



Housing Crisis Task Force

2025 Report



PROVIDENCE
CITY COUNCIL



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Providence is a city of neighborhoods.

From **Mount Pleasant** to **Fox Point**, from the **West End** to **Wanskuck**, each has its own rhythm, history, and sense of community.

That neighborhood fabric is what gives Providence its soul, and *it is what is most at risk today.*

The housing crisis is *not hypothetical*. It is unfolding in **real time**.

Nearly half of Providence renters and over a third of homeowners are **housing-cost burdened**, spending more than they can afford just to stay housed.¹ Longtime tenants are being priced out. Families are facing eviction. Young people are finding it harder to stay in the neighborhoods where they grew up. Homes that once passed between generations are now being sold to investment firms that may never visit the city at all.

At the heart of this crisis is imbalance. There are too few homes, too many in poor condition, and too many that are unaffordable to the people who need them most. The private market is not correcting that imbalance. In many ways, it has worsened it. At the same time, many homeowners, especially those on fixed incomes, are feeling squeezed by rising property taxes, insurance premiums, and utility costs. What's at stake now isn't just affordability, it's the character of our neighborhoods and the ability of the people who built them to stay rooted.

¹ Housing Working RI, 2024. <https://d337wih8hx5yft.cloudfront.net/images/Publications/HWRI-HFB24.pdf>

In March 2023, the Providence City Council created the Housing Crisis Task Force to take a close and honest look at the problem.

Chaired by Chairwoman Mary Kay Harris and joined by Vice-Chairman Pedro Espinal, Councilwoman Althea Graves, Councilwoman Shelley Peterson, and Councilor Justin Roais, the Task Force spent a year gathering insight from residents, housing professionals, service providers, and policy experts. They heard from people on the frontlines of the crisis, those living through it, and those working to solve it.



(Chairwoman Mary Kay Harris, Vice-Chairman Pedro Espinal, Councilwoman Althea Graves, Councilwoman Shelley Peterson, Councilor Justin Roais)

This report presents a thorough blueprint. It builds on the foundation laid by the city's newly adopted **Comprehensive Plan** and proposes a bold set of policies to protect tenants, expand housing options, increase affordability, and reduce homelessness. Some of these solutions can be implemented immediately. Others will require long-term coordination and commitment. All are grounded in the belief that Providence must remain a city where working people, elders, students, veterans, immigrants, and longtime residents can find not just a place to live, but a place to stay.

Among the report's policy recommendations are creating a municipal public developer of social housing, fast-tracking permitting for affordable housing projects, inclusionary zoning to significantly increase the availability of affordable homes, a ban of rent-setting algorithms, a registry of all rental units, rent stabilization that protects residents from unaffordable rent hikes, and expanding emergency shelter capacity and permanent supportive housing for our unhoused neighbors. Together, these policies meet the true scale of the problems we face. A crisis this deep demands bold solutions, and the urgency to match.

This report acknowledges the challenges that responsible community-based landlords face too, from rising costs and property taxes to maintenance burdens and navigating tenant disputes. Many small property owners are managing older buildings and working hard to provide stable housing while staying afloat in a market where insurance premiums, utility costs, and repairs keep climbing. It aims to address harmful practices that distort the housing market while supporting local owners who play a positive role in their neighborhoods and want to remain part of a city where everyone can thrive.

This isn't about assigning blame. It's about the responsibility of local government to act when people are being pushed out of the communities they've helped build. The Council knows these streets. It knows its neighbors. That closeness is a strength, and in this moment, it's a call to lead.

Providence has seen many chapters. The next one is taking shape now. And we have a chance to shape it with care, courage, and commitment to the people who call it home.

Providence's Housing Crisis by the Numbers

The scope of Providence's housing crisis is not a matter of opinion, *it is measurable*. The data tells a clear and urgent story of a city where rents are rising faster than wages, evictions are becoming more common, homelessness is escalating, and new housing construction is failing to keep pace. These are not isolated issues, but overlapping and compounding pressures that are reshaping the city's housing landscape in real time.

This section pulls together some of the clearest data points driving home the scope of the problem. Together, they provide the foundation for the policy recommendations that follow. These figures are more than just statistics, they represent thousands of people who are facing hard choices about where, and whether, they can stay in the city they call home.



