorities do not participate in the Centralized Waitlist: Burrillville, Cranston Tiverton, Westerly, and West Warwick.

Rhode Island Housing no longer shares information related to income, demographics and family size of applicants on the waitlist since the information has not been validated and represents only what was submitted by the applicant. That information will only be validated and corrected when an applicant rises to the top of the waitlist and provide the appropriate documentation to the PHA.

As discussed in the Needs Assessment, there is a need for housing that is truly accessible for those with mobility challenges. Due to the nature of the city’s housing stock with many multi-level homes, one primary concern is providing housing options for the 3,561 Pawtucket residents (4.9%) that experience difficulty with walking or climbing stairs, the 1,616 resident (2.2%) with self-care difficulties, and the 3,001 residents (4.1%) with independent living difficulties. While the city is not fully aware of the total population that struggles living in housing units that do not have all the elements and amenities required for those with mobility challenges, given the size of the population and the anecdotal information from the citizen participation and consultation process, it is estimated to be several hundred. To maintain people living in their own homes longer, there is a need to make appropriate in-home modifications.

As described above, 36.8% of all homes in Pawtucket are single-family homes. Another 17.4% are two-unit homes, and 24.4% are homes with 3-4 units. This accounts for over three-quarters of all housing units in the city. While there are options for smaller-sized rental units, studio and one-bedroom apartments, there are very limited homebuyer opportunities for these smaller sized units. There could be a significant demand for these types of units considering that they would be less expensive units to purchase for new homebuyers, younger adults, seniors, and smaller families.

Discussion

The city offers a range of housing options from single-family dwellings located in traditional residential neighborhoods to small-scale multi-family apartments traditional in the Northeast, to higher density apartment buildings located along or near commercial corridors. Most residential neighborhoods were developed prior to 1960 and prioritize automobiles over pedestrians with a significant presence of single-family homes built for families with children. There are generally no remaining large tracts of land available to be subdivided and developed in the city. This limits additional development opportunities to existing parcels that need to be rehabilitated, converted, or demolished, cleared, and rebuilt.

There are interesting trends that have occurred over the past 10-12 years in Pawtucket that impact the housing market. There has been significant growth in smaller sized households. One-person

and two-person households have growth by 7.4% and 13.7% respectively during the 2010 to 2023 time period. This is contrasted by the general stagnation of three-person and four-person households that saw limited growth. One and two-person households comprise almost two-thirds of all households in the city.

Based on the review of existing research, data analysis, and through conversations with community residents, there is a demand for non-traditional types of housing in the city. A large part of the existing housing stock was built to accommodate a car-dependent workforce and traditional family living. This has resulted in many residential neighborhoods throughout the city characterized by single-family homes on small and medium sized lots, with a driveway and a side-yard. While this type of housing will continue to be important for traditional families, there are more and more residents that are interested in more diverse housing types to standalone single-family homes. These include smaller units, and homes with two or more bedrooms accessible to families and multi-generational households.

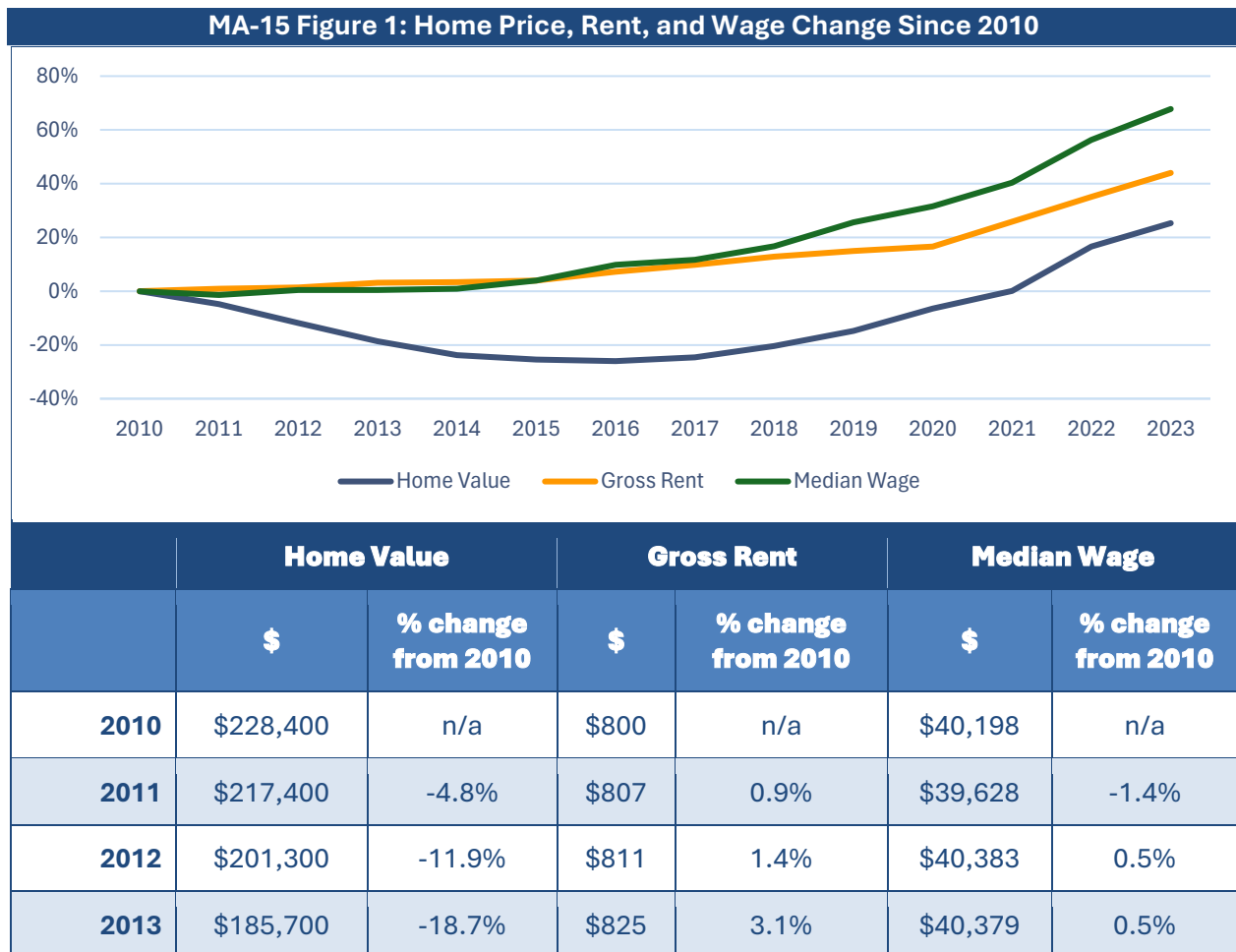
The growing senior population living alone will require housing that is smaller and easier to maintain. Shared housing alternatives for non-related cohabitation and more affordable rental and ownership options for working adults either living alone, or with a partner, will be important additions to the city's housing stock. With the escalation of housing costs and rental prices, more young adults are living with their parents, grandparents, siblings, aunts and uncles, etc. More diverse housing is needed to allow families and friends to live together but have their own private living and working space. There is also a greater demand among younger adults to have a smaller home with less maintenance located in an area within walking distance of shops, restaurants, schools, parks, transit, and other amenities.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

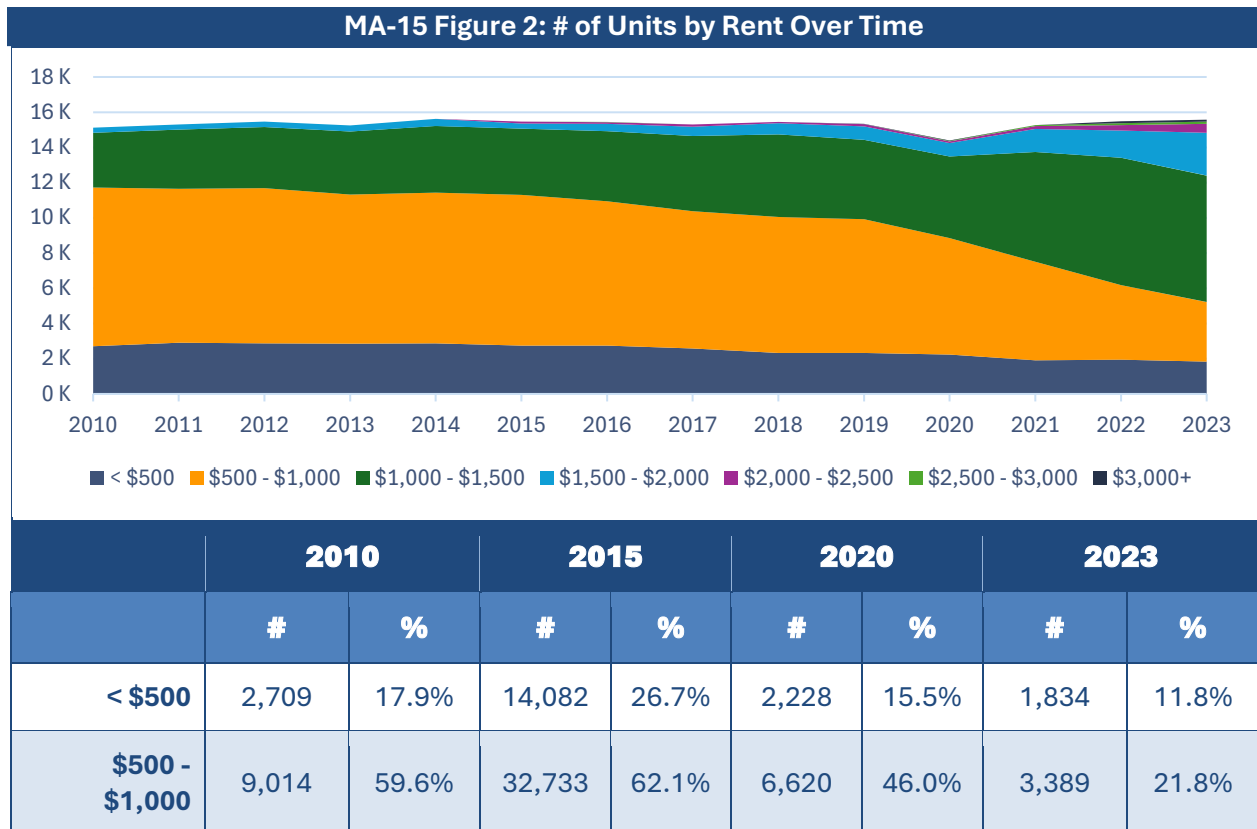
While safe and affordable housing is a basic human need, it also represents the single largest expenditure for most households. The following section provides information on the cost of rental and owner-occupied housing in the City of Pawtucket, focusing specifically on housing affordability for low- and moderate- income households.

Pawtucket is in the enviable position of having wage growth that exceeds both rent increases and home price increases over the past 14 years. This means that for those making the median income, the city is more affordable now than it was in 2010, although we highlight that for households making less than the median income, particularly very low-income households, the housing cost burden has gotten more extreme. In nominal dollars, home prices are 25% higher than they were in 2010, rents are 44% higher, and wages are 67% higher. Moreover, the skyrocketing housing costs experienced nationally over the last few years are increasing in parallel to increasing wages, allowing the median earners to absorb these costs. However, it is likely that the increase in wages is due more to wealthier young professionals and families moving in to the city (especially those drawn by the new train station), than existing household earning more income.



	Home Value		Gross Rent		Median Wage	
2014	\$174,100	-23.8%	\$827	3.4%	\$40,578	0.9%
2015	\$170,200	-25.5%	\$832	4.0%	\$41,789	4.0%
2016	\$169,000	-26.0%	\$858	7.3%	\$44,120	9.8%
2017	\$172,200	-24.6%	\$878	9.8%	\$44,909	11.7%
2018	\$181,900	-20.4%	\$903	12.9%	\$46,938	16.8%
2019	\$194,600	-14.8%	\$920	15.0%	\$50,476	25.6%
2020	\$213,700	-6.4%	\$933	16.6%	\$52,902	31.6%
2021	\$228,500	0.0%	\$1,007	25.9%	\$56,427	40.4%
2022	\$266,300	16.6%	\$1,081	35.1%	\$62,799	56.2%
2023	\$286,200	25.3%	\$1,152	44.0%	\$67,436	67.8%

Data Source: 2010-2023 ACS5 - DP03, DP04



	2010		2015		2020		2023	
\$1,000 - \$1,500	3,114	20.6%	5,261	10.0%	4,629	32.2%	7,181	46.1%
\$1,500 - \$2,000	287	1.9%	459	0.9%	770	5.4%	2,420	15.5%
\$2,000 - \$2,500	n/a	n/a	65	0.1%	98	0.7%	524	3.4%
\$2,500 - \$3,000	n/a	n/a	14	0.0%	24	0.2%	125	0.8%
\$3,000+	n/a	n/a	57	0.1%	18	0.1%	104	0.7%

Data Source: 2010-2023 AC5 - DP02

MA-15 Figure 3: Housing Affordability - Number of Affordable Units by Household Income		
	Renter	Owner
< 30% HAMFI	2,580	No Data
30 - 50% HAMFI	5,800	2,315
50 - 80% HAMFI	6,225	7,175
80 - 100% HAMFI	1,130	2,800
100+% HAMFI	No Data	1,810

Data Source: 2018-2021 CHAS - Tables 14A, 14B, 15A, 15B, 15C

MA-15 Figure 4: Monthly Fair Market Rent					
	0 br	1 br	2 br	3 br	4 br
Fair Market Rent (2024)	\$1,289	\$1,398	\$1,693	\$2,047	\$2,536
High HOME Rent (2024)	\$1,259	\$1,350	\$1,622	\$1,865	\$2,061
Low HOME Rent (2024)	\$983	\$1,054	\$1,265	\$1,461	\$1,630
Average Rent (2025)	\$1,542	\$1,383	\$1,829	\$2,069	\$3,345

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. While Pawtucket is slightly more affordable than several neighboring communities, it is becoming increasingly more expensive to live in the city. The increases in housing costs put increasing financial pressure on households. There is a dire need for more affordable housing units, rental units and homeownership units for all household sizes, although the primary growth occurring in the city is among one-person and two-person households. Housing costs have skyrocketed throughout Rhode Island, and while Pawtucket has been effective at increasing the supply of market rate and affordable housing units, there is still a great need for additional affordable units.

How is affordability of housing likely to change considering changes to home values and/or rents?

After a rapid escalation of home prices and rental increases over the past 10-12 years, it is unlikely that prices will decrease anytime soon as escalated home prices have been “locked in” through the past-pandemic homebuying. Even though there is speculation that housing prices are cooling because of elevated interest rates, the limited supply of housing listed for sale is creating continued inflation of home prices during the early months of 2025 compared to the previous year. As of February 2025, the average home value in Pawtucket was approximately \$378,586, reflecting an 8.6% increase over the previous year.

There is insufficient new construction of market rate and subsidized units to offset the elevated housing costs. The city and the state do not have the adequate resources to invest in deeply subsidized construction of new affordable housing units. While Rhode Island Housing manages many different types of programs for new housing construction, the level of need far outweighs the resources available for investments into new construction. The city and the state will need tens of millions of dollars every year over the course of a generation to be able to properly address the affordability crisis.

Moreover, the naturally occurring affordable housing is slowly disappearing as older homeowners take advantage of high home values to sell their homes.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The average rent for an apartment in Pawtucket is significantly higher than the Fair Market Rent (FMR) and HOME rents for each sized apartment, from studios to 4-bedroom units. This means that the FMR and HOME rents may not be sufficient to provide for a wide variety of apartments for households in the City. This may be especially true for larger families that require larger units. Importantly, the High HOME Rent for a 1-bedroom apartment is \$1,350, which would require a monthly income of \$4,500 for it to be considered affordable, or an annual household of \$54,000. While the median family income in Pawtucket is \$67,436 according to the 2023 ACS 5-Year estimate, there are thousands of low-income households making far less than are currently experiencing cost burdens and severe cost burdens. The historical pattern of area median rents being higher than fair market rents will likely persist moving forward. As such, it is critical that the city prioritize the preservation of existing affordable housing stock and the creation of new affordable housing.

MA-15 Figure 5: Households by Income Level		
	#	%
Less than \$10,000	1,592	5.1%
\$10,000 to \$14,999	1,989	6.4%
\$15,000 to \$24,999	2,407	7.8%
\$25,000 to \$34,999	2,476	8.0%
\$35,000 to \$49,999	3,340	10.8%
\$50,000 to \$74,999	4,974	16.0%
\$75,000 to \$99,999	4,722	15.2%
\$100,000 to \$149,999	5,578	18.0%
\$150,000 to \$199,999	2,184	7.0%
\$200,000 or more	1,774	5.7%

Data Source: 2019-2023 ACS - DP03

Discussion

The primary takeaway from data research and analysis, community feedback, and the consultation process is that the city is in critically short supply of affordable housing. Home values and rental prices have grown considerably over the past several years since the housing market decline of the late 2000s and early 2010s. While this escalation in housing and rental costs in the city came with an even higher increase in median income for residents and households of Pawtucket, the households that are at the lowest income levels have been experiencing significant housing costs burdens. Household incomes for many families in Pawtucket remain far below what the median or average owner or renter can afford.

High home sale prices and a lack of available inventory at all income levels have kept many entry-level buyers out of the market or forcing them to buy homes that create a housing cost burden for them. Housing affordability is still the major concern in Pawtucket and throughout the state. Furthermore, as the city's housing stock continues to age and deteriorate, housing costs rise due to maintenance costs. Federal funds can and will be leveraged to address housing deterioration and neighborhood revitalization concerns and the city will also pursue a strategy of preserving long-term affordable housing that already exists while supporting the production of new affordable housing units to increase the supply for low- to moderate-income families to help reduce housing cost burdens for these Pawtucket households. The primary barrier is the lack of sufficient funding to truly meet the needs of households that are struggling with housing costs.

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

Eighty-four percent (84.3%) of Pawtucket’s existing housing stock was built before 1980. Only 5.6% of the total housing units have been built since 2000, excluding the significant new developments that are currently occurring in the city (see Section MA-10). The city’s housing stock is significantly aged, and the construction of new multi-family units has only recently resumed after many years of stagnant new housing production.

This section describes the significant characteristics of the existing housing supply, including age and condition, the number of vacant and abandoned units, and the risk posed by lead-based paint.

