

Rhode Island Housing Resources Commission Annual Report 10th Anniversary



Commissioners

Susan Baxter, Public Member (Chair)
Peter Walsh, RI Bankers Association (Vice Chair)
David Hammarström, Metlife Auto & Home (Secretary)
A. Michael Marques, RI Dept. of Business Regulation
Anna Novais, RI Dept. of Health *
Angela Lovegrove, RI Human Rights Commission
Anthony Marouchoc, Rhode Island Housing
Barbara Fields, Local Initiative Support Corporation
Beverly Najarian, RI Dept. of Administration
Bonnie Sekeres, Shalom Housing Inc., Senior Housing
Chris Hannifan, Housing Network of Rhode Island
Corinne Calise Russo, RI Dept. of Elderly Affairs
David Gifford, M.D., RI Dept. of Health
Dennis Langley, Urban League of RI
Ellen Nelson, RI Dept. of Mental Health, Rehab & Hosp
Gary Alexander, RI Dept. of Human Services
Gene Nadeau, RI Dept. of Mental Health, Rehab & Hosp *
Honorable Patrick Lynch, RI Attorney General
James Ryczek, RI Coalition for the Homeless
Jeanne Cola, RI Mortgage Bankers Association *
Joseph Caffey, Omni Development Corporation
Kathleen Bazinet, East Bay Community Dev. Corp
Kaveh Hajian, People to End Homelessness
Kevin Flynn, RI Dept. of Administration *
Marilyn Kiesel, RI Association of Realtors *
Mark VanNoppen, Armory Revival Corporation
Richard Godfrey, Rhode Island Housing *
Rhoda Schwartz, RI Dept. of Elderly Affairs *
Robert McDonough, RI Dept. of Human Services *
Roberta Aaronson, Childhood Lead Action Project
Stephen Adamo, RI Mortgage Bankers Association
Stephen O'Rourke, RI Assoc. of Exec. Dir. for Housing
Susan Arnold, RI Association of Realtors
Susan Bodington, Rhode Island Housing *
Terence Tierney, RI Attorney General *
Tom Kravitz, Town Planner, Town of Burrillville
Valerie Voccio, RI Dept. of Business Regulation *

Note: (*) - Designees

10 Years of Success



March 2008

To: The Honorable Donald Carcieri, Governor of Rhode Island
The Honorable Joseph A. Montalbano, President of the Senate
The Honorable William J. Murphy, Speaker of the House
and Members of the General Assembly

The Rhode Island Housing Resources Commission (HRC) is pleased to present this report at an important milestone, the tenth anniversary of its passage into law on July 1, 1998. This provides an opportunity to reflect on all that has been accomplished through the efforts of our Commissioners, partners, and staff.

The Commission was created following years of advocacy for a place within state government to coordinate and fund housing. Our mission is to provide housing opportunities for all Rhode Islanders, maintain the quality of housing in Rhode Island, and coordinate and make effective the housing opportunities of the agencies and subdivisions of the state. We carry out this mission through policy, planning, setting standards, evaluating, working with the community, and addressing homeownership and special needs. Very rapidly following the commission's organization, these somewhat general concepts evolved into concrete and critically important tasks.

Our first responsibility in 1999 was funding lead hazard reduction. This resulted in the HRC's mandate to implement the Lead Hazard Mitigation Act in 2002. The development of regulations for property owners, the creation of systems for inspections and training, and establishing mitigation procedures has been a task of enormous magnitude that continues to this day. Materials, policies and procedures developed by the HRC in close partnership with the RI Department of Health have begun to transform the culture related to childhood lead poisoning in rental property, and have moved us toward the goal of elimination.

Another early challenge was the escalation of homelessness among families. With the terrible specter of children being on the streets, the Commission acted quickly to open emergency apartments and an additional family shelter. Adult homelessness also dramatically increased. In 2003, Governor Donald Carcieri opened a shelter for men with funding from the HRC. Each winter, the HRC's Office of Homelessness produces a plan to ensure, as much as possible, that no one is at risk of hypothermia. The HRC has developed and is implementing the "Action Plan to End Homelessness," which guides our work.