Rapid Rent Escalation

According to rent.com, Providence experienced the highest rent increase in the nation from March 2023 to March 2024, with average rents rising by 16%.² In the following year, Providence recorded the second-highest increase nationwide.³



High and rising rent levels

As of May 2025, rent.com lists the average rent for a studio in Providence at \$1,965, a one-bedroom at \$2,275, and a two-bedroom at \$3000.⁴ In their 2024 Housing Fact Book, HousingWorks RI estimated the average rent for a two-bedroom unit as \$2,078.⁵ While sources differ in their exact numbers and methodology, the trend is consistent, rents in Providence have climbed to levels most working residents simply can't afford.



24,000+ evictions since 2020

Since March 2020, Providence has experienced over 24,000 evictions, including more than 5,100 in the past year alone. Each eviction is not just a loss of housing, but a rupture in the community, uprooting households and pushing them closer to housing insecurity or homelessness.⁶



Rhode Island ranks last in housing development

The state ranks 50th nationwide in new housing permits, highlighting a fundamental failure to increase supply amidst soaring demand. Without the creation of affordable homes, displacement will only accelerate.⁷



35% increase in homelessness

Between 2023 and 2024, Rhode Island experienced a 35% rise in homelessness, the second-highest increase in the country. This stark rise underscores the devastating impact of rising rents, widespread evictions, and inadequate housing availability, with more residents left without a place to call home.⁸

These figures don't tell the whole story, but they make one thing clear: Providence is in the middle of a housing emergency. And without bold action, it will continue to evolve in ways that benefit investors more than residents, and developers more than neighbors.

This report is a response to that reality. The sections that follow offer clear, actionable strategies to shift the course, from expanding housing supply to protecting tenants, reining in speculation, and addressing homelessness at its roots. The goal is not just to react to the crisis, but to change its trajectory.

² Providence Journal. 2024. <https://www.providencejournal.com/story/news/2024/04/24/providence-ri-rent-prices-housing-report/73367621007/>

³ February 2025 Average Rent Report, Rent.Research. <https://www.rent.com/research/average-rent-price-report/>

⁴ Rent.com. Rental market trends in Providence, RI. 2025. <https://www.rent.com/rhode-island/providence-apartments/rent-trends>

⁵ HousingWorks RI. 2024 Housing Fact Book. https://d337wih8x5yft.cloudfront.net/Images/Publications/HWRI_HFB24.pdf

⁶ Eviction Lab. 2025. <https://evictionlab.org/eviction-tracking/providence-ri/>

⁷ WPRI. 2024. <https://www.wpri.com/video/ri-again-ranks-last-for-new-housing-permits/9470487/> <https://www.wpri.com/video/ri-again-ranks-last-for-new-housing-permits/9470487/>

⁸ The Public's Radio. 2024. <https://thepublicsradio.org/housing/homelessness-increased-by-35-in-rhode-island-last-year-according-to-a-new-report/>







Accomplishments to Date: The Comprehensive Plan

As Providence faces a worsening housing crisis, ***it is critical that city planning efforts align with the urgency of the moment.***

The Housing Crisis Task Force has played an important role in shaping policy discussions, and its research and advocacy have helped inform one of the City's most consequential urban planning documents: the **2024 Comprehensive Plan**.⁹ This plan lays the groundwork for zoning reforms and anti-displacement measures that will directly impact housing development, affordability, and homelessness response efforts in Providence.

⁹ Providence Comprehensive Plan, 2024. https://www.providenceri.gov/wp-content/uploads/2024/12/Comprehensive-Plan_Ordinance-2024-66-No465_11.22.24.pdf

ACCOMPLISHMENTS TO DATE: THE COMPREHENSIVE PLAN

Among the key charges of **the Comprehensive Plan** is a series of zoning reforms aimed at increasing density, expanding housing options, and removing outdated barriers to development.

Prior to these reforms, restrictive zoning laws (including single-family-only zoning, excessive parking minimums, and limits on adaptive reuse) made it harder to build the housing that Providence desperately needs. These restrictions fueled decades of underproduction, contributing to skyrocketing rents and displacement.

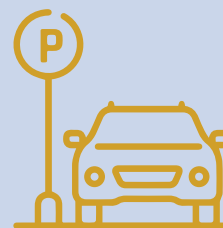
In response, the City Council advocated for:



Legalizing multi-family housing in areas previously reserved for single-family homes



Expanding accessory dwelling units (ADUs) in residential neighborhoods



Eliminating unnecessary parking requirements to reduce development costs and free up land for housing

These changes will allow Providence to build more homes and create opportunities for renters and homeowners alike.