Definitions

For this Consolidated Plan, the City of Pawtucket uses the following definitions for this section:

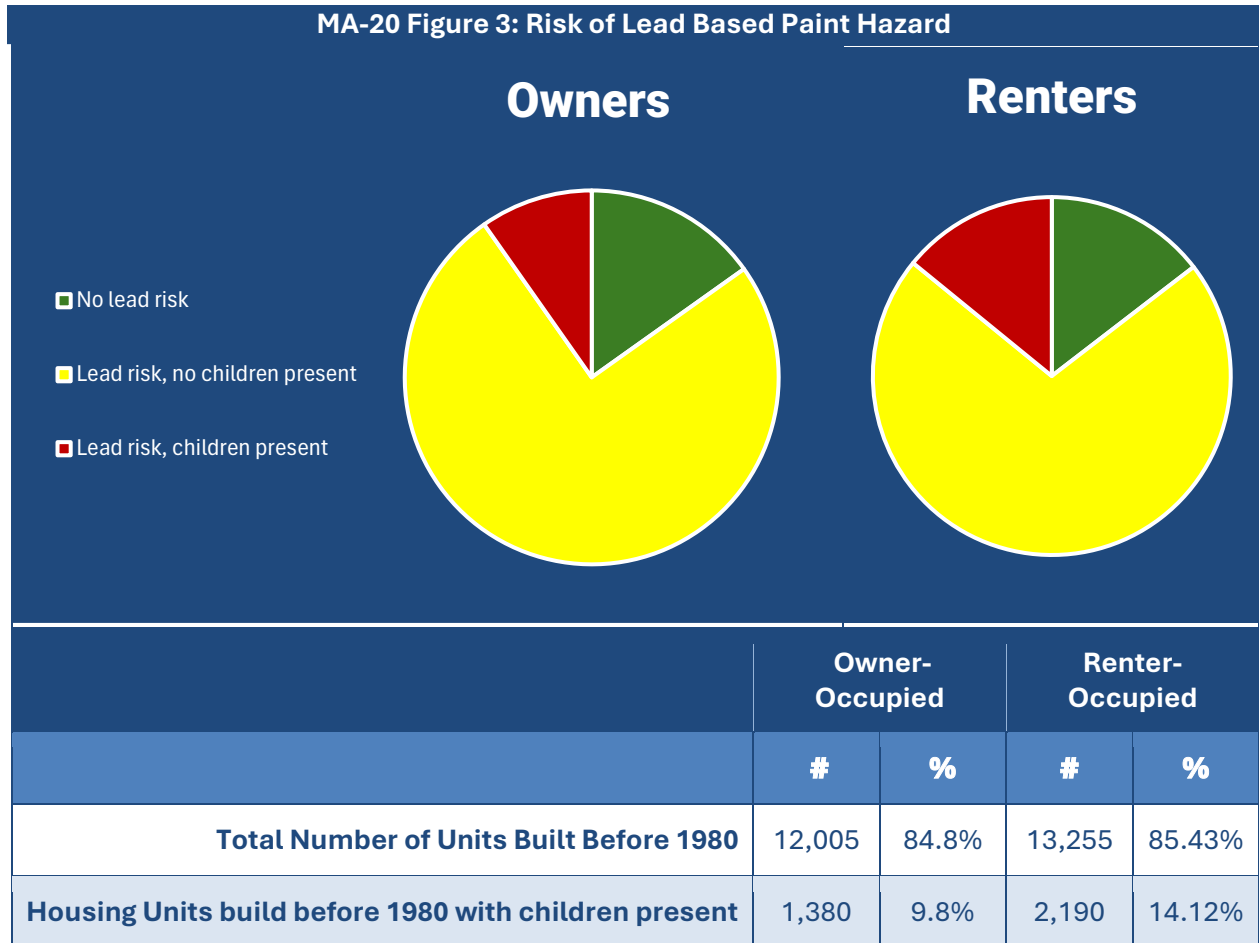
- “Standard condition” – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local building codes.
- “Substandard condition but suitable for rehabilitation” – A housing unit that contains one or more housing conditions as described in NA-10, contains a lead-based paint hazard, is potentially endangering the health and safety of the occupant, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing conditions as described in NA-10, contains a lead-based paint hazard, is potentially endangering the health and safety of the occupant, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

MA-20 Figure 1: Condition of Units				
	Owner-Occupied		Renter-Occupied	
	#	%	#	%
With one selected Condition	4,081	26.9%	6,582	41.5%
With two selected Conditions	58	0.4%	252	1.6%
With three selected Conditions	0	0.0%	167	1.1%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	11,022	72.7%	8,874	55.9%
Total	15,161	100.0%	15,875	100.0%

Data Source: 2019-2023 ACS - B25123

MA-20 Figure 2: Year Unit Built				
	Owner-Occupied		Renter-Occupied	
	#	%	#	%
2000 or later	872	5.8%	869	5.5%
1980-1999	1,332	8.8%	1,786	11.3%
1950-1979	4,599	30.3%	5,510	34.7%
Before 1950	8,358	55.1%	7,710	48.6%
Total	15,161	100.0%	15,875	100.0%

Data Source: 2019-2023 ACS - B25036



Data Source: 2017-2021 CHAS - Table 13

MA-20 Figure 4: Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			2,318
Abandoned Vacant Units			1,672
REO Properties			58
Abandoned REO Properties			

Data Source: 2019-2023 ACS, Foreclosure.com

Need for Owner and Rental Rehabilitation

There is a direct correlation between the age of a home and the need for maintenance and rehabilitation. Typically, after a home reaches 30 or 40 years old it begins to require significant repairs and/or major rehabilitation. This becomes even more problematic if the home wasn't well-maintained throughout. Further, homes in the northeastern United States suffer from additional weather-related problems due to icy weather, heavy snow, and frigid temperatures.

The city has a significant stock of older housing units. The median year that Pawtucket's housing structures were built is 1947, and 85.5% of owner-occupied and 83.3% of renter-occupied housing was built prior to 1980. Because of the age of the housing stock, there is an ongoing need for housing rehabilitation throughout the city. The City used to administer a Home Repair Program; however, due to staffing changes, the administrative burden of performing the rehabilitation work, an extended period of very low bank lending rates, and ongoing reductions in funding, the City ended the program several years ago.

Other potential indicators of the need for renovation are the general age of the population, income, and housing cost burden. Those 62 years of age and older represent over 17.3% of the population. Of particular concern are the homes occupied by the city's older population who can no longer maintain their homes themselves and have limited income to make basic repairs on their homes. Over 13% of the senior population are below the poverty level. Pawtucket has a significant number of households that are housing cost burdened. These factors can have a direct impact on the potential need for renovation due to limiting the ability to keep up with the structure's need because of limited finances and ability to do so.

The city reports there were 2,095 violations for the 2024 calendar year involving 564 properties. This represents less than 2% of all the property in the city. The most significant home repair needs are roofing, especially considering that roof repairs are not easily or practically deferred when the house could receive continued damage if not repaired. Additional repair needs include window replacement, exterior siding or painting, and porches and foundations. Importantly, this does not necessarily account for the interior rehabilitation needs which are often invisible from the street. It is very typical these repair needs are concentrated on housing units occupied by lower-income residents. These types of repairs generally apply to owner-occupied and rental housing.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The age of the City’s housing stock places its housing units at a greater risk of potential lead exposure. Lead-based paint was banned for residential use in the United States in 1978 by the U.S. Consumer Product Safety Commission. Infants, toddlers, and preschool-age children are most susceptible to the toxic effects of lead poisoning because they absorb lead more readily than adults and have inherent vulnerability due to developing central nervous systems. Lead exposure, even at very low levels, can cause irreversible damage, including slowed growth and development, learning disabilities, behavioral problems, and neurological damage.

According to the 2017-2021 CHAS data, 88.1% of Low or Moderate Income Households (16,755 Total) live in units built before 1980, putting them at risk for lead-based paint exposure. Of these households, 3,570, or 12.8% of all LMI households in Pawtucket have children present. In Pawtucket, both the incidence rate (new cases) and prevalence rate (all cases) of lead poisoning among children have been declining over the past twenty years with spikes in 2009 and 2020. Prevalence data is not available from RIDOH after 2018.

The most current data provided by Rhode Island Kids Count shows there are currently 40 children with a blood lead level (BLL) greater than or equal to 5 mg/dL, giving Pawtucket a prevalence rate of 4.4%.

Rhode Island data still reports the ≥ 5 mg/dL standard and is moving to the ≥ 3.5 mg/dL standard. We expect the rates to go up when the transition to the new standard is complete.

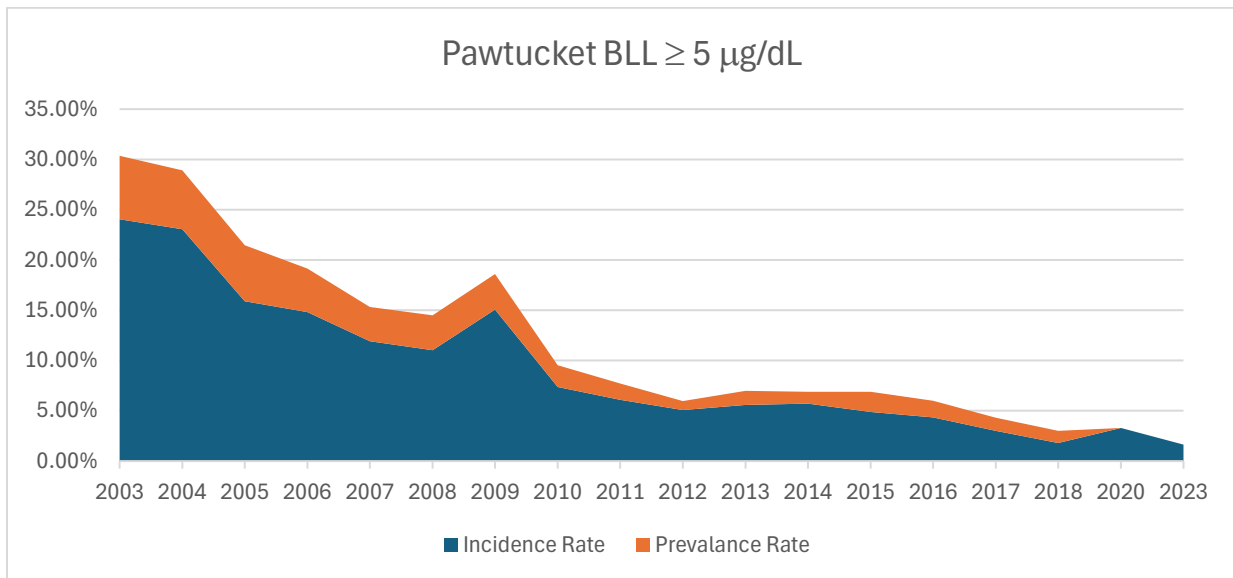


Figure 8 - New Incidence Rate Greater than 5 mcg/dL

Data Source: Rhode Island Department of Health

Discussion

N/A

MA-25 Public and Assisted Housing

91.210(b)

Introduction

The Pawtucket Housing Authority (PHA) owns and manages six developments, containing 784 units of public housing in the city. These include 623 total units are for elderly and disabled households and another 161 units for families. Additionally, there are 699 Housing Choice Vouchers available with a current utilization of 666 vouchers as of November 2024.

The city and the Pawtucket Housing Authority (PHA) have a good working relationship as the housing authority works to provide affordable housing to low- and moderate-income families. Most of the units managed by the PHA are for senior households and persons with disabilities while their Housing Choice Vouchers Program are typically used by families and individuals. The city reviews the Housing Authority’s 5-Year Plan for consistency with the City’s Consolidated Plan.

MA-25 Figure 1: Total Number of Units by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units / vouchers in use	0	0	784	699	7	3,954	5	0	101
# of accessible units			430						

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments

The Pawtucket Housing Authority owns, manages, and maintains 784 units of public housing in the city. Four developments with 623 total units are for elderly and disabled households. The Galego Court development has 161 units for families. Tenant statistics data shows a total of 154 0-bedroom units, 456 1-bedroom units, 88 2-bedroom units, and 61 3-or-more bedroom units. No data is available on the size of the 25 currently unoccupied units.

	Population	Units	0 beds	1 beds	2 beds	3+ bed	? beds
Burns Manor	Elderly	92	41	47	0	0	4
Fogarty Manor	Elderly	248	63	166	11	0	8
Galego Court	Family	161	0	34	60	61	6
Kennedy Manor	Elderly or Disabled	171	3	148	17	0	3
St. Germain Manor	Elderly or Disabled	112	47	61	0	0	4
Total		784	154	456	88	61	25

Data Source: Pawtucket Housing Authority

The Pawtucket Housing Authority has a total of 699 Housing Choice Vouchers available with a current utilization of 666 vouchers as of November 2024, resulting in a leasing percentage of 95.9%. Among the total number of vouchers available through PHA, 101 are Mainstream Vouchers for non-elderly adults with disabilities, and 5 VASH vouchers for Veterans. The total budgetary authority for 2024 was \$7,822,715.

The PHA also has 27 units in Park Street Manor, a LIHTC property.

According to data provided by RI Housing, there are 2,774 subsidized affordable units in Pawtucket. These units target low- and moderate-income individuals earning less than 80% of the Area Median Income. There are 1,409 units reserved for the elderly and/or those living with disabilities. Another 1,196 units are for families, and 169 units are for special needs populations.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Pawtucket Housing Authority oversees five public housing developments. The public housing developments managed by the Pawtucket Housing Authority have been inspected using the UPCS inspection protocol. The weighted average score per unit is 88, indicating that the developments are in good condition. The developments have yet to be inspected under the new NSPIRE protocol.

MA-25 Figure 2: Public Housing Condition			
	# Units	Inspection Date	Inspection Score
Burns Manor	92	6/16/22	96b
Fogarty Manor	248	3/28/22	91b
Galego Court	161	6/22/22	79c
Kennedy Manor	171	6/6/22	86c
St. Germain Manor	112	6/16/22	90b

Data Source: HUD - REAC

The physical inspection scores for public housing developments are part of HUD’s Real Estate Assessment Center’s (REAC) system to ensure that properties are maintained in a decent, safe, sanitary, and in good repair condition. These scores range from 0 to 100 points and are used to assess a property’s overall physical condition.

- 90 to 100 points: Properties with scores in this range are considered to be in excellent condition. They are inspected every third year.
- 80 to 89 points: Properties with scores in this range are in good condition but may have some minor issues. They are inspected every second year.
- Below 80 points: Properties with scores below 80 might have more significant issues and are subject to more frequent inspections to ensure that the conditions improve.

The physical inspection generates comprehensive results for each of five physical inspectable areas: Sites; Common Areas; Building Systems; Building Exteriors; and Units, as applicable. A sample of units in the Asset Management Project (AMP) are scored, resulting in a Public Housing Agency (PHA) composite score. The higher the score, the better the physical condition of the property.

Describe the restoration and revitalization needs of public housing units in the jurisdiction

The Pawtucket Housing Authority maintains several public housing developments that require ongoing restoration and revitalization to ensure they remain viable and provide safe, quality housing for residents. According to the Five-Year Action Plan (2024-2028), significant capital improvements are needed across all developments.

Burns Manor requires replacement of aging water lines, boilers, and storage tanks, as well as upgrades to the building entrance card access system. Common area improvements include ceiling repairs and flooring replacement in hallways and laundry rooms.

Fogarty Manor needs substantial work including replacement of vertical drain lines, bathroom renovations, roof replacements for the four wing sections, and balcony flooring repairs. The building’s elevator systems also require modernization, and there are plans to install walk-in showers in approximately 20 units to improve accessibility.

Galego Court has significant needs including exterior stair tower repairs, flat roof replacement, bathroom venting system upgrades in 161 apartments, and renovations to the water park and basketball court areas. Comprehensive apartment renovations are planned to address health and safety concerns.

At **Kennedy Manor**, priorities include elevator system upgrades, balcony flooring repairs to address water intrusion issues, and window replacements. The facility also requires security camera system upgrades and improvements to common area hallways.

At **St. Germain Manor**, exterior repairs are needed including replacement of deteriorated sidewalks and walkways, vinyl siding replacement, and window upgrades. The solar system also requires retrofitting.

Across all developments, the PHA is implementing fire suppression sprinkler systems, upgrading security camera systems, replacing aging appliances, and improving building signage including fire evacuation routes.

These capital improvements are critical to addressing deferred maintenance, improving energy efficiency, enhancing resident safety, and ensuring ADA compliance throughout the housing authority's portfolio.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The objective of the Resident Services Department of the Housing Authority of the City of Pawtucket is to introduce and link residents with a range of programs and services which help provide stability, strengthen individual and family functioning and offer opportunities to increase and maximize individual potential. This department also strives to enhance the quality of life, to further independence, to improve upward mobility into the broader community, and to enrich the lives of all we serve. There are many programs and services offered to the Residents of the Housing Authority of the City of Pawtucket.

1. Resident Services and Engagement Programs

The PHA is deeply invested in resident support services that enhance quality of life, self-sufficiency, and long-term housing stability. Their approach is multifaceted, encompassing financial literacy, education, health and wellness, and community engagement.

Family Self-Sufficiency (FSS) Program

- This long-standing program (over 12 years) supports both Housing Choice Voucher (HCV) holders and public housing residents.
- Focus areas include **budgeting, credit improvement, continuing education, and career development.**
- The program currently serves **100 residents (50 in public housing, 50 in HCV), with a waitlist**, demonstrating high demand.

Support and Services at Home (SASH)

- Targeted at **elderly residents** at Burns and Fogerty Manor.
- Provides a **wellness nurse and a coordinator** to support aging in place.
- Offers **educational workshops, blood pressure clinics, chair yoga, and walking clubs.**
- **Challenge:** Funding is set to expire in June 2025, with uncertain renewal.
- **Strategy:** The PHA is exploring internal funding and partnerships to sustain or modify the program.

Resident Opportunity & Self-Sufficiency (ROSS) Program

- HUD-funded program for elderly and disabled residents at **St. Germain and Kennedy Manor.**
- Provides **goal-setting assistance** for wellness and social engagement, distinct from the employment-focused FSS program.
- Current funding status: **Three-year grant recently renewed, awaiting confirmation.**

2. Aging in Place Strategy

Given the aging population in public housing, the PHA prioritizes keeping residents in their homes rather than transitioning to assisted living or nursing care.

- **Partnerships with healthcare and social services** provide in-home support and referrals.
- **Mental health services, adult daycare, and in-home CNA support** are being enhanced.

- **Low unit turnover** due to long-term elderly residents; however, natural attrition occurs through mortality or mental health-related evictions.

3. Food Security & Nutrition Programs

Food insecurity is a primary concern for low-income residents, and the PHA has established multiple food support programs:

- **Food Boxes:** Distributed to **three developments**, supporting over **100 residents monthly**.
- **Food Bags):** Available at **two developments**, supplied by St. Matthews Church.
- **Meal Sites:**
 - **Daily lunch program (Elderly Site, 30 residents per day).**
 - **Breakfast & lunch for youth (Summer program at Family Development Site).**
- **Seven Stars Bakery Partnership:** Provides weekly **pastry donations**.

4. Resident Engagement & Community Building

Following the social isolation caused by COVID-19, PHA has focused on increasing resident participation in activities and governance.

Engagement Initiatives

- **Monthly social events** (e.g., movie nights, bingo, paint-and-sip, arts & crafts).
- **Resident Services Council:** Quarterly meetings with **representatives from each development** to provide feedback.
- **Pre-Board Resident Meetings:** Monthly meetings with PHA leadership.
- **Surveys to assess resident needs**, although response rates are low.
- **Efforts to integrate new residents:** Meetings within three months of move-in to introduce services.

The Resident Services office works with local non-profits and human service providers to connect residents to the programs and services they need. The department is staffed by a full-time Family Self Sufficiency Coordinator, a full time Resident Services Coordinator and a full time Resident Services Manager.

Discussion

With a portfolio of 784 units among the developments the PHA owns and operates, the PHA supports the housing needs of some of the most vulnerable low-income families in the city. However, the need for more affordable housing units far surpasses the ability of the housing authority.

The Pawtucket Housing Authority has a total of 699 Housing Choice Vouchers available, and they have distributed 666 vouchers as of November 2024, resulting in a leasing percentage of 95.9%. The remaining 33 vouchers may not be available due to the PHA reaching its budget authorization. This is due in large part to the dramatic escalation of rents in the city as previously discussed.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

The Rhode Island Continuum of Care (CoC) continues to strive to provide homeless and at-risk households with a variety of housing and supportive services throughout the City of Pawtucket. A number of service providers within the City of Pawtucket provide homeless services and prevention activities, including emergency shelter, outreach, and rapid rehousing.

Additionally, the City of Pawtucket, in partnership with the Pawtucket Housing Authority, and OpenDoors has opened an emergency shelter and day center by converting a vacant commercial space using ESG-CV funds. The site was acquired, rehabilitated, and began service homeless individuals in February of 2023.

Facility	Type	VSP	Family Beds	Adult Only Beds	UA Youth Beds	Chronic Homeless Beds	Veteran Beds	Total Beds
Family Shelter (FCCP)	ES	No	56	0	0	0	0	56
Family Shelter (FCCP)	ES	No	55	0	0	0	0	55
Pawtucket HCV+PHA (HUD:PIH)	OPH	No	113	85	0	0	0	198
Tremont Street Apartments (CoC #56)	PSH	No	7	4	0	11	0	11
Rapid Rehousing (CoC #90)	RRH	No	27	1	0	0	0	28
Rapid Rehousing (CHF)	RRH	No	5	6	0	0	0	11

Data Source: HUD HIC

Table 4 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	111	0	32	7	
Households with Only Adults	0	0	7	2	
Chronically Homeless Households	0	0	0	7	
Veterans	0	0	0	0	
Unaccompanied Youth	0	0	0	0	

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The network of care in Pawtucket is established to connect homeless persons with mainstream services, such as Medicaid and Social Security benefits, to maximize the amount of assistance households can access. Utilizing coordinated entry, service providers match clients with appropriate services to increase access to health and social service programs that they qualify for. These efforts are paired with services provided throughout the larger region to create a system of wrap-around services to help households in as many ways as possible.

There is a significant number of medical offices throughout the city that provides comprehensive primary and specialty healthcare including Pawtucket Primary Care, Blackstone Valley Community Health Care, Brown Health Medical Group, Hillside Family Medicine, University Internal Medicine, and other medical providers.

Blackstone Valley Community Health Care is a federally qualified Patient Centered Medical Home in Pawtucket that provides a full range of affordable services from pediatrics, family medicine, dental, and behavioral health.

There are also substance abuse treatment and prevention services, addiction counseling, and mental health and behavioral services for children, adolescents, families, and adults located throughout the city.

Employment services in Pawtucket are available through SER Jobs for Progress, a private non-profit organization that offers literacy, job training services, and comprehensive employment and training programs aimed at helping low-income individuals or those facing significant barriers to employment get reconnected to the labor force.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City partners closely with House of Hope CDC, Blackstone Valley Advocacy Center, OpenDoors, and Crossroads Rhode Island to provide services to the needs of various homeless subpopulations.