The most exciting sign of progress toward alleviating homelessness and providing housing for low wage earning Rhode Islanders has been the Neighborhood Opportunities Program (NOP). NOP has transformed the lives of thousands of Rhode Islanders, has revitalized entire communities, and has been an excellent investment, leveraging eight dollars for every state dollar. NOP provides the crucially important operating support that reduces the cost of rent to make homes affordable to very low income households and also to ensure that properties are able to be maintained as attractive assets to the neighborhood.

In November of 2006, the voters in all 39 communities in Rhode Island passed the Building Homes Rhode Island bond referendum. This has provided the HRC with the opportunity to provide workforce housing throughout the state through subsidies that have engaged both non-profit and private developers in the effort.

The HRC is very pleased to look back on these accomplishments, but recognizes that much is left to do. The Housing Resource Commission will continue our efforts toward the goal of every Rhode Islander having a place to call home, a place that is healthy, safe and affordable.

Thank you for your support since 1998, and for all that you will do to sustain the Commission and its work in the coming year.

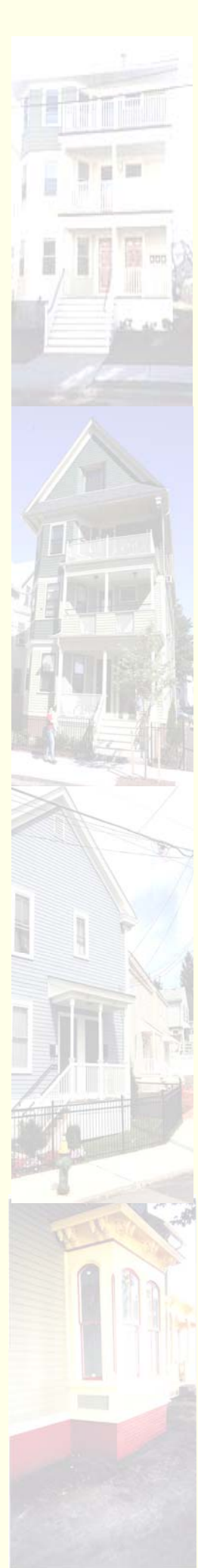
Respectfully submitted,



Susan Baxter
Chair



Noreen Shawcross
Executive Director



Mission

The mission of the Housing Resources Commission is to provide housing opportunities for all Rhode Islanders, to maintain the quality of housing in Rhode Island, and to coordinate and make effective the housing opportunities of the agencies and subdivisions of the state.

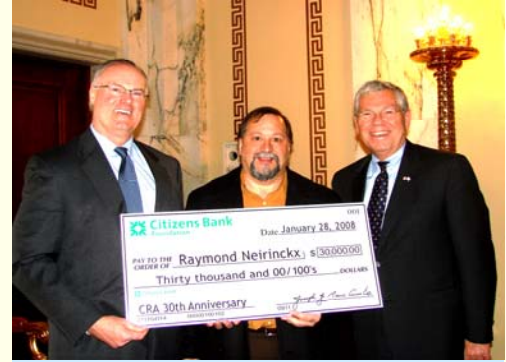
Office Reports

Office of Community Development and

Co-Chairs: Jeanne Cola and Barbara Fields
Staff: Ray Neirinckx

The Office of Community Development and Technical Assistance encourages collaborations to address statewide community development activities including: access to capital, mobile home parks, and the impact of off-campus housing and the importance of healthy housing and energy cost on housing policies and practices. This Office will focus on result driven strategic solutions in community economic development by encouraging creative flexible tools and resources.