At the same time, the Comprehensive Plan recognizes that increasing supply alone, while a critical need, will not solve the affordability crisis. Without strong protections, new development risks fueling gentrification and displacement, especially in neighborhoods already under pressure. Thanks to the sustained advocacy of the City Council, the finalized plan includes a set of anti-displacement strategies aimed at protecting long-term residents and ensuring equitable growth.

These include:



Inclusionary zoning, requiring a portion of new units to be affordable



Community-driven development models, such as land trusts and permanently affordable housing



A commitment to monitoring displacement risk and prioritizing affordable housing development in vulnerable neighborhoods

Finally, **the Comprehensive Plan** acknowledges the direct link between Providence’s housing crisis and its growing homelessness emergency.

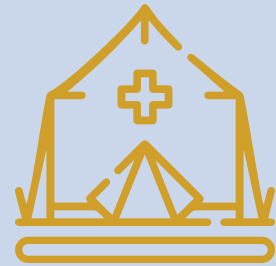
With homelessness in Rhode Island increasing by 35% in just one year, the City must take immediate action.¹⁰ The plan provides a framework for adopting policies that support unhoused residents, including:



Expanding emergency shelter capacity to meet the rising demand



Ensuring access to mental health and substance use treatment for unhoused individuals



Improving outreach services for those living in encampments

These policies are explored in greater depth in **Section D** of this report, but their inclusion in the Comprehensive Plan reflects a growing recognition that homelessness cannot be addressed without tackling the root causes of housing instability.

The Comprehensive Plan marks meaningful progress. It begins to align land use policy with housing needs, and it reflects an understanding that housing, affordability, and homelessness cannot be treated in isolation. But planning alone is not policy, and commitments on paper are only as strong as their implementation. To meet the scale of this crisis, the City Council must take the next step.

This report builds on the Comprehensive Plan’s foundation, translating its goals into specific actions that can protect residents, strengthen neighborhoods, and ensure that Providence grows in a way that benefits everyone, not just a few.

¹⁰ The Public’s Radio, 2024. <https://thepublicsradio.org/housing/homelessness-increased-by-35-in-rhode-island-last-year-according-to-a-new-report/>





Recommendations for Immediate and Long-Term Action

The following sections offer concrete policy solutions to confront Providence's housing crisis. Some can be enacted immediately, while others will require long-term investment and coordination. Together, they reflect the principles set forth in the Comprehensive Plan while going further, proposing clear strategies to expand affordable housing, stabilize the rental market, protect tenants, and prevent displacement.

What follows is not just a policy menu. It is a roadmap rooted in local realities and community input. **Each section addresses a distinct challenge, with tools designed to help Providence grow in a way that strengthens its neighborhoods and safeguards opportunity for the people who live here.**

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

A. Expanding Housing Supply

The 2024 Comprehensive Plan laid the foundation for rethinking how and where Providence builds housing.

It called for more flexibility in zoning, better use of available land, and a more intentional link between housing growth and affordability. However, updating land use policy is only the beginning. To meet the scale of the housing crisis, the city must now turn plans into action.

Providence has not built enough homes to meet the needs of the people who live here or the demand from those hoping to move here.¹¹

As new construction has slowed, prices have surged. Even moderate-income families are struggling to find a place they can afford. Too often, new development caters to those at the top of the market, while everyone else is left competing for what remains. Meanwhile, the homes that do exist are aging, overcrowded, or in poor condition.

To change this, Providence needs a deliberate, citywide strategy to increase the supply of housing.

That means accelerating the pace of construction, expanding the types of homes that can be built, and ensuring that affordability is built in and not added as an afterthought. It also means doing more to make sure public resources, public land, and public policy serve the people who are most impacted by the crisis.

At the same time, building more housing can help ease the pressure on existing homeowners, many of whom shoulder an increasing share of the city's tax burden. This section outlines the Task Force's recommendations for how Providence can build more housing, more affordably, and with more lasting benefit to the communities that call this city home, including homeowners who want to see their neighborhoods remain stable and vibrant.