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

There are households throughout the City of Pawtucket that may have special housing and supportive service needs unrelated to homelessness. Some of these population groups include the elderly and frail elderly; those living with some type of physical or cognitive disability; those living with HIV/AIDS and their families; persons with substance use disorders; and victims of domestic violence, dating violence, sexual assault, and stalking. These groups typically face greater housing challenges than the general population due to their specific circumstances and the city's housing stock may not be suitable for households with particular special needs. These groups may also require special attention due to additional social services required. These population groups are discussed in NA-45.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

The City of Pawtucket has 10,697 older residents, aged 65 or older living in a total of 7,007 households – including those living in institutionalized settings (i.e., assisted living and nursing care facilities). This represents 14.2% of the total population and 22.6% of all households in the City. Among these seniors, 53.3% live in family households, 38.8% live alone, and the remaining 4.6% live in non-family (not alone) households or group quarters.

Generally, the senior population has more limited fixed incomes than the population as a whole, primarily Social Security and other retirement income. While 82.8% of Pawtucket seniors aged 65 and older are at or above the Federal Poverty Level, there are 3,122 elderly households that experience housing cost burdens of over 30% (1,568 owner-occupied households and 1,554 renter-occupied households). Further, as discussed in NA-10, there are 664 elderly renters and 748 elderly homeowners of all income categories that spend more than 50% of their income on housing. Additionally, limited incomes inhibit the ability to make the necessary home improvements to ensure their homes are in compliance with the City's building and property maintenance codes that ensures the home meets minimum health and safety standards. It is not uncommon in the city to see homes occupied by seniors to in need of repairs to major building components, primarily roof and heating system replacements, but also exterior paint and siding deterioration.

Persons with Disabilities (Mental, Physical, Developmental)

For people with disabilities, there are many barriers to housing. Ambulatory difficulty inhibits an individual's ability to walk or climb stairs. Due to the physical characteristics of the city's housing stock, with many split-level ranch-style homes, single-family homes with entry stairs, and multi-story two- to four-unit homes, a primary concern is providing accessible housing options for the 4,626 Pawtucket residents (6.2%) that experience ambulatory difficulty, and the 2,091 residents (2.8%) with self-care and independent living difficulties. Specific construction features and accessibility modifications are often required for those with mobility challenges, depending on the type and severity of these challenges (i.e., handrails, ramps, wider doorways, lowered kitchen counters and sinks, wheel-in showers, grab-bars, etc.). For people who use mobility devices,

finding housing with even basic accessibility features can be daunting, if not entirely impossible or unaffordable.

Income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in profound affordability concerns. While newly constructed multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Stable housing for persons with mental illness is hugely beneficial regarding their mental health care because the primary location of a support network is directly linked to their residence. Those living with a mental or developmental disability can find it difficult to retain housing and often their disability prevents them from finding suitable employment or earning an adequate wage that allows for independent living. Many individuals with mental illness are dependent solely on Supplemental Security Income as their primary source of income. Affordability issues become even more challenging for this population as there are few options in the private housing market and their disability leaves them at greater risk of homelessness and ill-equipped to navigate the public support system without substantial assistance. Without affordable, accessible housing in the community, many are at risk of institutionalization or homelessness.

The Ocean State Center for Independent Living (OSCIL) was established in 1988 and provides a range of independent living services to enhance, through self-direction, the quality of life for persons with disability and to promote integration into the community. OSCIL offers comprehensive independent living assessment services to recommend specialized equipment, home modifications and/or independent living services to achieve independence in the home and community. OSCIL assists individuals with disabilities to address personal barriers to independence in the home. If there are physical barriers in the home that need to be addressed, OSCIL's Home Access/Home Modification team can provide complete assessment to find the right solution for increased access. OSCIL staff assists consumers in setting goals for self-sufficiency in the home, which may involve basic everyday life skills training including social and communication skills, self-empowerment, mobility and transportation, personal resource management, and self-care. For the city of Pawtucket, OSCIL has completed 13 home modifications from September 2022 to February 2024.

Persons with alcohol or other drug addictions

Supportive housing for individuals living with alcohol or drug addiction plays a crucial role in their recovery process. For their recovery to be successful, they need a stable environment which can help minimize substance misuse and relapse, improve medical and mental health status, enhance overall quality of life, and sustain recovery. The types of supportive housing can include peer-run recovery residences to more structured sober living homes and residential treatment housing, depending on the individual's needs. Supportive housing often includes access to counseling services, therapy, and peer support, which are essential for maintaining sobriety and building a foundation for long-term recovery. Often, they need to be removed from the previous environment in order to remain committed to their recovery.

Persons with HIV/AIDS and their families

According to data from the RI Department of Health, Pawtucket is one of the top three communities in the state identified as primary sources of new HIV/AIDS infections. As with any other population group, affordable housing options are of urgent concern for persons living with HIV/AIDS. Stable housing is required to maintain a consistent medication regime. Individuals need a place to take care of hygiene and their immune system. No one who lives on the street can be

compliant with their medication treatment or care. When people have stable housing, they are able to get the services they need.

Victims of Domestic Violence

Supportive housing for victims of domestic violence is a critical aspect of their recovery and transition to a safer economically independent life. These needs often include: (1) Emergency Shelter for the immediate, short-term accommodation for safety and crisis intervention; (2) Transitional Housing for the longer-term housing needs that provide victims with support services for 6-24 months as they rebuild their lives; and (3) Support Services that include crisis counseling, childcare, transportation, life skills, educational and job training to support victims in becoming independent. Each case is unique, but supportive housing and services are essential to help victims of domestic violence move forward and establish a stable, secure environment free from abuse.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Persons with mental or physical health issues can be discharged from institutions but are then unable to find independent housing that they can afford or reasonably maintain. Those who are homeless can also be discharged from institutions with no other housing options. In most areas of the state housing affordability is in crisis. There is a limited supply of supportive housing and affordable housing options in Pawtucket for persons returning from mental and physical health institutions.

Whenever possible, supportive services for the elderly, persons with HIV/AIDS, mental health issues, etc., are provided within their living environment. Often these services are needed by persons that are vulnerable to being marginalized by mainstream society and economics unless they have a strong support network in place that advocates for them. Those that are aging in place, as an example, may become extremely isolated and disconnected to any support network. Mental health, poverty, and mobility challenges for elderly and persons with disabilities, are issues that can have significant supportive housing needs. Ramps, live-in help, medical and social visits, food services such as Meals on Wheels, and other socialization and support activities are needed by all these populations.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

During the 2025-2026 Program Year, the City of Pawtucket will undertake several projects to assist the following special needs populations.

Elderly & Frail Elderly

Allocations will be made to support the Leon A. Mathieu Senior Center and the New Horizons Adult Day Center operated by Blackstone Health Inc.

Victims of Domestic Violence

Day One will be funded for their Clinical Program, Advocacy Services and the Children's Advocacy Center.

Youth and Teens

Several allocations will be made to agencies that provide services to low- and moderate-income youth and teens in the city to support enrichment programs. These include the Blackston Valley Tourism Council River Classroom, the Pawtucket Boys & Girls Club Teen Summer Program and Camp Ramsbottom Scholarships; YMCA of Pawtucket Camperships program; Pawtucket School Department Robotics program; and Clothes to Kids Rhode Island.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Pawtucket is not part of a Consortium and has not planned any activities other than those listed above.

MA-40 Barriers to Affordable Housing - 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In general, public policies affecting the cost and production of affordable housing are governed by specific zoning by-laws. Pawtucket does not have inclusionary zoning, in which a percentage of housing developed in the marketplace is set aside for affordable units and is usually placed within mixed income developments.

Pawtucket does allow accessory apartments which are particularly effective in enabling low-income elderly owners to generate income and continue living in the community, subject to strict limitations on the square footage of the main living area. Variances in the size of the area are subject to approval by the zoning board.

Federal Government Policies

A 2012 law provision on federal flood insurance imposes sharp rate increases on people who own or are buying land located in floodplains. Historically, low-income people are likely to live in floodplains where land is less expensive and affordable housing can be found. A sharp increase in flood insurance rates will likely be difficult for many low-income residents.

State Government Policies

One of the most significant obstacles to eliminating the cost barriers to affordable housing is the limited availability of federal and state resources. Rhode Island maximizes these limited resources by working with other stakeholders and leveraging all funding sources. However, given the number of households who cannot afford current housing costs and the size of that affordability gap, there continues to be a critical shortage of funding available to meet the state's housing needs. The state's continued economic recession and high unemployment have exacerbated this problem by further widening the gap between housing costs and what households can afford and pushing many families and individuals who may have previously been able to afford their housing costs into crisis.

Changes to the state's Low and Moderate Income Housing Act provided municipalities with the authority and incentive to subsidize the development of affordable homes through density bonuses, fee waivers and other tools. To date, fifteen Rhode Island communities have utilized this authority, in combination with other funding sources to create more than 300 affordable homes. These changes also expanded development capacity in the state by attracting for-profit developers, whereas most affordable housing development is being carried out by non-profit community development corporations with often limited capacity and geographic focus. However, the current turmoil in the housing and financial markets has dampened both the effectiveness of these subsidies and the interest of for-profit developers for several years.

Land Cost/Availability

A basic impediment to affordable housing in Rhode Island is its compact size of 1,045 square miles, and the limited availability of public water and sewer. The limits to the amount of easily developable land contributes to the fact that approximately 45% of the cost of a new home in Rhode Island is attributable to land acquisition and infrastructure—as opposed to 34% nationwide. Recent inflation and increased mortgage costs have impacted housing affordability as well as development and land costs remain a significant impediment to the development of affordable homes.

The City of Pawtucket has been supportive of affordable housing initiatives in the recent past by:

- Donating Land
- Providing CDBG and HOME funding
- Supporting zoning variances However, certain barriers continue to impact the availability of affordable housing including:
 - Difficult requirements for first-time homebuyer program
 - Older housing stock with lead paint and poor energy efficiency
 - Too few State and Federal subsidies available to produce units

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City is working with RI Housing and the State Department of Housing on the 2025-2029 regional Analysis of Impediments to Fair Housing Choice to better identify affordable housing barriers. The plan is on the State of RI's Office of Housing and Community Development's website: <https://www.rihousing.com/state-federal-reports/>

Discussion:

The City continues to make every effort to work on removing barriers to affordable housing. There are several local policies that help support the development of affordable housing, including:

- Adaptive Reuse: The conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses, including affordable housing.
- Mill Reuse Overlay District: There are specific areas of the city with an overlay district that eases the development standards and requirements to make it less restrictive to development of affordable housing.
- Infill Development: The city actively encourages infill development on under-utilized or vacant sites in order to channel development into these areas and make more efficient use of existing land and infrastructure.
- Mixed-Use Development: A large portion of Pawtucket is zoned mixed-use that allows for a mixture of land uses within a single development.
- Transit-Oriented Development: With the development of the Pawtucket/Central Falls MBTA stop, there is active development around the station that supports pedestrian activities and transit use by providing a mix of uses and relatively dense residential development.
- Accessory Dwelling Units: In 2023, the law regarding the creation of ADUs was amended by the RI General Assembly, making ADUs permitted use in all residential zoning districts. Pawtucket has updated its ADU zoning to align with state legislation.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

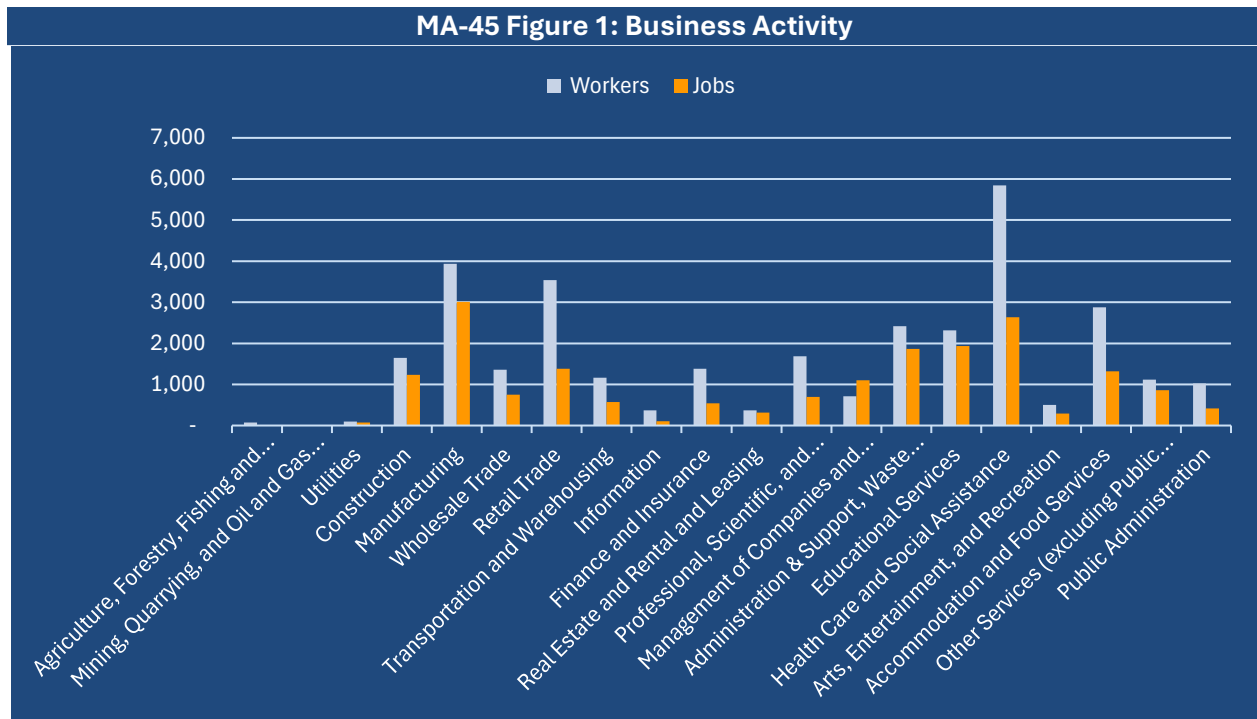
The information contained in this section describes the City’s community and economic development assets. It also provides data related to the local economic conditions of the municipality and compares the ability of the local workforce to satisfy the needs of local businesses which assist in understanding the local housing market demand.

Pawtucket is the state’s fourth largest city by population, but the 32nd (of 39) in terms of land mass. The city’s total population has been relatively flat for the decade of 2010 to 2020; however, population jumped by approximately 3,400 persons in 2021 corresponding with the onset of the COVID-19 pandemic.

Importantly, Rhode Island’s small size makes the city part of a larger regional economy. With the ability to drive from one corner of the state to the other in less than an hour, every local area is generally accessible by car. Pawtucket shares a border with the state’s capital city of Providence. The public transportation system functions as a hub and spoke system, where Kennedy Plaza in downtown Providence is the central hub of the system and virtually all trips begin and end in the capital city. This creates challenges to access other high-employment economic areas of the state by bus as most trips require going into downtown Providence to then transfer to at least one other bus, sometimes two or three. Additionally, some areas of the state with significant employment are not well served by bus.

Economic development activities in Pawtucket are concentrated primarily in the downtown area, along the city’s major thoroughfares, in neighborhood-based retail centers, and in traditional industrial and office parks.

Economic Development Market Analysis



	Workers		Jobs		Δ
	#	%	#	%	
Agriculture, Forestry, Fishing and Hunting	70	0.2%	12	0.1%	-58
Mining, Quarrying, and Oil and Gas Extraction	8	0.0%	0	0.0%	-8
Utilities	94	0.3%	77	0.4%	-17
Construction	1,646	5.1%	1,230	6.4%	-416
Manufacturing	3,939	12.2%	3,009	15.7%	-930
Wholesale Trade	1,358	4.2%	748	3.9%	-610
Retail Trade	3,539	10.9%	1,379	7.2%	-2,160
Transportation and Warehousing	1,164	3.6%	571	3.0%	-593
Information	370	1.1%	107	0.6%	-263

	Workers		Jobs		
Finance and Insurance	1,383	4.3%	537	2.8%	-846
Real Estate and Rental and Leasing	368	1.1%	313	1.6%	-55
Professional, Scientific, and Technical Services	1,683	5.2%	695	3.6%	-988
Management of Companies and Enterprises	710	2.2%	1,103	5.8%	393
Administration & Support, Waste Management and Remediation	2,415	7.4%	1,865	9.8%	-550
Educational Services	2,319	7.2%	1,936	10.1%	-383
Health Care and Social Assistance	5,840	18.0%	2,636	13.8%	-3,204
Arts, Entertainment, and Recreation	503	1.6%	292	1.5%	-211
Accommodation and Food Services	2,875	8.9%	1,320	6.9%	-1,555
Other Services (excluding Public Administration)	1,115	3.4%	858	4.5%	-257
Public Administration	1,020	3.1%	419	2.2%	-601
Total	32,419		19,107		

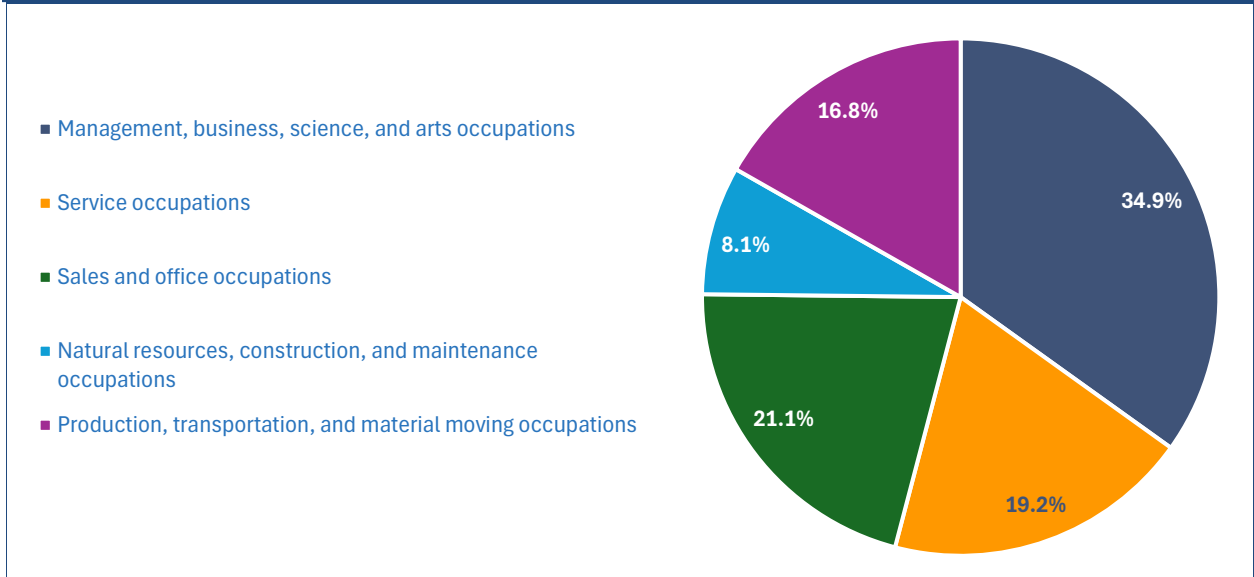
Data Source: LEHD

MA-45 Figure 2: Labor Force	
Total Working-Age Population (16-64)	
Civilian Labor Force	40,543
Civilian Employed Population	37,644
Unemployment Rate	7.2%
16-24	
Civilian Labor Force	4,898
Civilian Employed Population	4,260

Total Working-Age Population (16-64)	
Unemployment Rate	13.0%
25-64	
Civilian Labor Force	35,645
Civilian Employed Population	33,384
Unemployment Rate	6.3%