- **Neighborhood Opportunities Program-** Held additional rounds of funding for the Family Housing Fund and Permanent Supportive Housing Programs in which 8 projects were funded. Since 2001, NOP has funded nearly 1000 units.
- **Building Home Rhode Island Bond-** Created the rules and regulations of the program. Round 1 of funding was conducted and 156 units of rental housing and 73 units of homeownership were supported through the \$12.5 million bond. The remaining funds will be awarded in the spring of 2008.
- **Mobile Home Parks-** Continued our program and policy work to foster a partnership of key stakeholders to identify resources to address the growing risk to the state's 46 mobile home parks of potential sales as well as preservation strategies for such parks in Rhode Island as an affordable housing option.
- Began working with the Meredith Institute- Advancing Sectoral Strategies in Manufactured Housing and ROC (Resident Owned Communities) USA for a national and state approach to assisting in resident conversion of mobile home parks.
- **Healthy Housing-** Addressed healthy housing issues through our participation on the Department of Health's Asthma Control Coalition of Rhode Island and the newly formed Asthma-Friendly Housing Group, which is working on a pilot healthy housing initiative with RI Hospital, Newport Housing Authority and public housing residents. Continued, through our participation on the Policy Advisory Council for the RI Office of Energy Resources, to address the growing nexus of energy costs and housing.
- **Community Reinvestment Activities-** Continued tracking the community development activities of financial institutions, banks and credit unions and lender performance under the Community Reinvestment Act (CRA). Seek to develop partnerships, collaborations and research regarding opportunities for community investments in the State. Conducted several application reviews for CRA of financial institutions seeking to expand operations in the state. Reviewed several applications of businesses seeking to expand check-cashing operations. Participated in



Ray Neirinckx recognized by Citizens Bank for 30 years of Community Reinvestment (CRA) work in RI.

the annual Financial Innovations Roundtable hosted by the School of Community of Economic Development at Southern New Hampshire University.

- **University Partnerships-** Promoted community-university partnerships with the Rhode Island Chapter of the Campus Compact and worked with Brown University around a range of community development issues. Continued our work to monitor the development of on-campus housing by local colleges and universities.
- **Community Economic Development-** Continued our work with Annie E. Casey's Providence Making Connections-Family Economic Success work around the role of financial services and asset building strategies in low-income communities. As well as working with ACCION/USA-New England Regional Office regarding community economic development opportunities in the state. The Office participated in the Regional Microenterprise Training and Financing Community Empowerment.
- **Elder and Supportive Housing-** Worked with MHRH's Housing Group to explore housing models to address the disabled community being served by the Department. Working with the Perry/Sullivan Committee around aging-in-place and reducing the number going into nursing homes.



Office of Homeownership

Co-Chairs: Angela Lovegrove and Monica Staaf
Staff: Ray Neirinckx

The purpose of the Office of Homeownership is to promote homeownership for low- and moderate-income households, especially those Rhode Islanders traditionally underserved. The Office is charged with addressing a range of issues in the home selection and buying process, to identify and seek to eliminate housing discriminatory practices such as predatory lending, home improvement loan abuses, insurance abuses, access to credit as well as encouraging practices and policies to foster homeownership retention through foreclosure prevention and counseling. The Office continues to work with various housing partners to encourage and create homeownership opportunities in Rhode Island.

- **Homeownership Connection-** Continued our partnership and support of the RI Homeownership Education Center, which has been renamed the Homeownership Connection. The Connection continued to provide pre-purchase, post-purchase and foreclosure prevention counseling and education across the state.
- **Predatory Lending-** Continued our partnership with RI Housing and the Homeownership Connection in the very successful “Don’t Borrow Trouble-Rhode Island” Campaign regarding efforts to educate and inform the public about predatory lending in the state and provide direct advocacy- counseling and legal to homeowners. Also formed an Alternative Lending Product Working Group which is working on formulating products and policies to assist at-risk homeowners in Rhode Island.
- **Foreclosure Prevention-** Worked with the Homeownership Connection to form the foreclosure prevention committee. Provided direct foreclosure prevention advocacy to 131 families facing foreclosure, this was a 170% increase in the case loads assisted in one calendar year. Also continued to provide support for tenants being evicted due to foreclosure. Since 2000, the Office has assisted 673 families across Rhode Island.
- **Foreclosure Impact on Neighborhoods-** Worked with key stakeholders to develop policies to address the growing impact of foreclosures upon tenants as well as the growing inventory of lender-owned homes that are now vacant across the state.