It includes immediate and long-term strategies to grow the housing stock, support mixed-income development, and prevent the kinds of speculative pressures that have pushed many residents out. Growth alone won't solve the crisis. But without growth, the path forward gets narrower and more unequal. This is where the work must begin.

¹¹ WPRI. 2024. <https://www.wpri.com/video/ri-again-ranks-last-for-new-housing-permits/9470487/>

1

Conducting a Neighborhood-Level Affordable Housing Report

To solve Providence's housing crisis, the city needs better data on where affordable housing exists and where it is most needed. Housing pressures are not felt evenly across the city, and policies are most effective when they're rooted in real, neighborhood-level data.

The Task Force recommends that the City commission a citywide report that maps out where affordable housing exists and where it is lacking, by neighborhood.

This kind of analysis would help:

- Identify gaps in affordable housing development across different parts of the city.
- Understand distinct neighborhood needs, using neighborhood-level income data to measure the distribution of residents who are disproportionately cost burdened.
- Ensure an equitable distribution of affordable housing resources.
- Inform future policy decisions to prevent displacement and segregation.

Creating this report will require collaboration across city departments and input from people on the ground like our residents, neighborhood organizations, and housing professionals. The goal is not just to gather data but to understand it in ways that reflect the lived experience of Providence's communities.

Providence doesn't need to start from scratch. In New York City, for example, the Association for Neighborhood & Housing Development (ANHD) has created a powerful tool called the Housing Risk Chart, which tracks housing pressures at the neighborhood level to inform advocacy and investment.¹² Providence can take inspiration from this approach to create something tailored to our city's needs.

With the right information, Providence can make smarter, more equitable housing policy ensuring that every neighborhood has the opportunity to remain stable, inclusive, and affordable for the people who call it home.

¹² ANHD. How is Affordable Housing Threatened in Your Neighborhood? 2023. <https://anhd.org/report/how-affordable-housing-threatened-your-neighborhood-2023>



2 Fast-Track Permitting and Incentives for Affordable Housing

Providence faces a severe shortage of affordable housing, yet the process for building it remains slow and expensive. Lengthy permitting approvals, high development costs, and bureaucratic red tape discourage the construction of both deeply affordable and mixed-income housing. These delays increase costs, making it even harder to create homes that serve a range of incomes, from low-wage workers to middle-class families. Expanding housing options at all income levels is essential to addressing the city's housing crisis while ensuring that new development remains inclusive and equitable.

The city must take proactive steps to ensure that both affordable and mixed-income housing projects can move forward without unnecessary roadblocks. While deeply affordable housing is a critical need, mixed-income developments also play an important role by creating economically diverse communities and reducing the concentration of poverty.

The Task Force recommends that the City Council adopt policies that:

- **Speed up permitting** for affordable housing projects, particularly those serving low- and extremely low-income households.
- **Reduce permitting fees** for developers who commit to long-term affordability.
- **Create pre-approved architectural** templates to streamline construction approvals.
- **Provide infrastructure support** to lower development costs and help projects reach completion faster.

The Task Force also recommends that the Council introduce the **Providence Affordable Housing Bridge Tax Stabilization Act (Bridge TSA)** to address a recurring issue: when deeply affordable housing developments face construction or occupancy delays, they can be temporarily assessed at full market tax rates instead of receiving the affordable housing tax treatment they were intended to have. While abatements have been used to correct this issue, the process is unpredictable, inefficient, and lacks transparency.

The proposed Bridge TSA would allow the city to grant short-term tax stabilization agreements to eligible projects, ensuring they receive the appropriate tax treatment without requiring case-by-case abatements. To qualify, developments must already be under construction or partially complete and commit to long-term affordability for at least 40% of their units, with additional requirements for family-sized and accessible housing.

This policy is not a silver bullet, but it is a targeted solution to a recurring barrier that has delayed deeply affordable developments in recent years. While the Bridge TSA is designed to address a specific gap in the current system, it must be implemented transparently to avoid favoritism and ensure public trust. The city should establish clear eligibility criteria and reporting standards, with a commitment to equitable access for nonprofit and mission-aligned developers.

This will ensure that the tool strengthens the city's affordable housing pipeline without distorting the permitting process or excluding smaller projects from access.

3 Creating a Public Land Bank to Secure Land for Affordable Housing

One of the biggest challenges facing affordable housing development in Providence is the rising cost of land. In a market where speculative real estate investment drives up prices and pushes long term residents out, it is often land, not brick and mortar, that becomes the biggest barrier to building homes people can actually afford.