Data Source: 2018-2022 ACS - B23001

MA-45 Figure 3: Occupations by Sector



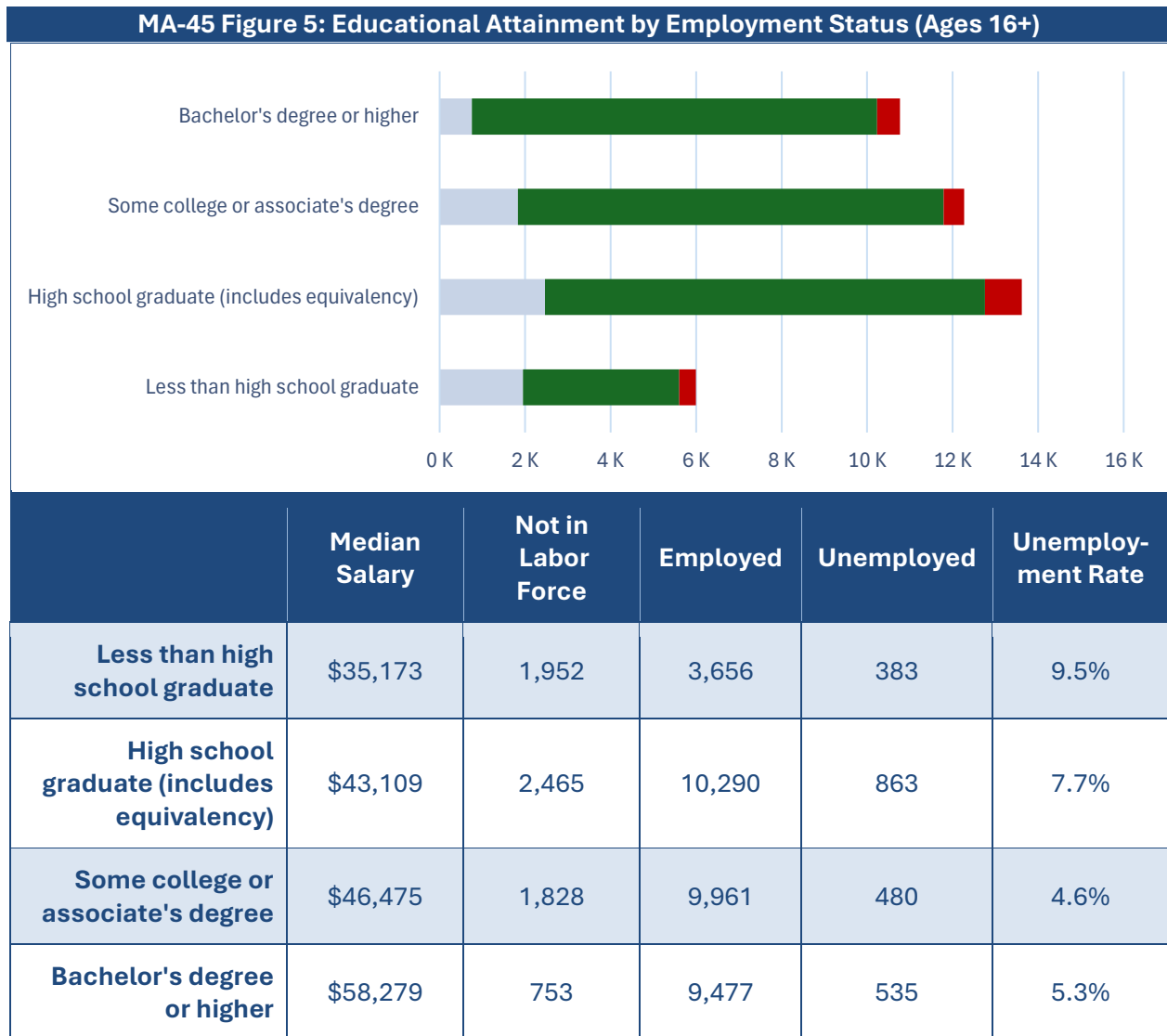
	#	%
Management, business, science, and arts occupations	13,996	34.9%
Service occupations	7,695	19.2%
Sales and office occupations	8,460	21.1%
Natural resources, construction, and maintenance occupations	3,231	8.1%
Production, transportation, and material moving occupations	6,724	16.8%

Data Source: 2019-2023 ACS – DP03

MA-45 Figure 4: Travel Time		
	22,743	64.4%
< 30 Minutes	9,970	28.2%
30-59 Minutes	2,615	7.4%
60 or More Minutes	35,328	100.0%
Total	22,743	64.4%

Data Source: 2019-2023 ACS - B08303

Education



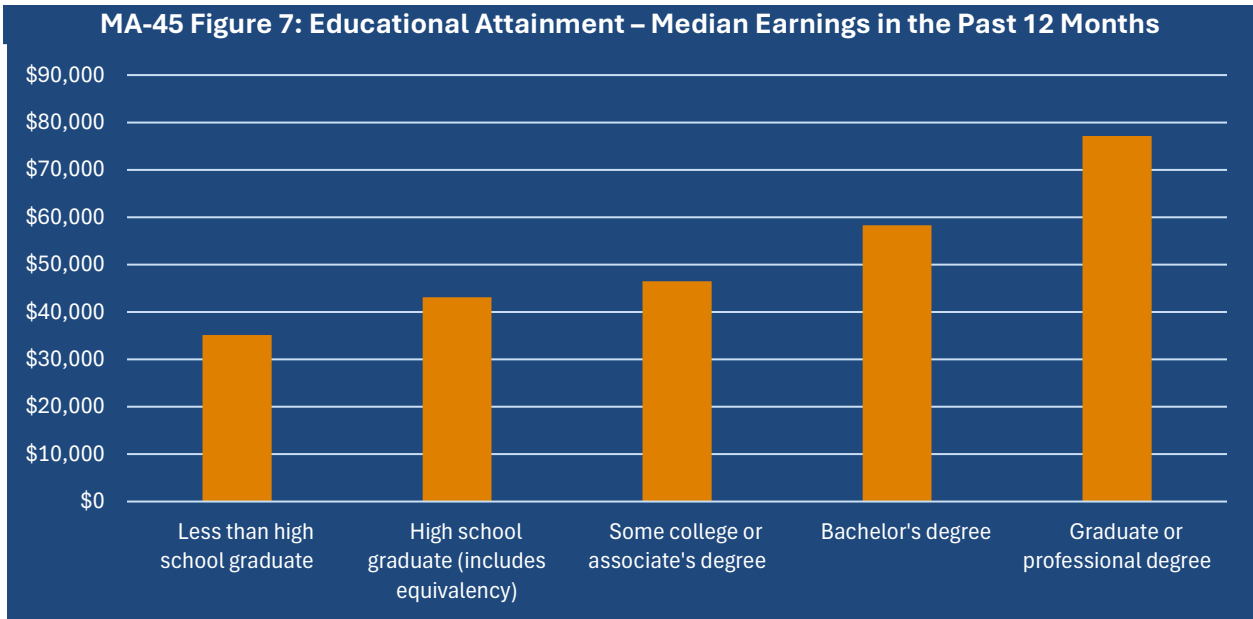
Data Source: 2019-2023 ACS - B23006

MA-45 Figure 6: Educational Attainment by Age

	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	77	370	647	1,825	2,092
9th to 12th grade, no diploma	675	630	646	1,873	1,274
High school graduate, GED, or alternative	2,094	3,589	3,423	6,606	3,614
Some college, no degree	2,017	2,600	2,153	3,616	1,255

	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Associate's degree	182	1,293	973	1,674	738
Bachelor's degree	765	2,948	1,937	2,142	1,066
Graduate or professional degree	94	1,327	1,198	1,288	658

Data Source: 2018-2022 ACS - B15001



	Earnings
Less than high school graduate	\$35,173
High school graduate (includes equivalency)	\$43,109
Some college or associate's degree	\$46,475
Bachelor's degree	\$58,279
Graduate or professional degree	\$77,119

Data Source: 2018-2022 ACS - B20004

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In descending order, the major occupational sectors in Pawtucket are Management, business, science, and arts (34.9%), Sales and office (21.1%), Service Occupations (19.2%), and Production, transportation, and material moving (16.8%). Additionally, 8.1% of Pawtucket workers have Natural resources, construction, and maintenance occupations.

Drilling down to industry level using 2022 LEHD data, we find that over half the jobs are in Manufacturing (15.7%), Health Care and Social Assistance (13.8%), Educational Services (10.1%), Administration & Support, Waste Management and Remediation (9.8%), and Retail Trade (7.2%). The remaining 43.3% of jobs in Pawtucket are split between several industries, with only Accommodation and Food Services (6.9%), Construction (6.4%), and Management of Companies and Enterprises (5.8%) accounting for more than 5% of jobs.

The top industries draw 7,227 workers from outside of the city: Health Care and Social Assistance (3,204), Retail Trade (2,160), Manufacturing (930), Administration & Support, Waste Management and Remediation (550), and Educational Services (383). This means that among those industries alone, 67% of the workforce is commuting in from elsewhere.

Of the top employing industries, only Educational Services (\$59,627) has a much higher median earning level than the city-wide median (individual) earnings of \$45,503. Manufacturing (\$45,503) and Health Care/Social Assistance (\$44,647) closely bracket the city-wide median, and Administration etc. (\$40,182) and Retail (\$35,395) are far below it.

	Inflow	Outflow	Interior
Jobs	15,067	28,379	4,040
Age			
< 30	2,917	6,835	730
30 - 54	8,046	15,141	2,075
55+	4,104	6,403	1,235
Earnings per month			
< \$1,250	1,858	3,808	614
\$1,251 - \$3,333	4,611	8,803	1,771
\$3,333	8,598	15,768	1,655
Industry Class			
Goods Producing	3,206	4,618	1,045
Trade, Transport, Utilities	2,275	5,655	500
All Other Services	9,586	18,106	2,495

Data Source: LEHD

Describe the workforce and infrastructure needs of the business community:

Workforce Needs

The city of Pawtucket has significantly more workers than jobs, with over 28,000 residents leaving the city to work in neighboring municipalities. This is more due to the small size of RI's municipalities and the regionalization of the labor market.

However, slightly less than half of Pawtucket's population 25 years old has an education level of up to a high school education (including GED), with slightly more than 50% having some post-secondary education or above. About 24% of the city's population aged 25 and older has a Bachelor's degree or higher. This is much lower than the state (37.3%).

Employment in the state is projected to grow at all education and skill levels, from jobs requiring less than a high school diploma to those requiring advanced degrees. Based on information from the RI Department of Labor and Training, during the 2022-2032 projection period, it is estimated that employers will need to fill nearly 33,000 new jobs due to employment growth. These positions will require staff with a wide range of education levels, with approximately 48% needing no formal education or a high school diploma, another 13% needing some college up to an Associate's degree, almost 29% needing a Bachelor's degree, and the remaining 10% needing a Master's degree, Doctoral or professional degree. There are many higher education level needs among these future job opportunities that the population of Pawtucket will be unsuited to meet.

Importantly, there is a strong correlation between education level and income. The relatively large share of current and future employment opportunities at the lower education levels typically correspond with lower wages.

Infrastructure Needs

The business community is highly dependent upon efficient high-quality roadways and connections to interstate transportation systems, high quality water and sewer facilities, an effective public safety network that can respond rapidly to emergencies and a communications network that allows for efficient transmission of information across a modern and updated system. The business community is also dependent on strong broadband infrastructure in the increasingly online environment including technological systems including fiber optic communications and wireless communications systems. Ongoing road maintenance is a need in the city.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Pawtucket is undergoing significant economic transformation, marked by major development projects and strategic investments. These initiatives are poised to reshape the city's economic landscape, presenting both opportunities and challenges in workforce development, business support, and infrastructure.

Major Economic Developments and Impacts

Tidewater Landing & Centreville Bank Stadium

The \$400 million Tidewater Landing project stands as Pawtucket's most ambitious economic development endeavor. Central to this is the Centreville Bank Stadium, a 10,500-seat stadium set to host Rhode Island Football Club. The project encompasses a mixed-use development featuring

housing, commercial spaces, and recreational areas, aiming to generate over 3,500 jobs and revitalize the riverfront. Fortuitous Partners, the developer of the stadium project, is projecting that the sports venue will anchor downtown development on both sides of the Seekonk River, including housing, restaurants, retail stores and recreational amenities, including a riverwalk and a pedestrian bridge linking both sides of the project.

Downtown Gateway Project

Connected to Tidewater Landing, the city is actively seeking private partners to redevelop approximately 20 acres in downtown Pawtucket along the Seekonk River. This initiative aims to enhance the downtown area, stimulate economic development, and revitalize the riverfront.

Dexter Street Commons

A collaborative effort between public and private entities has led to the development of Dexter Street Commons, a mixed-use complex featuring 150 housing units (20 percent of which will be affordable workforce housing), co-working spaces, and ground floor commercial and retail outlets. Dexter Street Commons is within walking distance of the new Pawtucket-Central Falls commuter rail station and downtown Pawtucket.

Workforce Development and Business Support Needs

The scale and diversity of these projects necessitate a multifaceted approach to workforce development and business support needs.

- There is an anticipated increase in commercial activity related to the ongoing development of the downtown area which will require additional staff in retail, hospitality, and customer-facing business, as well as retail management. Construction and infrastructure projects require a workforce proficient in trades such as carpentry, electrical work, and plumbing.
- Small Business Assistance may be needed including grants and training programs to support local businesses to capitalize on these new market opportunities and occupy or expand into new commercial and retail spaces.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

However, slightly less than half of Pawtucket's population 25 years old has an education level of up to a high school education (including GED), with slightly more than 50% having some post-secondary education or above. About 24% of the city's population aged 25 and older has a Bachelor's degree or higher. This is much lower than the state (37.3%).

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Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

SER Jobs for Progress is a local Pawtucket-based workforce training program that offers comprehensive literacy and job training services including workplace readiness training, job search assistance, and ongoing support. SER Jobs also runs RiteFit Employment Services which connects employers with job seekers for temporary-to-permanent positions.

Real Jobs RI is the state's sector-based workforce development initiative that ensures workforce solutions are driven and developed by actual employer and industry needs. Real Jobs RI connects employers with industry intermediaries such as a trade association, nonprofit, or university, who acts as a convener, bringing together companies with similar workforce challenges to create innovative and impactful solutions. Solutions include but are not limited to recruitment and training of new hires, re-skilling of incumbent workers, and activities focused on the future workforce such as youth career readiness programming.

RI Dept. of Labor and Training also offers Incumbent Worker Training Grants. Employers often need to train and re-train their current workers to remain competitive. The Incumbent Worker Training Grant Program provides grant funding for continuing education, training, and upskilling of incumbent employees at existing Rhode Island employers. The program provides matching reimbursement grants of up to 50% to employers that pay for preapproved, direct, training-related costs. Grants are available for up to \$50,000.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Through Pawtucket's Business Development Corporation (PBDC), the city provides small business financing to support economic development in the city. The PBDC serves primarily as gap or bridge financing for small and medium sized businesses in the City. Its purpose is to:

- ENCOURAGE businesses to locate to Pawtucket
- INCREASE/RETAIN employment
- RENOVATE existing commercial buildings
- EXPAND the tax base
- PROMOTE private enterprise

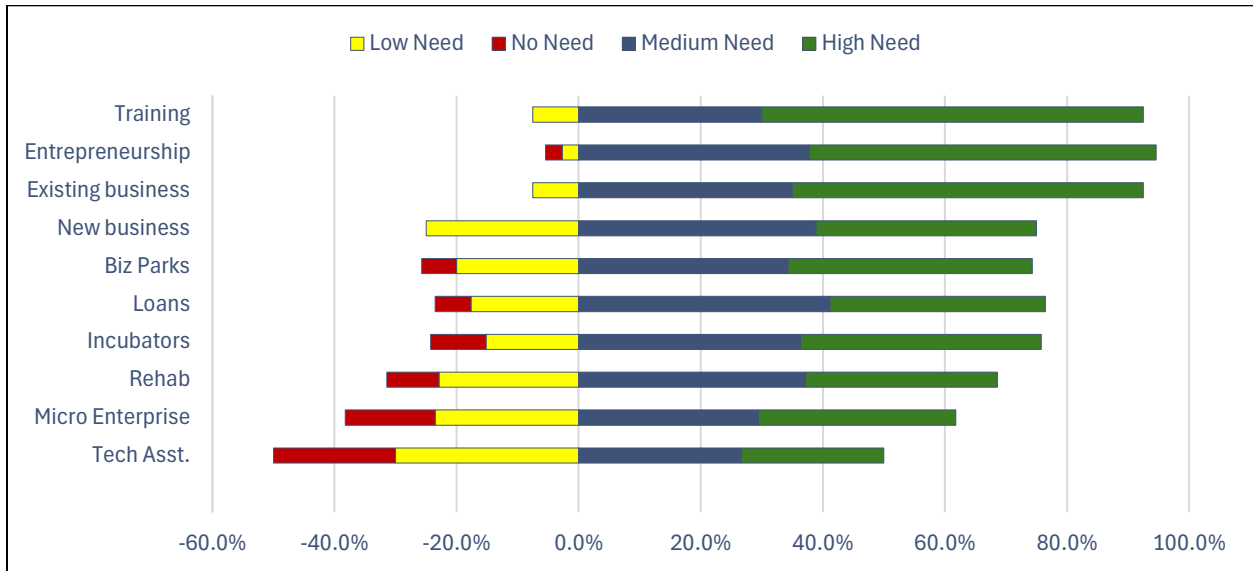
Since 1993, the nonprofit corporation has provided more than \$4.1 million in loans to Pawtucket businesses which has produced over \$30 million in bank financing for these businesses. PBDC loans are tied to job creation/retention requirements.

Discussion

Situated adjacent to the state capital and undergoing significant redevelopment of its downtown, Pawtucket is well positioned to attract industry to enhance economic growth and provide ongoing employment opportunities to city residents. Importantly, there are many fewer jobs available at Pawtucket employers as there are workers in the city. Therefore, there is a significant outflow of workers to employment opportunities in neighboring jurisdictions.

In addition to consultation process, participants in the CEW Housing & Community Development Survey were asked to prioritize economic development needs. The top needs identified in this survey were:

1. Workforce training programs (92.5% medium or high need).
2. Entrepreneurship programs (94.6% medium or high need).
3. Retention / expansion of existing businesses (92.5% medium or high need).
4. Attraction of new businesses (75.0% medium or high need).
5. Development of business parks (74.3% medium or high need).
6. Working capital loans for businesses (76.5% medium or high need).
7. Business incubators / coworking space (75.8% medium or high need).
8. Façade improvement / building rehabilitation / signage (68.6% medium or high need).
9. Assistance for micro-enterprises (5 or fewer employees) (61.8% medium or high need).
10. Small business technical assistance programs and workshops (50.0% medium or high need).



Data Source: CEW Advisors, Housing and Community Needs Survey

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For this section, the city is defining concentration to mean any area of the city where residents experience any housing problem(s) at a rate of 10 percentage points or more than the rate of the city as a whole. Also, to clarify, among the 31,036 households in the city, there are 194 households with substandard housing, 364 households that are overcrowded, and 360 households that are severely overcrowded, around two percent of all households. However, there are 9,695 households that have a housing cost burden or a severe housing cost burden. When “housing problems” are discussed, housing “affordability” is the chief concern.

The following census tracts show disproportionately high percentages of housing problems compared to the city as a whole:

- **44007015100:** high proportion of renters experiencing 1 or more housing problems.
- **44007015300:** high proportion of both renters and owners experiencing 1 or more housing problems.
- **44007015400:** high proportion of owners experiencing 1 or more housing problems.
- **44007015600:** high proportion of owners experiencing 1 or more housing problems.
- **44007015800:** high proportion of owners experiencing 1 or more housing problems.
- **44007015900:** high proportion of owners experiencing 1 or more housing problems.
- **44007016400:** high proportion of both renters and owners experiencing 1 or more housing problems.
- **44007016700:** high proportion of both renters and owners experiencing 1 or more housing problems.

# conditions:	Owners				Renters			
	1	2	3	4	1	2	3	4
Pawtucket	26.9%	0.4%	0.0%	0.0%	41.5%	1.6%	1.1%	0.0%
44007015000	14.9%	0.6%	0.0%	0.0%	13.3%	4.3%	3.2%	0.0%
44007015100	34.8%	0.0%	0.0%	0.0%	57.4%	1.9%	0.0%	0.0%
44007015200	25.6%	0.0%	0.0%	0.0%	41.3%	2.6%	2.6%	0.0%
44007015300	61.8%	0.0%	0.0%	0.0%	56.4%	4.1%	0.0%	0.0%
44007015400	42.1%	0.0%	0.0%	0.0%	37.7%	0.0%	0.0%	0.0%
44007015500	21.6%	0.0%	0.0%	0.0%	32.1%	5.5%	0.0%	0.0%
44007015600	45.0%	0.0%	0.0%	0.0%	25.4%	5.9%	0.0%	0.0%

44007015700	23.7%	0.0%	0.0%	0.0%	45.1%	0.0%	0.0%	0.0%
44007015800	15.2%	4.0%	0.0%	0.0%	10.8%	7.5%	16.0%	0.0%
44007015900	47.4%	0.0%	0.0%	0.0%	26.6%	0.0%	0.0%	0.0%
44007016000	25.7%	0.0%	0.0%	0.0%	32.5%	0.0%	0.0%	0.0%
44007016100	30.9%	0.0%	0.0%	0.0%	44.1%	2.1%	0.0%	0.0%
44007016300	31.3%	0.0%	0.0%	0.0%	15.7%	0.0%	0.0%	0.0%
44007016400	51.5%	0.0%	0.0%	0.0%	69.8%	0.0%	0.0%	0.0%
44007016500	19.3%	0.0%	0.0%	0.0%	33.4%	0.0%	0.0%	0.0%
44007016600	17.8%	0.0%	0.0%	0.0%	21.3%	0.0%	0.0%	0.0%
44007016700	49.0%	0.0%	0.0%	0.0%	54.2%	1.3%	0.5%	0.0%
44007016800	16.8%	0.0%	0.0%	0.0%	32.7%	0.0%	0.0%	0.0%
44007016900	18.6%	0.0%	0.0%	0.0%	14.9%	0.0%	0.0%	0.0%
44007017000	28.4%	0.0%	0.0%	0.0%	50.4%	0.0%	0.0%	0.0%
44007017100	23.2%	0.5%	0.0%	0.0%	29.4%	0.0%	6.7%	0.0%

Data Source: 2019-2023 ACS – B25123

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As shown in NA-30, the following census tracts have a disproportionate population of certain racial or ethnic groups as defined by HUD (being more than 10 percentage points greater than the population of the city at large).