20 new affordable homes under construction in Block Island sponsored by Block Island Economic Housing Foundation. Project funded with NOP fund.

Office of Homelessness

Co-Chairs: Susan Bodington and David McCreadie, Jr.
Staff: Darlene Price

The Office of Homelessness Services and Emergency Assistance is charged with the responsibility to ensure that homeless persons and at-risk persons can obtain and retain housing through a continuum of emergency, supportive and transitional services ultimately leading to permanent housing. The Office is committed to continuing the Governor’s Interagency Council initiative to **end homelessness** through the following work.

Funding Homeless Programs

- Created a \$3 million dollar competitive Consolidated Homeless Fund by combining the Title XX Social Services Block Grant Funds, Emergency Shelter Grant Program and the State Homeless Program to support homeless shelter, transportation and services.
- Supported 28 agencies statewide offering varieties of shelter assistances to families, singles and the chronic homeless individuals in crisis.
- Produced 405 permanent supportive housing units through NOP.
- Established emergency winter shelters during cold weather.

Partners in Ending Homelessness

- Through the Second Annual RI Project Homeless Connect assisted over 400 homeless with housing, legal advice, transportation assistance, education services and public benefits. Staff works closely with the state and community agencies to pursue and advance the mission of this office.
- Leveraged \$175,000 funding in partnership with the United Way to assist 50 chronically homeless people settle into permanent housing.
- Rhode Island Statewide Continuum of Care received a total state award of \$6.4 million after submitting a competitive high-score application to HUD. The HUD McKinney grant is major funding source for the homeless providers
- Presented results of Housing First Rhode Island in reducing costs and improving outcomes at national and local forums.
- Established Operation First Step, small community based shelters with intensive services.

Office of Planning and Operations

Co-Chairs: Tom Kravitz and Dennis Langley
Staff: Simon Kue

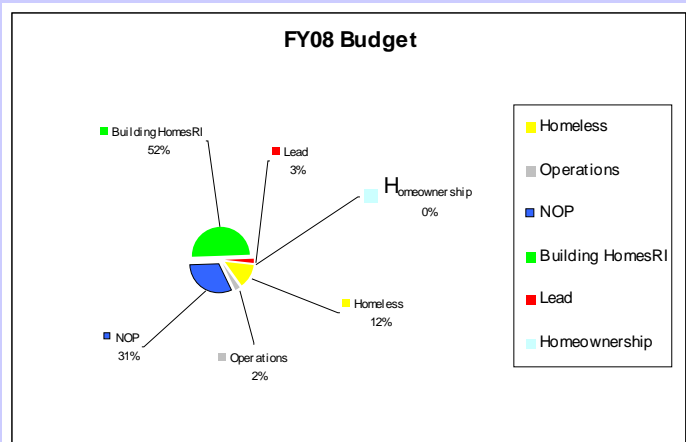
The Office of Planning and Operations formerly the Office of Policy and Planning is in charge with the responsibilities of monitoring affordable housing implementation and fiscal management of grants to local agencies and community development corporations.

This Office continues to work closely with Rhode Island Housing and Statewide Planning to monitor and report on the implementation of the approved local affordable housing plans. Since the Comprehensive Housing Reproduction and Rehabilitation Act was passed in 2004, communities such as North Kingstown, Burillville, New Shoreham, Middletown, Hopkinton, North Smithfield have made significant progress in implementing housing strategies and producing Low/ Moderate Income (LMI) units toward achieving their 10% affordable housing goal. The above mentioned communities may achieve their 10% affordable housing goals within 1 to 2 years. The 2007 Annual Report on the Status of Implementation and Disposition of Any Applications Made Under the Plan is available on the HRC's website. Below is a summary of the current reporting period:

- 9 communities have completed 203 LMI units, an increase of 80 units over the previous year.
- 20 communities did not produce any LMI units in the current year.
- 13 communities have established Housing Trust Funds.
- 17 communities have created Affordable Housing Boards.