The Task Force Recommends that the City of Providence establish a **Public Land Bank**, a city-managed entity that can acquire, hold, and develop land for affordable housing. By doing so, the city can take a proactive role in shaping the housing landscape, rather than leaving it to the whims of speculation.

How a Land Bank Would Work

- **Prevent speculation** by removing land from the speculative market and ensuring it remains dedicated to affordable housing.
- **Ensure long-term affordability** by holding land in public trust rather than selling it to private developers.
- **Facilitate public and nonprofit-led development** by making land available for mixed-income and deeply affordable projects.

Lessons from Atlanta: A Coordinated Land Strategy

The city of Atlanta has demonstrated how public land can be managed strategically. Through the Metro Atlanta Land Bank (MALB), the city categorizes publicly owned land into four tiers based on development readiness, allowing for strategic prioritization.¹³ This has enabled them to focus resources and move efficiently from planning to construction. The city has also successfully converted underused land into affordable housing, such as turning old fire stations and old municipal offices into apartment complexes with permanently affordable units.

Opportunity for a Local Strategy

Providence already owns parcels of land, vacant lots, underutilized properties, and former commercial spaces scattered throughout neighborhoods from Silver Lake to Washington Park. With thoughtful planning, some of these sites could become the foundation for deeply affordable housing.

The city should also explore adaptive reuse as part of this strategy. Vacant offices, aging strip malls, and other such underused properties can be converted into housing, particularly in areas where transit and infrastructure are already in place. This approach not only helps meet housing goals, it can breathe life into declining spaces and help neighborhoods grow with intention. By launching a land bank, Providence can put its own land to work for the public good, supporting affordable housing development that reflects the city's values and meets the needs of its residents.



¹³ Metro Atlanta Land Bank. <https://metroatlantalandbank.org/>

4

Municipal Public Developer of Social Housing



The private market alone cannot meet Providence's affordable housing needs. For decades, profit-driven development has failed to produce homes at prices accessible to low- and moderate-income residents. The result is a growing gap in housing supply, particularly for families earning below the area median income.

Cities across the country are responding by creating public entities to build and manage housing that remains affordable over the long term. These models, sometimes called **"social housing"**, combine public land, public financing, and public ownership to create developments that are financially sustainable, community-oriented, and insulated from speculation.

The Task Force recommends that the City Council explore the creation of a municipal public developer, a city-led entity dedicated to building, owning, and maintaining permanently affordable, mixed-income housing. This model has been successfully implemented in cities across the U.S. and internationally, including in Vienna; Singapore; Atlanta, Georgia; and Montgomery County, Maryland.^{14, 15, 16, 17}

Benefits of the Mixed-Income Social Housing Model:

Financial Sustainability:

Incorporating a mix of income levels allows higher rents from market-rate units to subsidize affordable units, reducing the need for ongoing public subsidies.

This approach ensures the financial viability of housing developments while maintaining affordability for lower-income residents.

Community Integration:

Mixed-income developments promote socioeconomic diversity, fostering inclusive communities where residents from various backgrounds can thrive together.

This integration helps prevent the concentration of poverty and its associated challenges.

Enhanced Property Maintenance:

With a diverse tenant base contributing to the revenue stream, housing authorities can reinvest in property upkeep, ensuring high-quality living environments for all residents.

¹⁴ Aiken et al., 2024. https://localhousingolutions.org/wp-content/uploads/2024/10/The-Emerging-Spectrum-of-Government-Led-and-Publicly-Owned-Housing-Development-Models_V5-2.pdf

¹⁵ Sui-Lee Wee. "Where Public Housing Apartments Can Go for Over \$1 Million." New York Times, 2024. <https://www.nytimes.com/2024/05/24/world/asia/singapore-public-housing-program.html>

¹⁶ Housing Opportunities Commission of Montgomery County, "Housing Production Fund." <https://www.hocmc.org/about-us/innovations/housing-production-fund/>. See also Conor Dougherty, "This Is Public Housing. Just Don't Call It That." New York Times, 2023. <https://www.nytimes.com/2023/08/25/business/affordable-housing-montgomery-county.html>

¹⁷ Betsy Gardner. "Innovating in Atlanta: A Social Housing Model for the US". <https://datasmart.hks.harvard.edu/innovating-atlanta-social-housing-model-us>

CASE STUDIES: MONTGOMERY COUNTY AND ATLANTA



Montgomery County, Maryland

Montgomery County provides a compelling example of the social housing model's success.