- 44007015100: high proportion of residents that identify as two or more races.
- 44007015200: high proportion of Hispanic/Latino.
- 44007015300: high proportion of Black and Hispanic residents.
- 44007015400: high proportion of Hispanic/Latino residents and those identifying as “other race.”
- 44007015500: high proportion of Black residents.
- 44007015600: high proportion of White residents.
- 44007015700: high proportion of White residents.
- 44007015800: high proportion of White residents.
- 44007016000: high proportion of residents that identify as two or more races.
- 44007016300: high proportion of White residents.
- 44007016500: high proportion of White residents.
- 44007016600: high proportion of Black residents.

- 44007016800: high proportion of White residents.
- 44007016900: high proportion of White residents.
- 44007017000: high proportion of Black residents.

Using CHAS census-tract level data, a definition of low-income as less than 50% HAMFI, and a definition of concentration as being 10 percentage points higher than the jurisdiction at large, we see the following two census tracts have a concentration of low-income households.

- 44007015100
- 44007015200
- 44007015300
- 44007015400
- 44007016400
- 44007016400

Combining these three metrics, we get the following table showing which census tracts have a concentration of housing problems, a disproportionate population of one or more racial or ethnic groups, or a concentration of households earning less than half the area median household income.

Thus, we see tracts 44007015000, 44007016100, 44007016100 meet none of these descriptions.

Tract 44007015200 has a concentration of low-income households, but no housing problems.

Tracts 44007015500, 44007015500, 44007016000, 44007016000, 44007016500, 44007016600, 44007016800, 44007016900, 44007017000 have a disproportionate population of one or more racial or ethnic groups, but no housing problems.

The remaining census tracts (44007015100, 44007015300, 44007015400, 44007015600, 44007015800, 44007015900, 44007016400, 44007016700) have a concentration of housing problems, presumable cost burden. Of these census tracts with concentrations of housing problems:

- 44007015100 has a concentration of housing problems, a disproportionate proportion of residents that identify as two or more races, and a disproportionate percentage of low-income households.
- 44007015300 has a concentration of housing problems, a disproportionate proportion of Black and Hispanic residents, and a disproportionate percentage of low-income households.
- 44007015400 has a concentration of housing problems, a disproportionate proportion of Hispanic/Latino residents and those identifying as “other race,” and a disproportionate percentage of low-income households.
- 44007015600 has a concentration of housing problems and a disproportionate proportion of White residents.
- 44007015800 has a concentration of housing problems and a disproportionate proportion of White residents.
- 44007016400 has a concentration of housing problems and a disproportionate percentage of low-income households.
- 44007016700 has a concentration of housing problems and a disproportionate percentage of low-income households.

	Housing Problem	Race/Ethnicity	Income
44007015000			
44007015100	X	X	X
44007015200		X	X
44007015300	X	X	X
44007015400	X	X	X
44007015500		X	
44007015600	X	X	
44007015700		X	
44007015800	X	X	
44007015900	X		
44007016000		X	
44007016100			
44007016300		X	
44007016400	X		X
44007016500		X	
44007016600		X	
44007016700	X		X
44007016800		X	
44007016900		X	
44007017000		X	
44007017100			

Data Source: 2017-2021 CHAS

What are the characteristics of the market in these areas/neighborhoods?

There is not a strong correlation between housing problems and racial/ethnic minorities, or low-income households. Although, the housing markets in these areas tend to have a higher proportion of renter households. In addition, median home values and median contract rent tended to be lower in these areas than in other areas in Pawtucket.

Are there any community assets in these areas/neighborhoods?

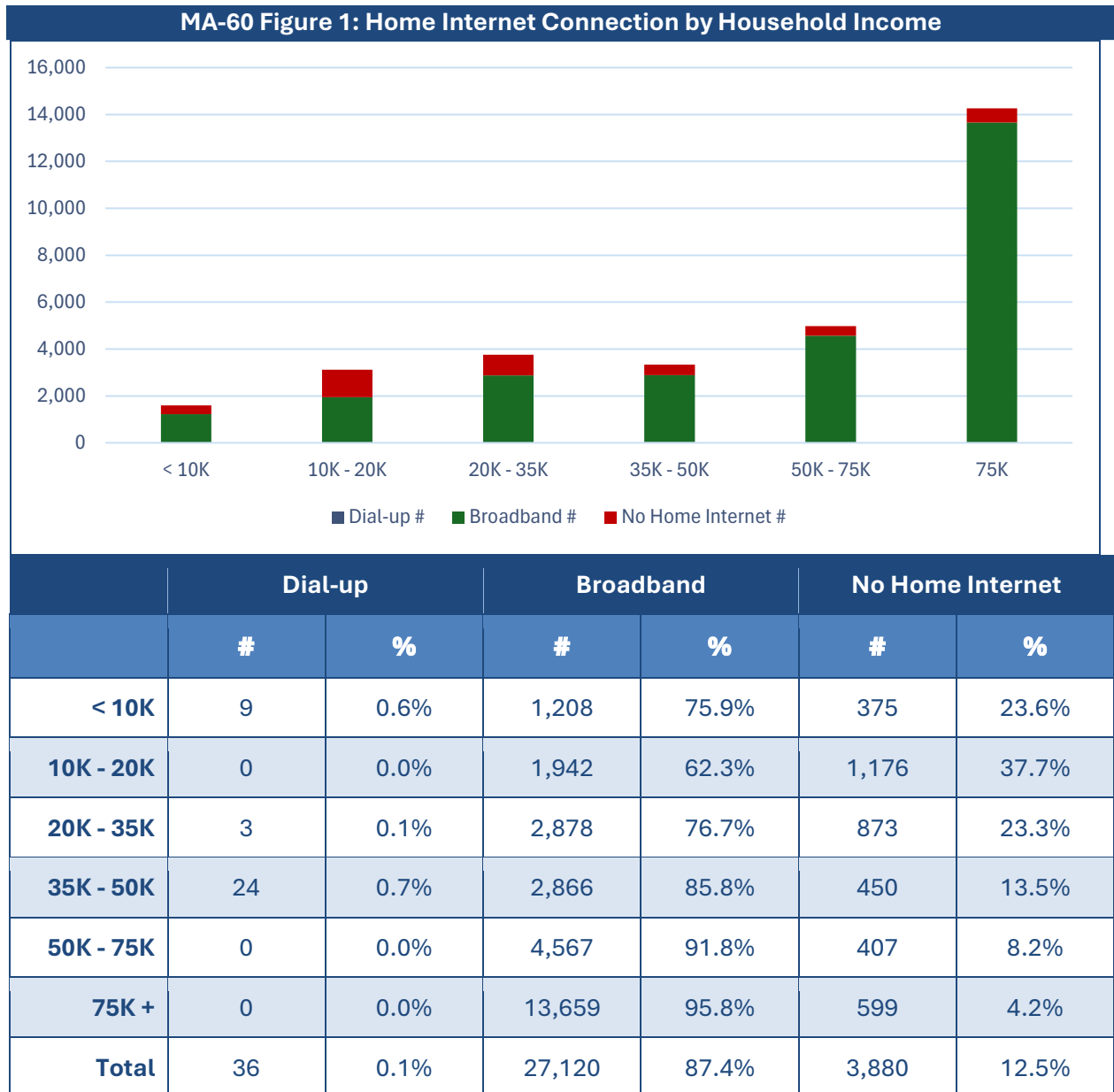
These areas are adjacent to a variety of amenities in these areas, including access to city schools and parks, as well as grocery stores, and service providers.

Are there other strategic opportunities in any of these areas?

Areas with high concentrations of low income and poverty level households may present an opportunity for investment through services and public facility funding.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.



Data Source: 2019-2023 ACS – B28004

Broadband internet is increasingly necessary to fully participate in the 21st century. It enables access to education and employment, healthcare, news and entertainment, facilitates economic development, and allows people to better connect with family and friends. More and more

essential services are transitioning to exclusively online enrollment portals. Without access to the internet, individuals are not able to fully participate in society.

According to the 2023 ACS 5-Year Estimates, 87.4% of households in Pawtucket have a broadband internet subscription. There are 36 households that are still using dial-up internet, and 3,880 households do not have an internet subscription.

The State of Rhode Island released its Digital Equity Plan in March of 2024. It is receiving \$108.7 million dollars to improve broadband infrastructure. The Rhode Island Commerce Corporation is charged with implementing the Broadband Equity, Access, and Deployment (BEAD) program. The funding will be used to support equitable broadband infrastructure deployment and digital equity throughout the state. There is a commitment to realizing the goals of universal access, affordability, and digital inclusion, as set forth by the federal government.

In May 2024, ConnectRI released its broadband maps for the state so all Rhode Islanders can view their locations and confirm the quality of service as described in these draft maps. If residents or businesses have any broadband service issues, this map allows them to report those issues for Commerce RI to compile the data and identify areas of the state with the highest level of need. At the end of the process, the locations that are unserved or underserved on the broadband map will be eligible for broadband infrastructure investment. Based on the available information to date, Pawtucket has 100% coverage, with download speeds of at least 100 Mbps and upload speeds of at least 20 Mbps.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The city of Pawtucket is served by multiple broadband service providers. There is 100% coverage of broadband throughout the entire City, primarily by three providers:

- Cox Communications offers high-speed cable internet
- Verizon offers high-speed fiber option internet and Licensed Fixed Wireless internet
- T-Mobile offers Licensed Fixed Wireless internet

While there appears to be almost universal coverage of broadband internet throughout the city, not all households are accessing broadband service, either through lack of interest or need, or because of the cost associated with accessing broadband internet service.

The Affordable Connectivity Program launched in December 2021 and ended as of June 1, 2024. As a result, all ACP households will no longer receive the ACP discount. It is likely that many households in Pawtucket that were enrolled in ACP may have discontinued their broadband internet service due to the increase in cost. There is another program called Lifeline that is offered through the Federal Communications Commission. However, the program only offers a discount of \$9.25 per month to qualifying families earning below 200% of the Federal Poverty Level.

More competition may be important to put downward pressure on the cost of broadband internet, particularly now that the Affordable Connectivity Program has ended.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

Based on the **Cities of Pawtucket and Central Falls Multi-Jurisdiction Hazard Mitigation Plan Update**, dated August 2024, Pawtucket faces several increased natural hazard risks associated with climate change. Pawtucket is particularly vulnerable to increased flooding risks, as the city is located along three drainage basins (the Blackstone River, Moshassuck River, and Ten Mile River). Climate change is expected to intensify rainfall events, leading to more frequent and severe urban/flash flooding and riverine flooding throughout the city. The plan identifies several flood-prone areas that already experience problems and will likely face greater challenges with climate change, including Pleasant Street, Max Read Field, areas around the Train Station, Armistice Boulevard, San Antonio Way, and Slater Park.

The urban heat island effect is another significant climate-related risk for Pawtucket. As a densely developed city with substantial impervious surfaces (particularly in the Conant Thread area where 86.2% is impervious), Pawtucket experiences elevated temperatures compared to surrounding areas. Climate change will intensify these heat impacts, particularly affecting vulnerable populations like the elderly, disabled, and unhoused residents.

The plan also identifies coastal storms as becoming more severe due to climate change, with increased storm intensity and surge potential affecting the city's waterfront areas along the Seekonk River. Sea level rise is specifically mentioned as a hazard that compounds these coastal flooding risks.

Stormwater management challenges are highlighted as a critical concern that climate change will worsen. The city's aging combined sewer system (some lines over 150 years old) is already stressed during heavy rainfall, leading to combined sewer overflows into local waterways. Climate change is expected to increase the frequency of extreme precipitation events that overwhelm this infrastructure.

The plan recognizes these risks through its mitigation actions, which include incorporating climate adaptation into planning processes, increasing green infrastructure, conducting tree inventories and plantings to reduce heat impacts, and creating a Climate Justice Plan focused on protecting vulnerable populations.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods

The **Cities of Pawtucket and Central Falls Multi-Jurisdiction Hazard Mitigation Plan Update** indicates that many of Pawtucket's low- and moderate-income households live in older housing stock concentrated around former mill areas in the center of the city. Nearly 50% of Pawtucket's city-wide housing stock consists of three-story wooden multifamily structures built between 1874-1920. These older buildings are often less resilient to natural hazards and climate impacts due to outdated construction methods, deferred maintenance, and location in previously industrialized areas.

The document notes that approximately 14.9% of Pawtucket's population lives below the poverty line, indicating a significant vulnerable population with fewer resources to prepare for, respond to, and recover from natural disasters intensified by climate change.

The city's designation as an Environmental Justice Community by the Rhode Island Department of Environmental Management further indicates that socially vulnerable populations, including low-income households, face disproportionate environmental risks, which will be exacerbated by climate change.

The plan recognizes these vulnerabilities by including specific mitigation actions targeted toward vulnerable populations, including the development of a Climate Justice Plan, increasing telecommunication capacity to ensure vulnerable populations can access hazard information, conducting heat island effect surveys, and establishing cooling centers.

The plan also emphasizes the need for increased stormwater infrastructure and green spaces in developed areas to reduce risks in neighborhoods with high concentrations of vulnerable residents.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan section identifies priorities, objectives, strategies, and projected outcomes that the city will seek to accomplish over the next five years. The strategies developed within this Plan focus on affordable housing, homelessness, special needs populations, public services, community development, and economic development. These grant funded activities are provided Citywide based on income eligibility and other programmatic requirements. Priority needs were established through widespread consultation and community engagement and rooted in data research and analysis.

While it is challenging to predict future Federal resources based on Congressional appropriations, the city anticipates receiving approximately **\$11.5 million** in total funding over the 5-year period from July 1, 2025 to June 30, 2030. Funding can fluctuate based on allocation methodologies nationally and based on Congressional funding levels. To project allocations for the next 5 years, funding levels for the previous five years was evaluated and used as an estimate for future annual allocations for each of the next 5 years. Based on historical funding levels and ongoing decreases in funding amounts, it is projected that the city will receive the following funding allocations for the 2025-2029 Program Years.

- **CDBG:** \$8,121,274
- **HOME:** \$2,645,739
- **ESG:** \$727,882

Through the broad-based consultation and citizen participation process described in the Needs Assessment Section, key themes emerged which were notable areas of almost universal agreement. The primary areas of community needs articulated above are as follows:

- **Affordable Housing:** inclusive of affordable homeownership and affordable rental housing, new construction, redevelopment, and conversion
- **Homelessness:** respond to the rapid rise of homelessness in the area
- **Public Services:** provide critical services to the city's residents, focusing on services for youth, seniors, the homeless, and providing emergency assistance, mental health services, affordable childcare, services for victims of domestic violence, and other populations
- **Infrastructure Improvements:** including street and sidewalks repairs, sewer drainage improvements, and to increase pedestrian safety
- **Facility Improvements:** improvements to facilities that provide services to the city's low- and moderate-income residents
- **Economic Development:** to support the growth of the city's existing businesses and attract new and emerging businesses through the Pawtucket Business Development Corp.

Over the next five years the City of Pawtucket, in partnership with other key community stakeholders, plans to allocate resources to preserve and expand affordable housing options, improve public facilities and public infrastructure, increase income opportunities, and provide critical supportive services to Pawtucket's low- and moderate-income residents and targeted priority populations based on the most significant demonstrated needs. Given the limited

resources that the city receives annually through the CDBG, HOME, and ESG programs, the City will seek to develop and expand partnerships whenever possible to maximize the funding available and leverage additional funding to support the City's goals.

The strategic plan establishes the framework for the efficient allocation of these federal resources available to the city for the development and preservation of affordable housing and for community development activities that assist extremely low-, low-, and moderate-income households in the city over the next five years.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 5 - Geographic Priority Areas	
Area Name:	Citywide
Area Type:	Local Target Area
Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	This area encompasses all CDBG-eligible areas of the city.
Include specific housing and commercial characteristics of this target area.	Low- and moderate-income areas are located throughout the city. The housing and commercial characteristics represent the city as a whole as described above.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Many agencies and the community were consulted as part of the Consolidated Plan process. It was clear through these discussions that the community needs described above were not limited to specific areas of the city but are prevalent throughout the city.
Identify the needs in this target area.	The needs of the city are identified in the Needs Assessment section of the Consolidated Plan.
What are the opportunities for improvement in this target area?	Immediate opportunities for improvements are defined in the projects included in Section AP-38 of the Annual Action Plan.
Are there barriers to improvement in this target area?	Barriers to improvements include insufficient funds, barriers to affordable housing (including the high cost of real estate) and others.

General Allocation Priorities

The City of Pawtucket will take a holistic citywide view as it allocates CDBG investments. This is due to the city’s LMI households being dispersed throughout the city. The city is committed to community development investments throughout the city as required, subject to funding limitations and CDBG program requirements. Public service activities are eligible to all low- and moderate-income Pawtucket residents served through partnerships with non-profit organizations. Housing rehabilitation funds are expended throughout the City, based on the qualification of low- and moderate-income applicants. Similarly, funds to support the development of affordable housing will serve low- and moderate-income persons throughout the City, based on real estate opportunities and partnership agreements with non-profit housing developers. Finally, any public facility and infrastructure improvements will be based on evaluation of LMI area benefits.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 6 – Priority Needs Summary		
1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Income Level: <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Family Types: <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly • Public Housing Residents Homeless: <ul style="list-style-type: none"> • Chronic Homeless • Individuals • Families with Children • Veterans • Victims of Domestic Violence Non-Homeless Special Needs: <ul style="list-style-type: none"> • Elderly • Frail Elderly • Persons with Physical Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Increase Supply of Affordable Housing
	Description	Pawtucket's Low- and Moderate-Income households need access to high quality, affordable housing options through the creation of new affordable housing units, conversion of existing market rate units to affordable units, and the preservation of existing affordable housing. As discussed in the Needs Assessment sections, nearly one-third of all households in the City are cost burdened and residents struggle finding affordable units. The high percentage of older housing in Pawtucket is a contributing factor in the increase in rehabilitation costs to convert market rate housing into affordable housing.

	Basis for Relative Priority	Needs Assessment and Market Analysis both demonstrate that housing cost burden is of primary concern in the city. The increasing cost of housing and the limited supply of affordable housing units was a nearly universal concern in conversations with Pawtucket residents. Additionally, consultation with community organizations, service providers, neighborhood associations, and online survey results all demonstrate that additional affordable housing is a priority.
2	Priority Need Name	Homelessness Services
	Priority Level	High
	Population	Income Level: <ul style="list-style-type: none"> Extremely Low Low Moderate Family Types: <ul style="list-style-type: none"> Large Families Families with Children Elderly Public Housing Residents Homeless: <ul style="list-style-type: none"> Chronic Homeless Individuals Families with Children Chronic Substance Abuse Veterans Non-Homeless Special Needs: <ul style="list-style-type: none"> Elderly Frail Elderly Victims of Domestic Violence Limited English Proficiency
	Geographic Areas Affected	Citywide
	Associated Goals	Homelessness Services
	Description	Homelessness continues to be a high priority for the City. Pawtucket has a strong, capable network of providers serving the city's growing homeless population and those at risk of homelessness. The city aims to provide comprehensive community services to meet the emergency shelter, basic subsistence, and health and wellness needs of the homeless population, to minimize homelessness and reduce the duration of homelessness, and to move them out of economically vulnerable situations and promote self-sufficiency.
	Basis for Relative Priority	Data research and analysis, comments from citizen participation community meetings and focus groups and consultation with community-based organizations and public services agencies are the basis for relative priority.