To assist local communities with their affordable housing strategies, the Office of Housing and Community Development awarded a technical assistance grant to the Washington County Consortium. Eight communities (Narragansett, North Kingstown, Westerly, Exeter, West Greenwich, Charlestown, Hopkinton and Richmond) joined together to work with consultants to develop ordinances on Mandatory Inclusionary Zoning, Mixed Use Village Centers and other zoning changes.

This Office has taken over the responsibility of fiscal management of grants to local agencies and community development corporations. Currently, the Office of Housing and Community (Housing Resources Commission) provided grants to over 30 agencies totaling over \$ 3.88 million dollar to support homeless services and homeownership education..



Office of Healthy Housing

Co-Chairs: Roberta Aaronson and Brenda Clement
Staff: Doris DeLosSantos

The Office of Program Performance and Evaluation recently changed its name to the Office of Healthy Housing to better position the Office to deal with housing conditions such as substandard housing, building code violations, pests and lead paint in older housing that lead to preventable health outcomes.

The Housing Resources Commission continues to implement the requirements of the Lead Hazard Mitigation Act. Since the passage of the Act the incidence rate of lead poisoning in Rhode Island has dropped from 6.9 to 1.6 according to the latest Health Department 2007 Childhood Lead Poisoning Report. We believe the work done through this Office has directly contributed to the decrease in childhood lead poisoning by raising people's awareness about the danger of lead and educating landlords and contractors in lead safe work practices.

Below are the many accomplishments achieved to date:

- Over 23,500 property owners have taken the three-hour Lead Hazard Awareness Seminar.
- Over 400,000 booklets/fact sheets about Lead Hazard Mitigation requirements have been distributed to landlords and tenants
- 13,810 rental units have received Certificates of Conformance; and 2,596 have received Presumptive Compliance Status.
- Over 7,000 individuals have received assistance through the Lead Technical Assistance Center and the Lead Hotline.
- Over 150 units received Lead Assessment through our Lead Technical Assistance Center.
- Continues to serve as a clearinghouse of information for all housing/lead related issues in the state.
- Forty units received lead comprehensive services.
- Produced the "Guide to Lead Safety in Historic Buildings in RI" with RI Historical Preservation and Heritage Commission.
- Worked with the Housing Network to develop pre and post-purchase counseling lead education.
- Developed the "Property Owner's Guide to Lead Inspection Services in RI" with the Department of Health.
- Worked with the Dept. of Health on data collection and public access to lead and housing data.

Beside implementing the Lead Hazard Mitigation requirements, the Housing Resources Commission also provided matching funding to RI Housing to mitigate lead hazard in homes with children under the ages of six. A detailed report on the Lead Hazard Reduction Program is available on the next page.

STATE LEAD HAZARD REDUCTION PROGRAM

The State Lead Hazard Reduction Program is the state funded deferred loan program targeting homeowners and rental property owners to make units lead-safe for children under the ages of six. The Commission contracted with Rhode Island Housing to implement and administer the program. This program makes funds available to property owners whose homes have lead paint and are identified as health risks for occupancy. Funds are made available to homeowners and rental property owners to reduce the risk of lead poisoning for children under the age of six, children with elevated blood level (EBL) and those units cited by the Department of Health. Home-based daycare units, Section 8 subsidized units and projects sponsored by non-profit organizations are also eligible.

In 2007, \$705,062.00 was committed to make 65 units lead safe. Since 1999, the State Lead Hazard Reduction Program has committed over \$13.3 million representing 407 loans toward making 1,404 units lead-safe. Fifty percent (50%) of the program's loans were made to core urban cities such as Providence, Pawtucket, Woonsocket and W. Warwick where the incidence of lead poisoning is highest.