3	Priority Need Name	Essential Public Services
	Priority Level	High
	Population	<p>Income Level:</p> <ul style="list-style-type: none"> • Extremely Low • Low • Moderate <p>Family Types:</p> <ul style="list-style-type: none"> • Large Families • Families with Children • Elderly • Public Housing Residents <p>Homeless:</p> <ul style="list-style-type: none"> • Chronic Homeless • Individuals • Families with Children • Chronic Substance Abuse • Veterans <p>Non-Homeless Special Needs:</p> <ul style="list-style-type: none"> • Elderly • Frail Elderly • Victims of Domestic Violence • Limited English Proficiency
	Geographic Areas Affected	Citywide
	Associated Goals	Essential Public Services
	Description	Special needs populations continue to have high levels of need for services throughout Pawtucket. These include, but not limited to, health care, mental health services, day care for the disabled, food banks, services for the elderly/frail elderly/disabled, survivors of domestic violence, educational programs, youth programs and after school programs, and support for transitional housing. The city aims to provide comprehensive community services to meet the basic subsistence, health and wellness, recreational, artistic, cultural, and developmental needs of individuals and families to improve and enrich their lives, move them out of economically vulnerable situations, and promote self-sufficiency.

	Basis for Relative Priority	Comments from citizen participation community meetings and focus groups and consultation with community-based organizations and public services agencies are the basis for relative priority and for the selection of specific public services. The provision of public services to Pawtucket’s most vulnerable population is a core tenet of the city's Community Development Program. The funding for public services is maximized with every annual allocation. Public service agencies occasionally have a waitlist for services, and several have seen a considerable increase in the demand for their services over the past several years. Although the demand for these services is increasing, providers are challenged by decreasing state, federal and local funding. The investment of CDBG resources plays an important role in leveraging additional funding sources to maximize the number of beneficiaries served by each program.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Income Level <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Non-Housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Economic Development
	Description	The City is committed to ensuring that residents of Pawtucket benefit from expanded economic opportunities and works to increase the local economy’s capacity to generate income and wealth for residents, particularly for low- and moderate-income individuals and families. There is a need amongst the city’s small business community and microenterprises for low-interest financial assistance and business counseling to ensure they can access new markets, grow their businesses, and provide employment opportunities to city residents. This can strengthen locally owned businesses, keeping dollars in the local economy.
	Basis for Relative Priority	The city wants to create a desirable place to do business and provide resources and support to ensure that small businesses can flourish in the city. The city's encouragement of entrepreneurship and of the city's role in building opportunities that support entrepreneurs and their small businesses is crucial for ongoing business development.
5	Priority Need Name	Neighborhood Stabilization
	Priority Level	High

	Population	Income Level <ul style="list-style-type: none"> • Extremely Low • Low • Moderate Non-Housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Neighborhood Stabilization
	Description	The age and condition of many neighborhoods in the City of Pawtucket make for declining living environments and unsafe conditions. The City will prioritize the creation and rehabilitation of infrastructure and general public improvements in low/moderate income areas.
	Basis for Relative Priority	The Needs Assessment, Market Analysis, survey, focus groups, and public input meetings were used to determine this priority.
6	Priority Need Name	Public Infrastructure and Facility Improvements
	Priority Level	High
	Population	Income Level <ul style="list-style-type: none"> • Extremely Low • Low • Moderate • Middle Non-Housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Public Infrastructure and Facility Improvements
	Description	Investments in maintaining aging infrastructure are necessary to improve the living environment of residents. Repairs to streets, roads, sidewalks, bridges, sewers, stormwater systems are essential for high quality city services and can assist in expanding economic development opportunities. The physical condition of some of the structures which house community organizations and social service agencies need upgrades or modernization to better serve Pawtucket residents, including making public buildings and infrastructure more accessible for individuals with disabilities.
	Basis for Relative Priority	Online survey results rank street, sidewalk, and other infrastructure improvements as important community development needs in the city. Businesses also require high quality infrastructure. Many local roads and pedestrian facilities are not in compliance with accessibility requirements for persons with disabilities. Pawtucket’s Comprehensive Plan lists investments in infrastructure as a priority initiative as well. Many public buildings and public service agencies also need repairs or rehabilitation to ensure they can best serve Pawtucket residents.

Narrative (Optional)

During the development of the 2025-2029 Consolidated Plan, CEW Advisors, Inc., on behalf of the City of Pawtucket, facilitated several community meetings and focus groups, conducted one-on-one consultation interviews and, and solicited input from the community, stakeholder organizations, and community groups to identify priority needs. The Priority Needs for Pawtucket's 2025-2029 Consolidated Plan are based on the preceding Needs Assessment and Market Analysis, as well as information gleaned from the Housing and Community Development Survey, public input, and stakeholder input. This input served as the foundation for the development of the Consolidated Plan and guides the Strategic Plan. These priority needs are integrated into the Goals of this Consolidated Plan and will be addressed systematically through a series of projects and actions over the next five years.

The City of Pawtucket defines “high priority need” to include activities, projects, and programs that will be funded with federal funds, either alone or in combination with other public or private investments, to address the described needs during the Strategic Plan program years. Regarding “low priority needs,” these are activities, projects, or programs that may be funded with federal funds, either alone or in combination with other public or private investments, if additional federal funding becomes available during the strategic plan program years.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 7 – Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Rental prices have continued to rise in the area, forcing many households into paying high proportions of their income on housing costs. The availability of funds to pay for TBRA is limited due to the cost of rentals in the area.
TBRA for Non-Homeless Special Needs	In addition to the information above, tenant based rental assistance for special needs households is complicated by the availability of housing choices that meet their needs. In some cases, this includes accessibility features and access to transportation.
New Unit Production	In Rhode Island, there has been a legacy of underinvestment in new housing production. This has led to the lowest-income renters being forced to rent homes beyond what they can afford. Nearly one-third of all households in Pawtucket are cost burdened. The City has not experienced much new unit production in recent years due to stagnant costs associated with land acquisition and development. The cost for new unit production is often out of reach utilizing exclusively CPD funds due to the cost of labor and materials.
Rehabilitation	The age and physical condition of the city’s housing stock are the primary influencing factors for unit rehabilitation. Over 85% of Pawtucket’s housing stock was built before 1980, and only approximately 5% of has been built since 2000. The age of the housing stock has implications on the need for rehabilitation and lead abatement. As the City of Pawtucket is fairly built-out, there is no large swaths of land for new construction. There are several vacant and abandoned properties that are ripe for rehabilitation which could be used for additional affordable housing units.
Acquisition, including preservation	The acquisition cost is the primary market factor for the viability of converting existing market-rate units to affordable housing units. The rising cost of housing requires strategic intervention by the city and state to maintain and increase high quality, affordable housing in Pawtucket. There is an insufficient amount of affordable housing to meet the demands of the city’s LMI households. Acquiring market-rate housing to convert to affordable units is largely cost prohibitive in the current real estate market. Increasing access to homeownership is another avenue to increase access to affordable housing options in the City.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Pawtucket is an entitlement community and receives three annual allocations from the U.S. Department of Housing and Urban Development (HUD). These include the following programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). The city's allocation for FY 2024 for these three programs totaled \$2.4 million.

While it is challenging to predict future Federal resources based on Congressional appropriations, the city anticipates receiving approximately **\$11.5 million** in total funding over the 5-year period from July 1, 2025 to June 30, 2030. Funding can fluctuate based on allocation methodologies nationally and based on Congressional funding levels. To project allocations for the next 5 years, funding levels for the previous five years was evaluated and used as an estimate for future annual allocations for each of the next 5 years. Based on historical funding levels and ongoing decreases in funding amounts, it is projected that the city will receive the following funding allocations for the 2025-2029 Program Years.

- **CDBG:** \$8,121,274
- **HOME:** \$2,645,739
- **ESG:** \$727,882

An additional \$150,000 in CDBG Program Income is estimated to be utilized for the 2025 Program Year to address priority needs and goals, resulting in a total 5-year budget of \$11,644,894. The 2025-2026 program year for the City of Pawtucket's CDBG, HOME, and ESG programs starts on 7/1/2025 and ends on 6/30/2026. This corresponds to the first Annual Action Plan related to the goals outlined in the City's 2025-2029 Consolidated Plan.

The City has not yet received its allocation for the 2025-2026 Program Year. As such, the information contained in this section is an estimate. If the actual amount awarded differs from this estimate, the city will use the following methodology to adjust the project amounts from these estimates to actual amounts. For any change in funding, the awarded amount will be prorated in the same ratios based on the difference between expected amount and actual amounts.

Anticipated Resources

Table 8 - Anticipated Resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Admin and Planning Acquisition Economic Development Housing Public Improvements Public Services	\$1,650,000	\$120,000	\$3,978,044	\$5,748,044	\$6,471,274	CDBG funds will be used for a variety of projects, including administration, housing rehabilitation, acquisition, economic development, public facility, infrastructure improvements and public services.
HOME	Public – Federal	Admin and Planning Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$550,000	\$0	\$1,813,200		\$2,095,739	HOME funds will be used for a variety of projects, including administration, acquisition, rehabilitation and new construction of rental and homeownership units.
ESG	Public – Federal	Admin and Planning Acquisition Economic Development Housing Public Improvements Public Services	\$150,000			\$150,000	\$577,882	ESG funds will be used for a variety of projects, including administration, shelter operations, rapid rehousing, rental assistance, services for homeless individuals, and transitional housing.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The city will use federal funds as an incentive for private and non-profits developers to develop new affordable housing. Non-entitlement funds that will be used to further the goals of the Action Plan include private mortgages, Low Income Housing Tax Credits, the Federal Home Loan Bank of Boston, RI Housing financing, and state and municipal bond funds when available.

The City anticipates CDBG funds will leverage additional resources that will be used to support public service agencies and supplement additional federal and philanthropic funds received by the agencies to provide critical services to the city’s low- and moderate-income population.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable.

Discussion

The resources available to the city to meet its residents’ needs are always insufficient. Funding for the range of affordable housing, public services, infrastructure, public facilities, and economic development projects needed to truly meet the needs of the city’s low- and moderate-income population is woefully insufficient. Further, many community agencies depend on these federal funds to provide services to those in the greatest need and are seeing an increase in the demand for their services. Without a significant increase in federal and other funding to support human needs, the city will perpetually be facing the same problems.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 9 - Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
RHODE ISLAND COALITION FOR THE HOMELESS	Nonprofit Organization	Homelessness	State
RHODE ISLAND HOUSING AND MORTGAGE FINANCE AGENCY	Government Agency	Affordable Housing: Ownership Affordable Housing: Rental	State
PAWTUCKET HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
CITY OF PAWTUCKET DEPARTMENT OF PLANNING AND REDEVELOPMENT	Government Agency	Planning	Jurisdiction
PAWTUCKET-CENTRAL FALLS DEVELOPMENT	Community Housing Development Organization (CHDO)	Affordable Housing: Ownership Affordable Housing: Rental Homelessness	Region
PAWTUCKET REDEVELOPMENT AGENCY	Redevelopment Authority	Economic Development	Jurisdiction
PAWTUCKET BUSINESS DEVELOPMENT CORP.	Government Agency	Economic Development	Jurisdiction
LEON MATHIEU SENIOR CENTER	Departments and agencies	Non-homeless special needs	Jurisdiction
BLACKSTONE VALLEY COMMUNITY ACTION PROGRAMS	Nonprofit organization	Homelessness Non-homeless special needs	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BLACKSTONE VALLEY ADVOCACY CENTER	Nonprofit organization	Homelessness Non-Homeless Special Needs	Region
House of Hope Community Development Corporation	Nonprofit organization	Homelessness	State
Day One	Subrecipient	Homelessness Non-Homeless Special Needs	Region
Boys & Girls Club	Subrecipient	Non-Homeless Special Needs	Jurisdiction
YMCA of Pawtucket	Subrecipient	Non-Homeless Special Needs	Jurisdiction
Pawtucket Soup Kitchen	Subrecipient	Non-Homeless Special Needs	Jurisdiction
SER Jobs for Progress	Subrecipient	Non-Homeless Special Needs	State
Sojourner House	Subrecipient	Non-Homeless Special Needs	State
Children's Friend and Service	Subrecipient	Non-Homeless Special Needs	State
Tides Family Services	Subrecipient	Non-Homeless Special Needs	State
RI Coalition to End Homelessness	Non-profit organizations	Homelessness	State

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Pawtucket works closely with Departments within the City as well as a variety of organizations and agencies that serve residents in the City of Pawtucket. These include the Rhode Island Coalition for the Homeless and the Pawtucket Housing Authority. Within the City of Pawtucket, the various departments work together to foster the institutional delivery structure to satisfy the needs of residents and achieve the goals as set forth by this Consolidated Plan. These networks allow for communication and collaboration. The gaps identified in the delivery structure

include an integrated and centralized point for information accessible by concerned residents in need. While there are many services provided in the City, knowing where to turn to access these services is a missing link in the delivery system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Table 10 - Homeless Prevention Services Summary			
Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance			X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Describe how the service delivery system including, but not limited to, the services listed above, meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Much direct work is done through the State’s CoC. Homeless individuals are registered with the CoC and their needs are determined. The State proposes to increase the supply of and access to permanent housing that is affordable to very low income households; to create or subsidize affordable housing for households with little or no income; to partner with PHAs and the VA for homeless veterans. Crossroads Rhode Island and the RI Coalition to End Homelessness, part of the state’s Continuum of Care, offers essential programs such as housing, emergency shelter, and education and employment training.

Food assistance through the Supplemental Nutritional Assistance Program (SNAP) is one of the most widely utilized services in the state. There were 142,270 SNAP Benefit recipients in Rhode Island (13% of the total population) as of 2022, helping families with their basic nutritional needs, including families with children and seniors.

The Blackstone Valley Community Action Program offers numerous programs including emergency food assistance, housing support, emergency financial assistance, and referral services; income-based rental housing and participates in home renovation projects for low-income families; low-cost furniture to low-income individuals; medical care, including mental health and behavioral health services; and support for unemployed and underemployed TANF recipients with job training, work readiness, and supportive services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The Blackstone Valley Community Action Program is a large Community Action Agency that serves Pawtucket as part of its catchment area. There are a variety of programs available through BVCAP that are accessible to special needs populations and persons experiencing homelessness, including:

- Case Management
- Emergency Food and Basic Needs Assistance
- GED, ESL, and Work Readiness Classes

There are several agencies in the Pawtucket area that are well-equipped to deliver programs and services for survivors of domestic violence, including Blackstone Valley Advocacy Center, Day One, and Sojourner House. Programs for children, youth and teens are provided by Boys & Girls Clubs and the YMCA.

Seniors are served by BVCAP and the Leon Mathieu Senior Center. While it's not clear exactly how many seniors will need additional services as they age nor when they will need them, what is clear is that there are a significant number of seniors in Pawtucket who currently need services and some of those services are not able to be delivered due to a healthcare staffing shortage, transportation issues, and seniors' self-isolation. What is also clear is that the senior population is large and growing in Pawtucket so these needs will only continue to grow. Gaps in the service delivery system are primarily related to the lack of funding to meet the growing need of services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The city benefits from a comprehensive network of public service providers and affordable housing developers. The city's strategy for overcoming gaps in the institutional structure and service delivery system focuses on developing relationships with community-based non-profits with a proven track record of public service delivery within our jurisdiction and providing resources to those agencies that have demonstrated capacity to expand their services to meet the needs of Pawtucket LMI residents. Further, the city seeks to help these organizations strengthen their ties to associated non-profits in the neighboring city of Providence which has a wide network of provider agencies as well. In this way, the regionalization of service delivery will help address gaps in our jurisdictional service delivery system. The effort most needed to further develop the City's delivery structure is coordinated information outlets and an increase in funds to support the growth in demand for services among the existing partner agencies

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 11 – Goals Summary								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supply of Affordable Housing	2025	2029	Affordable Housing	Citywide	Affordable Housing	<p>CDBG: \$2,476,328</p> <p>HOME: \$2,381,166</p>	<p>Rental units constructed: 20 Household Housing Unit</p> <p>Rental units rehabilitated: 15 Household Housing Unit</p> <p>Homeowner Housing Added: 4 Household Housing Unit</p> <p>Homeowner Housing Rehabilitated: 40 Household Housing Unit</p> <p>Direct Financial Assistance to Homebuyers: 15 Households Assisted</p>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness Services	2025	2029	Homeless	Citywide	Homelessness Services	ESG; \$673,291	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 65 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 70 Beds Homelessness Prevention: 300 Persons Assisted
3	Essential Public Services	2025	2029	Non-Homeless Special Needs	Citywide	Essential Public Services	CDBG: \$1,654,255	Public service activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted
4	Economic Development	2025	2029	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$450,000	Jobs created/retained: 20 Jobs Businesses assisted: 5 Businesses Assisted
5	Neighborhood Stabilization	2025	2029	Non-Housing Community Development	Citywide	Neighborhood Stabilization	CDBG: \$600,000	Brownfield acres remediated: 2 Acre Buildings Demolished: 5 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Infrastructure and Facility Improvements	2025	2029	Non-Housing Community Development	Citywide	Public Infrastructure and Facility Improvements	CDBG: \$1,436,436	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted
7	Planning and Administration	2025	2029	Other	Citywide	Affordable Housing Homelessness Services Essential Public Services Economic Development Neighborhood Stabilization Public Infrastructure and Facility Improvements	CDBG: \$1,654,255 HOME: \$264,573 ESG: \$54,591	Other: 1

Goal Descriptions

1	Goal Name	Increase Supply of Affordable Housing
	Goal Description	Increase the number and types of affordable housing options in the City through investment of HOME and CDBG funds, including the construction of rental and homeowner housing units, the rehabilitation of rental and owner occupied housing units, direct financial assistance to homebuyers, and tenant-based rental assistance.
2	Goal Name	Homelessness Services
	Goal Description	Fund efforts to combat homelessness in Pawtucket through supporting local agencies in their efforts of homeless prevention, housing and homeless service options.
3	Goal Name	Essential Public Services
	Goal Description	A number of special needs populations and low to moderate income households need public and community services, including but not limited to, health services, services for youth and the elderly, survivors of domestic violence, and food pantry services.
4	Goal Name	Economic Development
	Goal Description	The City will continue its efforts to encourage economic growth through the Pawtucket Business Development Corp. CDBG funds will be provided to for-profit businesses and microenterprises to create economic opportunities for low income residents to gain access to employment.
5	Goal Name	Neighborhood Stabilization
	Goal Description	The City will continue its Neighborhood Stabilization efforts to decrease the number unsafe conditions, including Brownfield remediation and demolition activities.
6	Goal Name	Public Infrastructure and Facility Improvements
	Goal Description	The City will continue to improve the living environment in the City of Pawtucket through the investment of CDBG funds into public infrastructure and public facility improvements, such as streets and sidewalks, catch basin, neighborhood parks and playgrounds, school facilities, and non-profit agency buildings.
7	Goal Name	Planning and Administration
	Goal Description	Proper administration of all CDBG, HOME, and ESG programs and activities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The demand for affordable housing in the city is significant, with almost one-third of all households being cost burdened.

The city works collaboratively with affordable housing developers to facilitate the production of new affordable housing units in the city, through conversion of existing market rate units to affordable housing, or through the conversion of non-residential property into affordable housing units. The City estimates that it will be able to provide affordable housing options for 31 low to moderate income households in the Consolidated Planning period from 2025-2029. This includes 16 extremely low, 13 low-income, and 2 moderate-income households.

These new affordable housing units are anticipated to be developed through partnerships with affordable housing developers by providing funding and tax incentives and providing supporting documentation to help them leverage additional state affordable housing subsidies.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable.

Activities to Increase Resident Involvement

The Pawtucket Housing Authority (PHA) is deeply invested in resident support services that enhance quality of life, self-sufficiency, and long-term housing stability. Their approach is multifaceted, encompassing financial literacy, education, health and wellness, and community engagement. Following the social isolation caused by the COVID-19 pandemic, PHA focused on increasing resident participation in activities and governance. The following activities are important elements to the PHA's efforts to increase resident involvement.

Engagement Initiatives

- Monthly social events (e.g., movie nights, bingo, paint-and-sip, arts & crafts).
- Resident Services Council: Quarterly meetings with representatives from each development to provide feedback to PHA leadership.
- Pre-Board Resident Meetings: Monthly meetings with PHA leadership.
- Surveys to assess resident needs, although response rates are low.
- Efforts to integrate new residents: Meetings within three months of move-in to introduce services at PHA.

There is interest at PHA to install digital signage for real-time updates of programs and services to better engage residents and to create enhanced tenant orientation materials with improved marketing. There is also a stated need for investments in updated software for tracking and improving service delivery.