STATUS OF LEAD HAZARD REDUCTION LOANS BY CENSUS TRACT

City/Town	Census Tract	Unit '07	Total Units	Committed '07	Total Dollars Committed:
Bristol	308		47		580,205.00
Barrington	301	2	2	23,690	23,690.00
Burrillville	129, 130.20		12		230,214.00
Central Falls	108, 110, 111		51		689,114.00
Coventry	206.01, 206.02, 206.03		10		142,704.00
Cranston	134, 135, 136, 137.01, 138, 140, 141, 142, 145	2	36	46,429	525,352.00
Cumberland	112, 113, 113.01		98		637,690.00
East Greenwich	209.01		6		51,405.00
East Providence	102, 106		3		58,788.00
Glocester	131.01		3		33,325.00
Johnston	123, 124.01, 125	2	6	29,821	97,200.00
Lincoln	115, 116, 117.01, 117.02		29		342,826
Middletown	404		1		14,000.00
Narragansett	515		1		10,867.00
Newport	405, 406, 408, 409		19		139,227.00
North Kingstown	501.03, 512.00		130		399,985.00
North Providence	118, 119, 120, 121.02		8		89,821.00
North Scituate	132		1		14,578.00
North Smithfield	128.98		2		21,559.00
Pawtucket	150, 151, 152, 157, 158, 159, 160, 161, 164, 165, 166, 167.98, 168, 171	13	85	124,578	1,008,247.00
Portsmouth	401.01, 401.02		2		38,810.00
Providence	001, 002, 003, 004, 004, 005, 006, 007, 009, 011, 013, 014, 015, 016, 017, 018, 019, 020, 021, 022, 023, 024, 025, 026, 027, 028, 029, 031, 032, 034	20	588	207,028	6,684,710.00
Warren	305	2	6	40,000	89,753.00
Wakefield	512	1	1	7,837	7,837
Warwick	210, 211, 214.01, 214.02, 215.02, 217, 219.02, 223,	9	47	67,223	428,709.00
West Warwick	201.02, 202, 203	1	14	26,977	192,766.00
Westerly	508, 508.01, 509	6	17	80,000	240,270.00
Woonsocket	174, 176, 177, 184	6	179	51,479	581,142.00
		65	1,404	\$705,062.00	13,374,794



Pictures of a historic house in Westerly, RI that received lead hazard reduction treatment.

The State has been funding the State Lead Hazard Reduction Program since 1999. In FY07, a significant cut was made to the program from \$1.3 million dollar to \$650,000. The program was level funded for FY08 at \$650,000.

Photo Gallery



Groundbreaking at Stillwater Mill in Burrillville RI. A partnership between the Town of Burrillville and NeighborWorks Blackstone River Valley to create 47 affordable rental units. Funding for this is made possible through the \$50 million housing bond approved by the voters.



Policy Academy: Ending Homelessness



Before

Abandoned property in Providence, RI rehab by West Elmwood Housing Development Corporation with funding from NOP.



After

Affordable Energy Efficient & Green Building



Church Community Housing Corp. will create 74 affordable homeownership and rental units using energy efficient and green building techniques in the Town of Tiverton, RI. This project will include artist studios, rental units, library, wind turbines, co-op garden, recreational facilities and commercial spaces. Funding for the rental units is made possible through the \$50 million housing bond approved by the voters.

Issues & Challenges

While the Commission is pleased with its progress in the last year, our work is at a critical point. In order to continue our progress, we will utilize every resource available in the most efficient and effective way. However, it is clear that we will be challenged in moving forward with our goals and mission in the face of significantly reduced resources. Some of the issues that confront us are:

- The possibility of an increased number of homeless persons. These include such diverse groups as: tenants who have been victims of foreclosures and who often get little or no notice that they must vacate their rental home; those discharged from incarceration with no place to live; youth aging out of DCYF at a younger age; families who lose welfare benefits due to time limits and have no way to pay rent.
- Lack of resources to carry out the mandates of the Lead Hazard Mitigation Act. Through a federal grant, the HRC was able to operate the Technical Assistance Center drawing in a large group of landlords who worked to make their property safe. With this grant ending, and other available resources being directed to community based agencies, the HRC will find it difficult to continue its excellent initial progress toward making rental housing safe for children.
- The possible loss of the Neighborhood Opportunities Program. This program is unique among funding streams for housing as it includes operating funds along with capital funds. This funding enables us to meet the gap in rents that developers can collect and the cost of taxes, insurance, utilities and maintenance. By closing this gap, developers are able to rent to persons with very low incomes and those with disabilities. The remarkable progress that we have made in creating family housing and supportive housing would

2007 Highlights

Housing

- Following passage of the \$50 million dollar Building Homes Rhode Island Bond in every city and town, the HRC distributed \$12.5 million in the first of four years of funding. This year's awards will contribute to the construction or rehabilitation of 327 homes in 19 cities and towns.
- The HRC completed the second annual "Report on Implementation" of local affordable housing plans for the period July 1, 2006-June 30, 2007. Of the 29 towns required to submit plans, nine reported adding a total of 203 homes, an increase of 80 over the previous year.
- The State of Rhode Island committed \$5 million in funding through the HRC's Neighborhood Opportunities Program (NOP). (This funding is uncertain at this writing due to having been eliminated in the January 2008 supplemental budget proposal.) Since its inception in 2001, the program has created 1,024 homes and has leveraged \$8.00 for every state dollar invested.
- Bank of America continued its partnership with the HRC by awarding \$100,000 to Community Development Corporations who were funded through the Neighborhood Opportunity Program.
- Staff of the Office of Homeownership provided direct foreclosure prevention advocacy to 131 families facing foreclosure or being evicted due to foreclosure. Since 2000, the Office has assisted 673 families across Rhode Island. Many households have averted foreclosure due to this intervention.
- Assist persons with disabilities who are homeless to access SSI/SSDI benefits that will provide income, housing and treatment.
- The HRC provided over \$3 million dollars in operating support to non-profit homeless shelter and services providers.

Homelessness

- The HRC has made progress on the State's Action Plan to End Homelessness, which has goals on leadership, housing, services, prevention and data collection. Some notable accomplishments include the creation of a model for coordinated case management, support of a Homeless Legal Clinic and expansion of permanent supportive housing opportunities available to the homeless.
- A new program, "SOAR over Rhode Island," has been initiated to assist homeless disabled individuals in accessing SSI/SSDI benefits, helping to facilitate housing and treatment.
- The State and the United Way of Rhode Island have created a program, known as Housing First Rhode Island (formally Supportive Service Pilot), to address chronic homelessness by housing over 60 long-term homeless single adults in subsidized apartments and providing those clients with the services they needed to stay housed. First year results have shown remarkable progress in health, mental health, and social goals/objectives. An evaluation, funded by United Way, has also shown a significant reduction in use of publicly funded services by those participants in the program.
- The HRC designed and implemented a new program, Operation First Step, that provided for small community-based shelters with intensive case management services.



Woodridge Estate, new affordable homeownership in Woonsocket, RI sponsored NeighborWorks Blackstone River Valley. Project funded with NOP funds.



Six affordable rental units in Warren, RI, sponsored by East Bay CDC. Project funded with NOP funds.

Over 80 people have been transitioned from a large congregate based model to this more effective setting. HRC has worked with other State agencies, including the Department of Corrections, in an attempt to prevent discharge of individuals from State institutions into homelessness.

Healthy Housing

- Despite significant reductions in funding, both for lead hazard abatement and lead hazard mitigation efforts, the HRC continued to provide and oversee training, issue certificates of conformance, investigate tenant complaints, and provide information to 7,000 landlords, tenants and members of the community. Over 23,500 property owners have been trained and over 13,800 rental units received Certificates of Conformance.
- Through a Memorandum of Agreement the HRC partners with the State of Rhode Island, Department of Health on the Healthy Housing Collaborative for research and policy change.

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For more information visit the HRC website @ www.hrc.ri.gov

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