Family Self-Sufficiency (FSS) Program

- This long-standing program (since 2013) supports both Housing Choice Voucher (HCV) holders and public housing residents. Focus areas include budgeting, credit improvement, continuing education, and career development.
- The program currently serves 100 residents (50 in public housing, 50 in HCV), with a waitlist, demonstrating high demand.
- This program provides Case Management and referral resources to assist with residents obtaining Self Sufficiency.

Support and Services at Home (SASH)

- Targeted at elderly residents in PHA housing. Provides a wellness nurse and a coordinator to support aging in place.
- Offers educational workshops, blood pressure clinics, chair yoga, and walking clubs.
- While the funding is set to expire in June 2025, with uncertain renewal, the PHA is exploring internal funding and partnerships to sustain or modify the program.

Resident Opportunity & Self-Sufficiency (ROSS) Program

- HUD-funded program for elderly and disabled residents at two PHA properties.

- Provides goal-setting assistance for wellness and social engagement, distinct from the employment-focused FSS program.
- The three-year grant was recently renewed in 2025.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

As discussed in Section MA-40, some of the top barriers to the development of affordable housing are outside of the control of the city. These include the significant cost of land and property, the cost of development including materials and labor costs, the limited availability of land, and the lack of funding available to truly meet the housing needs of the city's more economically vulnerable populations.

Through consultation with several individuals experienced in residential construction and affordable housing development, there were several issues found to be the most significant barriers to affordable housing development. Pawtucket is a highly developed, dense residential and commercial municipality. The city lacks large tracts of land for new construction. The limited opportunities for development are almost exclusively related to acquisition, rehabilitation, in-fill development, or adaptive reuse. This is a limiting factor for new housing development in general and makes developing affordable housing particularly challenging. Pawtucket does allow for multi-family housing by right in most zones, with the exception of the single family zones; however, overly stringent building codes enacted at the state level place upward pressure on building costs.

It was also noted how incredibly time consuming and complicated assembly of a capital stack is to even begin the process of affordable housing development. Often there are 5, 6, or more different funding sources, each with their own programmatic and regulatory requirements that are cobbled together to finance an affordable housing project. This process takes multiple years which greatly impacts the pace of development of affordable housing. Further, while there are several different funding streams available, there is not nearly enough to make the impact needed to truly address the housing crisis. The Federal Low-Income Housing Tax Credit program is the largest source of funding that is used in Pawtucket for affordable housing production, but it is also the most competitive. Rhode Island Housing has an annual one-stop application for funding which includes an opportunity for federal LIHTC awards, as well as other state and federal ancillary funding opportunities; however, as the remaining ARPA funds are spent, and not replenished by the federal government and there are limited state resources available to fund developments. Rhode Island is one of the only states in the northeast that does not have its own state LIHTC program. The state is working on implementing a 4% state LIHTC program, which will provide an additional source of funding for affordable housing production.

Rather than having active policies which prevent the development of affordable units, Pawtucket can be characterized as suffering from a lack of policies which encourage such development. For instance, the city at present has no citywide mandate for the inclusion of affordable housing in developments. According to the 2024 Housing Factbook, Pawtucket has specific development strategies based on its existing Comprehensive Plan. These include Adaptive Reuse, Flexible Zoning, Infill Development, Mixed-Use Development, and Transit-Oriented Development. Further, with the recent state legislation updating Accessory Dwelling Units, Pawtucket can update its zoning to include ADUs by right. The city does not use Comprehensive Permitting for development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Much of the barriers to developing affordable housing are based on market characteristics, such as the cost of land or lot, the cost of labor, and the limited availability of land. The City will continue to seek out additional funding opportunities, as well as promote a positive understanding of affordable housing to combat NIMYism in the community.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City plays a supportive role in providing ESG funding to support organizations and agencies providing services to Pawtucket’s homeless population. The City invested approximately \$750,000 in funds to acquire and rehabilitate a former commercial building into an emergency shelter and drop in center for homeless individuals. Through its partnership with the Pawtucket Housing Authority and OpenDoors, homeless individuals are able to access day services at this location on Main St.

Further, the City will continue to play an active role in the CoC’s efforts to end homelessness in the region. The City’s Department of Planning representative regularly meets with the Rhode Island Continuum of Care (RiCoC) and the Consolidated Homeless Fund (CHF) to discuss funding, priorities to meet the needs of the State’s homeless population. The City will continue to work with the Continuum of Care to coordinate services to the homeless.

Addressing the emergency and transitional housing needs of homeless persons

The City is a partner in the Consolidated Homeless Fund funding decisions are made to assist clients in emergency shelter and to meet the needs of the homeless population in our community. The city has invested funds to acquire property and convert it into an emergency shelter and currently provides funds for its maintenance and operational support.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The city supports agencies such as Blackstone Valley Community Action Program, Blackstone Valley Advocacy Center, and other agencies in their efforts to assist homeless individuals and families transition to permanent housing. To facilitate homeless individuals’ and families’ access to affordable housing, homeless service providers assist clients in identifying, completing and following up on applications for subsidized housing. Providers take extreme care to transition clients into sustainable situations. The lack of availability of deeply subsidized affordable housing units makes it incredibly challenging to facilitate access to low-cost housing units for homeless individuals and families. When clients transition to affordable housing, providers strive to encourage self-sufficiency while keeping a line of communication open should a crisis arise.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Public service funding supports several organization which are dedicated to preventing homelessness, such as the Blackstone Valley Community Action Program and Pawtucket Central

Falls Development Corporation. The City is an active member of Rhode Island's Consolidated Housing Fund, a steering committee that meets on a monthly basis to discuss and resolve issues of homelessness and coordinate the funding of programs supporting at-risk and homeless populations State-wide. The City will continue to coordinate its housing funds with agencies and organizations in the City and State-wide working with homeless and at-risk populations.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

While the cost of lead paint removal can potentially be prohibitively expensive, the City vigorously enforces the revised 2002 lead based paint regulations for all of its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

How are the actions listed above related to the extent of lead poisoning and hazards?

The age of the City's housing stock results in significant lead-based paint risks than in other cities across the state and country. As seen in Section MA-20, approximately 85% of all of Pawtucket's housing stock was built before 1980. Further about 14% of rental housing and 10% of owner-occupied housing was built before 1980, having a risk of lead-based paint as well as having a child aged six or under in the household. This accounts for 3,570 housing units in the city. The city's efforts to ensure compliance with the lead based paint regulations has resulted in the steady decrease in lead hazards and the incidence of elevated blood lead levels among children 6 and younger.

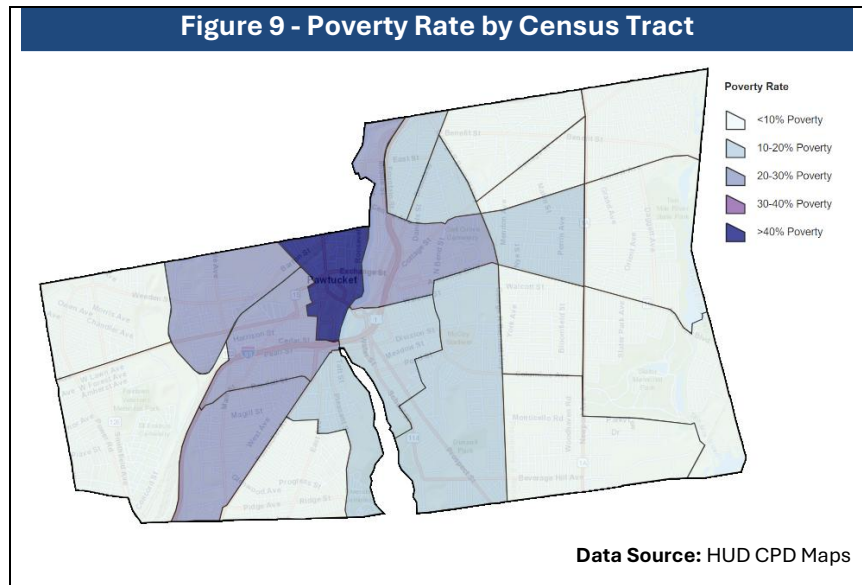
How are the actions listed above integrated into housing policies and procedures?

Lead paint poisoning and hazards are seen by the city as a high priority to be addressed because the consequences of lead paint poisoning in children under six years of age are devastating and completely avoidable. Regardless of these compliances being required by HUD and building codes, the city sees lead paint safety and prevention of lead paint poisoning paramount in its housing policies and procedures. All housing funded through the City requires that properties meet the requirements for containment and/or removal of lead based paint.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2019-2023 American Community Survey, 13.6% of the total population of Pawtucket lives below the Federal Poverty Level. While there are individuals and families living in poverty throughout the city, the downtown area has the highest proportions of people living in poverty than other areas rest of the city, with 42% of all households in poverty. This is in large part due to the preponderance of public housing residents in the



downtown area living at Kennedy and Fogarty housing developments. The City’s anti-poverty efforts focus on economic growth and investment in high poverty census tracts, continued creation of long term affordable housing, improvement in housing conditions, emphasis on removing barriers to education and employment, the City will continue to fund public service programs that support youth services such as childcare, after-school programming and summer camp programs.

Through implementation of this plan, the City hopes to make an impact on reducing the number of families with incomes at or below the area’s poverty level. To the extent that the City can support the retention and/or creation of affordable rental housing, especially for extremely low income households, it will lessen the housing cost burdens on these households and will enable those households to have resources to meet other pressing needs. The creation of ownership housing for very low income households will enable those families to build assets. The City will support all efforts in the City to protect low income households in deed restricted ownership units from losing their assets through foreclosure. Through the Pawtucket Business Development Corporation, the city seeks to generate economic growth in the city, enabling low- and moderate-income person to find quality employment opportunities. While the City’s programs and resources can have some, albeit a very limited, impact on moving households out of poverty, there are several agencies in the area which have profound impact and resources to address this issue.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City’s anti-poverty efforts are driven by a focus on programs and supports that facilitate economic growth and investment in affordable housing development. The city requests proposals from human service providers that focus on the same populations that are at the poverty level. The city will coordinate these services with affordable housing efforts. The city is coordinating to have various aspects of CDBG funded activities focused on a comprehensive approach to addressing poverty within an affordable housing context. The city will remain committed to supporting the

creation of long-term affordable housing, improvements in housing conditions, with an emphasis on removing barriers to education and employment. The City will continue to fund public service programs that support emergency needs, education, and skill building to allow individuals to better access pathways to economic prosperity.

Most activities undertaken by the City are coordinated with other municipal policies, programs and expenditures and with other federal and state funds for low income families which include efforts to reduce persons in poverty and improve the quality of life for residents, either directly or indirectly. City staff also work in partnership with citizens, other municipal departments and the public and private sectors to accomplish the goal of reducing poverty.

Currently funded CDBG, HOME and Housing Authority programs which can directly influence the household income level include: self-sufficiency programs, elder case management programs, and health care activities. Other critical programs include affordable housing development, housing rehab, energy efficiency, public facility improvements, infrastructure improvements, neighborhood revitalization, counseling programs and health care assistance.

The City's anti-poverty efforts as detailed in our annual action plan include, focus on economic growth and investment in high poverty census tracts, continued creation of long term affordable housing, improvement in housing conditions, emphasis on removing barriers to education and employment, the City will continue to fund public service programs that support youth services such as childcare, after-school programming and summer camp programs.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

All CDBG funded projects that fall within stipulated guidelines/regulations are monitored for compliance to the applicable regulation or law. All CDBG-funded projects involving the City's public facilities are overseen by the City's Department of Planning or the City's Department of Public Works, which must approve all requisitions for payment.

Prior to entering into an agreement or contract the Planning Staff will review the project to determine what laws and regulations apply to the individual project and incorporate language into the contract regarding applicable requirements. The Planning Staff will then monitor the project as it proceeds to ensure compliance. The following are major areas the City focuses on when reviewing or considering potential projects.

Housing Rehabilitation

Housing rehabilitation projects are intensely monitored. Inspections are coordinated to coincide with the various stages of the construction process so that code compliance with contract specifications is ensured. A contractor cannot be paid for work performed until a satisfactory inspection has been completed.

Subrecipients

A subrecipient monitoring typically includes a site visit where the activity is taking place. These visits are conducted primarily for the purpose of confirming that the project being paid for or supplemented actually exists. Before such a visit, the Department staff making the visit will have prepared him or herself by reviewing the "scope of work" submitted by the sub-recipient at the time that the contract with the Planning Department was executed.

If there is a deviation from the sub-recipient's scope of work and/or the means by which the sub-recipient stated in its application how it intended to accomplish its stated goals, the sub-recipient will be made aware of such and be cautioned to address the underlying cause of its noncompliance.

Davis Bacon Compliance:

Planning staff oversee federally funded projects which require Davis Bacon compliance for prevailing wage. The City's agreements include all necessary language and the appropriate wage determination which must be included in a contract for construction related projects.

The Planning staff conducts site visits, conducts employee interviews, and checks the weekly payroll forms for accuracy and compliance.

Expected Resources

AP-15 Expected Resources –

91.220(c)(1,2)

Introduction

The City of Pawtucket is an entitlement community and receives three annual allocations from the U.S. Department of Housing and Urban Development (HUD). These include the following programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). The city's allocation for FY 2024 for these three programs totaled \$2.4 million.

While it is challenging to predict future Federal resources based on Congressional appropriations, the city anticipates receiving approximately **\$11.5 million** in total funding over the 5-year period from July 1, 2025 to June 30, 2030. Funding can fluctuate based on allocation methodologies nationally and based on Congressional funding levels. To project allocations for the next 5 years, funding levels for the previous five years was evaluated and used as an estimate for future annual allocations for each of the next 5 years. Based on historical funding levels and ongoing decreases in funding amounts, it is projected that the city will receive the following funding allocations for the 2025-2029 Program Years.

- **CDBG:** \$8,121,274
- **HOME:** \$2,645,739
- **ESG:** \$727,882

An additional \$150,000 in CDBG Program Income is estimated to be utilized for the 2025 Program Year to address priority needs and goals, resulting in a total 5-year budget of \$11,644,894. The 2025-2026 program year for the City of Pawtucket's CDBG, HOME, and ESG programs starts on 7/1/2025 and ends on 6/30/2026. This corresponds to the first Annual Action Plan related to the goals outlined in the City's 2025-2029 Consolidated Plan.

The City has not yet received its allocation for the 2025-2026 Program Year. As such, the information contained in this section is an estimate. If the actual amount awarded differs from this estimate, the city will use the following methodology to adjust the project amounts from these estimates to actual amounts. For any change in funding, the awarded amount will be prorated in the same ratios based on the difference between expected amount and actual amounts.

Anticipated Resources

Table 12 - Anticipated Resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Admin and Planning Acquisition Economic Development Housing Public Improvements Public Services	\$1,650,000	\$120,000	\$3,978,044	\$5,748,044	\$6,471,274	CDBG funds will be used for a variety of projects, including administration, housing rehabilitation, acquisition, economic development, public facility, infrastructure improvements and public services.
HOME	Public – Federal	Admin and Planning Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$550,000	\$0	\$1,813,200		\$2,095,739	HOME funds will be used for a variety of projects, including administration, acquisition, rehabilitation and new construction of rental and homeownership units.
ESG	Public – Federal	Admin and Planning Acquisition Economic Development Housing Public Improvements Public Services	\$150,000			\$150,000	\$577,882	ESG funds will be used for a variety of projects, including administration, shelter operations, rapid rehousing, rental assistance, services for homeless individuals, and transitional housing.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The city will use federal funds as an incentive for private and non-profits developers to develop new affordable housing. Non-entitlement funds that will be used to further the goals of the Action Plan include private mortgages, Low Income Housing Tax Credits, the Federal Home Loan Bank of Boston, RI Housing financing, and state and municipal bond funds when available.

The City anticipates CDBG funds will leverage additional resources that will be used to support public service agencies and supplement additional federal and philanthropic funds received by the agencies to provide critical services to the city’s low- and moderate-income population.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable.

Discussion

The resources available to the city to meet its residents’ needs are always insufficient. Funding for the range of affordable housing, public services, infrastructure, public facilities, and economic development projects needed to truly meet the needs of the city’s low- and moderate-income population is woefully insufficient. Further, many community agencies depend on these federal funds to provide services to those in the greatest need and are seeing an increase in the demand for their services. Without a significant increase in federal and other funding to support human needs, the city will perpetually be facing the same problems.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 13 – Goals Summary								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supply of Affordable Housing	2025	2029	Affordable Housing	Citywide	Affordable Housing	CDBG: \$150,000 HOME: \$495,000	Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 7 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness Services	2025	2029	Homeless	Citywide	Homelessness Services	ESG; \$150,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 12 Persons Assisted Homelessness Prevention: 65 Persons Assisted
3	Essential Public Services	2025	2029	Non-Homeless Special Needs	Citywide	Essential Public Services	CDBG: \$352,500	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
4	Economic Development	2025	2029	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$130,000	Jobs created/retained: 4 Jobs Businesses assisted: 1 Businesses Assisted
6	Public Infrastructure and Facility Improvements	2025	2029	Non-Housing Community Development	Citywide	Public Infrastructure and Facility Improvements	CDBG: \$ \$867,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 650 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Planning and Administration	2025	2029	Other	Citywide	Affordable Housing Homelessness Services Essential Public Services Economic Development Neighborhood Stabilization Public Infrastructure and Facility Improvements	CDBG: \$300,000 HOME: \$55,000 ESG: \$11,250	Other: 1

Goal Descriptions

1	Goal Name	Increase Supply of Affordable Housing
	Goal Description	Increase the number and types of affordable housing options in the City through investment of HOME and CDBG funds, including the construction of rental and homeowner housing units, the rehabilitation of rental and owner occupied housing units, direct financial assistance to homebuyers, and tenant-based rental assistance.
2	Goal Name	Homelessness Services
	Goal Description	Fund efforts to combat homelessness in Pawtucket through supporting local agencies in their efforts of homeless prevention, housing and homeless service options.
3	Goal Name	Essential Public Services
	Goal Description	A number of special needs populations and low to moderate income households need public and community services, including but not limited to, health services, services for youth and the elderly, survivors of domestic violence, and food pantry services.
4	Goal Name	Economic Development
	Goal Description	The City will continue its efforts to encourage economic growth through the Pawtucket Business Development Corp. CDBG funds will be provided to for-profit businesses and microenterprises to create economic opportunities for low income residents to gain access to employment.
5	Goal Name	Public Infrastructure and Facility Improvements
	Goal Description	The City will continue to improve the living environment in the City of Pawtucket through the investment of CDBG funds into public infrastructure and public facility improvements, such as streets and sidewalks, catch basin, neighborhood parks and playgrounds, school facilities, and non-profit agency buildings.
6	Goal Name	Planning and Administration
	Goal Description	Proper administration of all CDBG, HOME, and ESG programs and activities.

AP-35 Projects – 91.220(d)

Introduction

For the 2025-2026 Program Year, the city will support the following projects: Public Services; Public Facility Improvements; Public Infrastructure Improvements; Affordable Housing; Economic Development; Homeless Services; Neighborhood Stabilization; and Planning & Administration.

Projects

Table 14 – Project Information	
#	Project Name
1	Public Service 2025
2	Public Facility Improvements 2025
3	Public Infrastructure Improvements 2025
4	Affordable Housing 2025
5	Economic Development 2025
6	Homeless Services 2025
7	Planning & Administration 2025

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

All CDBG projects and activities funded in 2025 were chosen because they address the high priority needs identified by the City through the Consolidated Planning process and identified in the Needs Assessment. The greatest obstacle to meeting underserved needs is insufficient funds, and in particular, the cap on public service activities. Projects selected for funding were prioritized, in part, on the project applicants' ability to maximize the utilization of non-federal funds and services to serve the greatest number of beneficiaries. The City is further challenged by the lack of available labor force and inflationary pressures.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Services 2025
	Target Area	Citywide
	Goals Supported	Essential Public Services
	Needs Addressed	Essential Public Services
	Funding	CDBG: \$352,500
	Description	The provision of various public service activities during this program year to include food assistance, programs for youth, seniors, homeless individual and families, and small business owners.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2,800 LMI individuals are estimated to benefit from public service activities.
	Location Description	Citywide
	Planned Activities	The provision of various public service activities during this program year to include food assistance and programs for youth and seniors, homeless individuals and families, and small business owners.
2	Project Name	Public Facility Improvements 2025
	Target Area	Citywide
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvements
	Funding	CDBG: \$362,927
	Description	Improvements and upgrades to city-owned facilities, exclusive of City Hall. Pollinator Garden at Baldwin Elementary School. Roof Repair at Children's Friend and Service Dean Center. Building improvements at Tides Family Services.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,600 LMI individuals are expected to benefit from Public Facility improvements.
	Location Description	Citywide
	Planned Activities	Funds will be used for improvements to public facilities as described above.
3	Project Name	Public Infrastructure Improvements 2025
	Target Area	Citywide
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvements
	Funding	CDBG: \$504,573

	Description	City-wide street and park improvements. Paint Box program and public art enhancement.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,600 LMI individuals are expected to benefit from Public Facility improvements.
	Location Description	Citywide
	Planned Activities	Funds will be used for improvements to public infrastructure as described above.
4	Project Name	Affordable Housing 2025
	Target Area	Citywide
	Goals Supported	Increase Supply of Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$495,000
	Description	CHDO Admin, Stuart Street - 3 Bedrooms Single Family Home Ownership, and Tidewater/School Street-72 new units. 27 One Bedroom. 26 Two Bedroom. 19 Three Bedroom. 100% LMI
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	72 rental households and 1 owner-occupied housing units.
	Location Description	Citywide.
	Planned Activities	Construction of a single family home and construction of a 72 unit rental housing development.
5	Project Name	Economic Development 2025
	Target Area	Citywide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$130,000
	Description	Funds will be used by the Pawtucket Business Development Corp. to provide loans to local small business and microenterprises.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 businesses are expected to benefit from the proposed activities.
	Location Description	Citywide
	Planned Activities	Funds will be used to support microenterprises and small business development.
6	Project Name	Homeless Services 2025
	Target Area	Citywide
	Goals Supported	Homelessness Services

	Needs Addressed	Homelessness Services
	Funding	ESG: \$138,750
	Description	Funds will be used to assist homeless individuals and families and those at risk of homelessness.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 75 homeless individuals will benefit from the proposed activities.
	Location Description	Citywide
	Planned Activities	Shelter operations at Blackstone Valley Advocacy Center, operating expenses for the PHA Emergency Shelter, and Rapid Rehousing, Rental Assistance through the Homelessness Prevention Program.
7	Project Name	Planning & Administration 2025
	Target Area	Citywide
	Goals Supported	Increase Supply of Affordable Housing Homelessness Services Essential Public Services Economic Development Neighborhood Stabilization Public Infrastructure and Facility Improvements Administration
	Needs Addressed	Affordable Housing Homelessness Services Essential Public Services Economic Development Neighborhood Stabilization Public Infrastructure and Facility Improvements
	Funding	CDBG: \$330,000 HOME: \$55,000 ESG: \$11,250
	Description	Administration and compliance of all grant activities, functions, and procedures. Technical assistance for all subgrantees.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will not directly benefit low/moderate income residents but is necessary for the effective management of the CDBG, HOME, and ESG programs.
	Location Description	Citywide
	Planned Activities	Administration and compliance of all grant activities, functions, and procedures. Technical assistance for all subgrantees as needed.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Pawtucket will take a holistic citywide view as it allocates CDBG, HOME, and ESG investments. This is due to the city’s LMI households being dispersed throughout the city. The city is committed to community development investments throughout the city as required, subject to funding limitations and CDBG program requirements. Public service activities are eligible to all low- and moderate-income Pawtucket residents served through partnerships with non-profit organizations. Affordable Housing funds are expended throughout the City, based on the development plans and site locations of the project applicants, and based on real estate opportunities and partnership agreements with non-profit housing developers. Finally, any public facility and infrastructure improvements will be based on evaluation of LMI area benefits.

Geographic Distribution

Table 15 - Geographic Distribution	
Target Area	Percentage of Funds
Citywide	100%

Rationale for the priorities for allocating investments geographically

Approximately 53% of the total population of Pawtucket are low- and moderate-income residents. These residents live throughout the city, therefore the city has chosen to not have any specific geographic preferences and will allocate federal resources citywide, pursuant to all relevant federal regulations.

Discussion

N/A

AP-55 Affordable Housing – 91.220(g)

Introduction

As described throughout the Consolidated Plan, affordable housing remains the most significant issue for the city of Pawtucket. Approximately 8.2% of the total housing in Pawtucket is long-term affordable. As discussed in NA-10, almost one-third of the households in the city are cost burdened, and there are almost 4,500 households that are spending more than 50% of their income on housing: 2,815 renters and 1,630 homeowners. Rents and sales prices have significantly increased while the stock of affordable housing has remained largely stagnant. The lack of new home construction throughout the state has kept home prices artificially high. First time homebuyers are being priced out of the sales market and are also facing escalating rental prices. Many seniors and families who would like to “downsize” are not able to because there are no homes available for them to downsize to.

Increasing the affordable housing option in Pawtucket is a high priority in the city. Availability of affordable housing in a community has multiple positive impacts on lower-income households, including increased housing options and the opportunity to save money and build financial security. The age of the housing stock in Pawtucket also has implications for the need for housing rehabilitation and lead based paint abatement.

Funds will be used to support the development of new affordable housing units through acquisition, demolition, clearance, environmental remediation, rehabilitation, and/or new construction. There are two projects funded in 2025 that will create 73 units of affordable housing. First is the development of a one three-bedroom single family home for a homeownership opportunity. Second is the development of a 72 unit rental housing project as part of the larger Tidewater development. This will create 27 one-bedroom units, 26 two-bedroom units, and 19 three-bedroom units, all of which will be deed restricted affordable housing.

Table 16 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	65
Special-Needs	8
Total	73

Table 17 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	73
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	73

Discussion

With the price of land and existing housing for sale being high, significant subsidies are needed for the development of new affordable housing units. The city will continue to work with CDCs to realize opportunities for new affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

The city and the Pawtucket Housing Authority (PHA) have a good working relationship as the housing authority works to provide affordable housing to low- and moderate-income families as well as work collaboratively to address homelessness in the city. The PHA has a policy of homelessness as a preference, allowing homeless individuals and families to move up on the waiting list. The City purchased a vacant commercial property at 1139 Main Street and opened it as an emergency shelter in 2023. The city has provided funds to rehabilitate the property and currently subsidizes the ongoing operations of the emergency shelter through ESG funding.

Actions planned during the next year to address the needs to public housing

The city supports PHAs Wellness Resource Center through an allocation of CDBG funding. Additionally, during the 2025 program year, ESG funds will again be used to continue providing operational support of the emergency shelter managed by PHA.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The city supports the PHA as it works to encourage resident involvement. The city is open to additional collaborations and informs the PHA leadership when homeownership opportunities become. In the 2025 program year, a three-bedroom homeownership property will be created and the city will inform the PHA of this opportunity and keep them informed of the development timeline.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. The Pawtucket Housing Authority is not designated as troubled.

Discussion

The City and the PHA meet regularly to discuss and collaborate on improving the PHA's owned properties. The City recently funded the installation of a public urban greenhouse and playground improvements.

AP-65 Homeless and Other Special Needs

Activities – 91.220(i)

Introduction

To increase program performance and efficiency while reducing administrative burden, the City's ESG funds are used in combination with the ESG funds of Providence and Woonsocket and the State Office of Housing and Community Development, Housing Resources Commission, and Department of Human Services (in accordance w/a OHCD MOA) to engage in a Consolidated Homeless Fund Partnership. In accordance with the program, regulations published relative to the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH), as amended, the CHF Partnership distributes these funds to private nonprofit organizations for the rehabilitation or conversion of buildings for use as an emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing activities.

The City of Pawtucket follows the written standards contained within the Consolidated Homeless Fund Partnership Policies & Procedures Manual.⁴

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

While the City's primary role would be to provide support for any new permanent supportive housing requests, the City will continue to play an active role in the CoC's efforts to end homelessness in the region. The City's Department of Planning representative regularly meets with the Rhode Island Continuum of Care (RiCoC) and the Consolidated Homeless Fund (CHF) to discuss funding and priorities to meet the needs of the State's homeless population. The City will continue to work with the Continuum of Care to coordinate services for the homeless. The City will leverage the existing network of service providers to collect information about the unhoused population to gain a sense of their individual needs. The City will continue to support the operation of the emergency shelter located on Main St.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is a partner in the Consolidated Homeless Fund. Funding decisions are made to assist clients in need, provide funding for emergency shelters, transitional housing, and to provide services for the homeless population in the city and throughout the state.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the

⁴ <https://ohcd.ri.gov/homelessness/policies-and-procedures>

period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The city supports agencies such as Blackstone Valley Community Action Program, Blackstone Valley Advocacy Center, and other agencies in their efforts to assist homeless individuals and families transition to permanent housing. To facilitate homeless individuals' and families' access to affordable housing, homeless service providers assist clients in identifying, completing and following up on applications for subsidized housing. Providers take extreme care to transition clients into sustainable situations. The lack of availability of deeply subsidized affordable housing units makes it incredibly challenging to facilitate access to low-cost housing units for homeless individuals and families. When clients transition to affordable housing, providers strive to encourage self-sufficiency while keeping a line of communication open should a crisis arise.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Public service funding supports several organizations which are dedicated to preventing homelessness, such as the Blackstone Valley Community Action Program and Pawtucket Central Falls Development Corporation. The City is an active member of Rhode Island's Consolidated Housing Fund, a steering committee that meets on a monthly basis to discuss and resolve issues of homelessness and coordinate the funding of programs supporting at-risk and homeless populations State-wide. The City will continue to coordinate its housing funds with agencies and organizations in the City and State-wide working with homeless and at-risk populations. The City provides funding to these organizations to support fair housing issues and to provide services for vulnerable populations. The City provides funding to the Pawtucket Housing Authority to provide Homelessness Prevention, Rapid Rehousing, and Landlord incentives.

Discussion

The City and the State are in desperate need of deeply subsidized affordable housing units. The crisis of unaffordable housing has been persistent for many years and has been exacerbated with the post-pandemic market changes. The lack of affordable housing and the limited scale of housing assistance programs contribute to the current housing crisis and increases homelessness in every community in the state, including Pawtucket. The deficit of affordable housing has led to high rent burdens which constantly put a growing number of people at risk of becoming homeless as the cost burden for housing continually increases. Even though median income in Pawtucket has outpaced rent increased and home prices from 2010 to 2023 according to the ACS data, expanding affordable housing is still the most critical need facing low-income residents of the city. Without more affordable housing options combined with supportive services for individuals and families, homelessness and the risk of homelessness will continue to be an issue in the city.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

As discussed in Section MA-40, some of the top barriers to the development of affordable housing are outside of the control of the city. These include the significant cost of land and property, the cost of development including materials and labor costs, the limited availability of land, and the lack of funding available to truly meet the housing needs of the city's more economically vulnerable populations.

Through consultation with several individuals experienced in residential construction and affordable housing development, there were several issues found to be the most significant barriers to affordable housing development. Pawtucket is a fairly developed, dense residential and commercial municipality. The lack of availability of low-cost land or vacant lots for in-fill development is a limiting factor for new housing development in general and makes developing affordable housing particularly challenging. Many municipalities including Pawtucket do not permit zoning by-right for multi-family housing of any type outside of multi-family zones. Similarly, overly stringent building codes place upward pressure on building costs. Pawtucket is subject to such building codes, which have been enacted at the state level.

It was noted how incredibly time consuming and complicated assembly of a capital stack is to even begin the process of affordable housing development. Often there are 5, 6, or more different funding sources, each with their own programmatic and regulatory requirements that are cobbled together to finance an affordable housing project. This process takes multiple years which greatly impacts the pace of development of affordable housing. Further, while there are several different funding streams available, there is not nearly enough to make the impact needed to truly address the housing crisis. The Federal Low-Income Housing Tax Credit program is the largest source of funding that is used in Pawtucket for affordable housing production, but it is also the most competitive. Rhode Island Housing has an annual one-stop application for funding which includes an opportunity for federal LIHTC awards, as well as other state and federal ancillary funding opportunities; however, as the remaining ARPA funds are spent, and not replenished by the federal government and there are limited state resources available to fund developments. In the past year, RI Housing had just \$90 million of funding available to award but received over \$350 million in application requests signifying the dire need and competitive landscape of affordable housing in the state. Rhode Island is one of the only states in the northeast that does not have its own state LIHTC program. The state is working on implementing a 4% state LIHTC program, which will provide an additional source of funding for affordable housing production.

Rather than having active policies which prevent the development of affordable units, Pawtucket can be characterized as suffering from a lack of policies which encourage such development. For instance, the city at present has no citywide mandate for the inclusion of affordable housing in developments. According to the 2024 Housing Factbook, Pawtucket has specific development strategies based on its existing Comprehensive Plan. These include Adaptive Reuse, Flexible Zoning, Infill Development, Mixed-Use Development, and Transit-Oriented Development. Further, with the recent state legislation updating Accessory Dwelling Units, Pawtucket can update its zoning to include ADUs by right. The city does not use Comprehensive Permitting for development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City is working with RI Housing and the State Department of Housing on the 2025-2029 regional Analysis of Impediments to Fair Housing Choice to better identify affordable housing barriers. The plan is on the State of RI's Office of Housing and Community Development's website: <https://www.rihousing.com/state-federal-reports/>

Discussion:

The City continues to make every effort to work on removing barriers to affordable housing. There are several local policies that help support the development of affordable housing, including:

- **Adaptive Reuse:** The conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses, including affordable housing.
- **Mill Reuse Overlay District:** There are specific areas of the city with an overlay district that eases the development standards and requirements to make it less restrictive to development of affordable housing.
- **Infill Development:** The city actively encourages infill development on under-utilized or vacant sites in order to channel development into these areas and make more efficient use of existing land and infrastructure.
- **Mixed-Use Development:** A large portion of Pawtucket is zoned mixed-use that allows for a mixture of land uses within a single development.
- **Transit-Oriented Development:** With the development of the Pawtucket/Central Falls MBTA stop, there is active development around the station that supports pedestrian activities and transit use by providing a mix of uses and relatively dense residential development.

Accessory Dwelling Units: In 2023, the law regarding the creation of ADUs was amended by the RI General Assembly, making ADUs a permitted use in all residential zoning districts.

AP-85 Other Actions – 91.220(k)

Introduction:

The City will continue to work with the State of Rhode Island’s Consolidated Homeless Fund, the Pawtucket Housing Authority, and local human services agencies to address the needs of the low-income and at-risk populations. The City has funded Fair Housing activities under the public service CDBG program that will help fund seminars and one-on-one consultations to direct clients to legal assistance to address fair housing issues and tenant rights complaints. The City continues to maintain funds to reintroduce a residential rehabilitation program and economic development initiatives. The City also partners with the Providence Revolving Fund to improve housing stock in Pawtucket and facilitates the production of additional affordable housing units through partnerships with developers and RI Housing. Eligible public service activities were selected through a formal solicitation process, prioritizing the program to best address identified needs.

Actions planned to address obstacles to meeting underserved needs

The lack of financial resources is the biggest obstacle to addressing unmet needs. The City will seek to maximize the resources available in providing services for each year of the Consolidated Plan. The City will ensure that selected public improvement projects are ready to proceed, and the projects identified in our annual plan are prepared to move forward in order to meet timeliness spenddown requirements.

Actions planned to foster and maintain affordable housing

The City will continue to support the Pawtucket Central Falls Development and is funding the creation of a three-bedroom homeownership unit for a low-income homebuyer in the city. The city is also providing HOME funds to support the development of 72 new rental housing units in the city as part of the larger Tidewater development.

Actions planned to reduce lead-based paint hazards

The City addresses the goal of reducing lead-based paint hazards by working with Rhode Island Housing’s Lead Program. The City has a standing Lead-Based Paint interest group working with stakeholders, the Rhode Island Department of Health, and the Childhood Lead Action Project meeting regularly. One outcome has been that starting January 1, 2015, all permits that are taken out for multi-unit dwelling rehabilitation now require a lead certified contractor’s license to obtain a permit. The City also coordinates with the RI Department of Health on possible cases of poisoned children. Pawtucket works with Rhode Island Housing Lead-Based Paint Hazard Control Grant and the Blackstone Valley Community Action Program to target lead remediation funds to the Woodlawn, Pleasant View, and Barton Street neighborhoods.

Actions planned to reduce the number of poverty-level families

The City’s anti-poverty efforts focus on economic growth, supporting small businesses and microenterprises through the Pawtucket Business Development Corporation, and through the continued creation of long-term affordable housing, improvements to the city’s housing stock, and removing barriers to education and employment. The City will continue to fund public service programs that support youth services such as childcare, after-school programming, senior programs, and summer camp programs. CDBG funds are always maximized to support public service agencies in the city. A total of 15% of Pawtucket’s CDBG allocation supports public services that help ease the burden of important supportive services that are necessary for individuals and families to access and maintain employment.

Actions planned to develop institutional structure

The City will continue to work with sub-recipients to address the needs of low/moderate-income clients. The City will continue to work with the Pawtucket Housing Authority to provide housing services to low/moderate-income families. The City will continue working with The Consolidated Homeless Fund Partnership to meet our homeless clients' needs. The city will continue its networking and relationship building with statewide agencies that represent both funding and informational resources. Regional initiatives are often more effective at addressing issues that rarely stop at municipal borders. By maintaining and expanding these networks and relationships, the city will be better positioned to learn about and act on new initiatives, take advantage of new opportunities, and be a part of a more regional approach that can leverage additional resources and make a larger and more practical impact.

Actions planned to enhance coordination between public and private housing and social service agencies

The City is a beneficiary of a comprehensive network of public service providers. The city works with numerous agencies, both public and non-profit, to deliver housing, community development, economic development, and public services to its residents. The city has regular contact with community residents, business owners, nonprofit organizations, service providers, as well as the beneficiaries of the programs administered by the Department of Planning and Redevelopment. This direct contact with developers, business owners, the public, and provider agencies results in regular input regarding the needs of the community, allows for alignment and coordination with the City's goals, and assists in program development and implementation.

The City regularly meets with public service agencies and affordable housing developers, and through these discussions is able to enhance coordination between public and private housing and social service agencies. The Blackstone Valley Community Action Program and Pawtucket Central Falls Development are two vital agencies that help with our residents' regional housing and human service needs. The City will continue to have an active role in participating in the community's human services delivery system both as a funding source and as a facilitator. The City will try to enhance a sense of engaged collaborative partnership with its community providers to provide more effective services through a process that helps providers avoid competing with each other over resources or their defined missions in the community.

The city will continue to meet regularly with the Pawtucket Housing Authority to discuss ways to collaborate on service and affordable housing provision. The City will continue to be actively engaged in the RI Department of Labor and Training's workforce development services. The City reaches out to the RI Commerce Corporation to seek funding to continue to grow our local economy to reach the underserved.

Discussion:

As the needs are great and the resources limited, the City must work with and rely upon other a collaboration of agencies and funding sources to address the many social needs of Pawtucket residents. The Consolidated Plan and Annual Action Plan identifies the opportunities to invest the federal entitlement funds to support the City's needs. The City is actively pursuing economic development opportunities that capitalize on its strategic location between Providence and Boston, including continued development in and around the new Pawtucket/Central Falls Train Station. The City continues to support housing programs, capital investments, and human services programs that improve the quality of life for all our residents.

The city will continue to pursue diverse and comprehensive approaches to solving the community and economic development issues it faces. It has both challenges and opportunities that the federal funds can help influence and impact. Because these funds can be used in such a diverse way to meet the complicated multifaceted aspects of community issues, CDBG and HOME funds remain a significant tool for the city to use towards achieving a vibrant quality of life for its citizens.

Program Specific Requirements

AP-90 Program Specific Requirements –

91.220(l)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$120,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	0
Total Program Income	\$120,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Appendix - Alternate/Local Data Sources

1	Data Source Name ACS 2019-2023 5-Year Estimates
	List the name of the organization or individual who originated the data set. ACS 2019-2023 5-Year Estimates
	Provide a brief summary of the data set. American Community Survey data
	What was the purpose for developing this data set? Data available through the U.S. Census Bureau to provide information for Needs Assessment and Market Analysis
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data gathered for City of Pawtucket, RI
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2019-2023
	What is the status of the data set (complete, in progress, or planned)? Completed
2	Data Source Name CHAS 2017-2021 5-Year Estimates
	List the name of the organization or individual who originated the data set. Comprehensive Housing Affordability Strategy
	Provide a brief summary of the data set. The CHAS special tabulation is a count of the number of households (or housing units) that have certain combinations of HUD-specified characteristics, summarized for HUD-specified geographies.
	What was the purpose for developing this data set? Data is used to provide information for the Needs Assessment.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Pawtucket, RI
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2017-2021
	What is the status of the data set (complete, in progress, or planned)? Complete
3	Data Source Name 2024-2025 Community Needs Assessment Survey
	List the name of the organization or individual who originated the data set. CEW Advisors, Inc.
	Provide a brief summary of the data set. Online housing and community needs survey.
	What was the purpose for developing this data set? Data used to provide information for the Needs Assessment.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Pawtucket, RI
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2024-2025

	What is the status of the data set (complete, in progress, or planned)? Complete
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