The county's Housing Opportunities Commission (HOC) serves as both a public housing authority and a developer, owning and managing a substantial portfolio of mixed-income housing units. But what makes Montgomery County's model particularly noteworthy is its financing innovation, a strategy that could inform Providence's approach to public development.

Recognizing the limitations of federal subsidies in producing deeply affordable housing at scale, the county created the Housing Production Fund (HPF), a revolving loan fund financed by taxable municipal bonds. By issuing a \$50 million, 20-year bond, Montgomery County was able to finance new housing developments without relying on LIHTCs or federal vouchers. Instead of seeking private equity partners who demand high returns and dilute the public's control over housing, the HOC acts as its own financier, making short-term, low-cost construction loans to its own projects. This lowers borrowing costs, allowing for more affordable units while ensuring public ownership remains intact.

The first project completed under this model, The Hurston, demonstrates its effectiveness. A 268-unit development near the Shady Grove Metro station, The Hurston provides 81 affordable units—matching the affordability levels of a typical LIHTC-funded project, but without using LIHTC financing. This self-financing strategy has allowed Montgomery County to scale up its public development efforts; the county has since doubled the size of the Housing Production Fund with another round of bond issuance. Importantly, interest payments from the fund's investments cover nearly the entire cost of debt service, making it a highly cost-effective model for large-scale affordable housing production.¹⁸

For Providence, this model provides a roadmap for leveraging its existing Housing Trust Fund to create a revolving loan program that prioritizes city-led development. By supplementing trust fund dollars with municipal bond financing, Providence could reduce reliance on federal tax credits, accelerate the pace of new housing production, and ensure that public developments remain permanently affordable.

¹⁸ Paul Williams. "The Basic Logistic of Public Development". <https://publicenterprise.org/the-basic-logistics-of-public-development/>

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

Atlanta, Georgia

Atlanta has taken a unique approach to social housing through the Atlanta Urban Development Corporation (AUDC), an entity designed to consolidate publicly owned land and develop mixed-income housing. Under Mayor Andre Dickens, the city has committed to building or preserving 20,000 housing units over eight years, coordinating efforts through their own **Affordable Housing Strike Force.**¹⁹



The AUDC follows a social housing model that blends public and private investment, ensuring that developments remain financially sustainable. At least one-third of all units in AUDC projects are designated as affordable, with half of those affordable units reserved for households earning 60% of the area median income (AMI) or below. By incorporating market-rate units, Atlanta reduces reliance on public subsidies while maintaining affordability.

Atlanta also categorizes city-owned land into four tiers based on development readiness, allowing the city to efficiently allocate resources and prioritize projects. This proactive land coordination strategy has resulted in innovative developments, including repurposing underutilized municipal land for housing, such as a planned residential complex above a fire station and the largest office-to-housing conversion project in the southeastern U.S.

STATE-LEVEL INITIATIVES IN RHODE ISLAND

Rhode Island has increasingly focused on public investment in housing, with voters recently approving a historic \$120 million housing bond.²⁰ This bond aims to support the planning, construction, and preservation of housing for low- and moderate-income people. Notably, up to \$10 million of this bond may support a new program for public housing development.²¹

Advocates have been pushing for a state-level public development entity, similar to those in Montgomery County and Atlanta, that combines market-rate and affordable housing in mixed-income developments. This model uses market rents to subsidize affordable units and reinvests profits into further housing projects, reducing reliance on inefficient federal tax credit programs.

In April 2025, Councilor Sue AnderBois (Ward 3) and Council President Rachel Miller submitted a letter to the state Department of Housing calling for investment in deeply affordable, mixed-income social housing along North Main Street using these 2024 Housing Bond funds. Councilor AnderBois included this letter in her submission to the department's Housing Bond Program Development Survey, which solicited ideas for how to use the \$10 million that was designated for public housing development. In their letter, Councilors AnderBois and Miller refer to this as a "generational opportunity to build the kind of housing our residents desperately need."

According to AnderBois and Miller, "the North Main Street corridor in Providence is a transit-rich, underutilized, and strategically located area," making it a prime opportunity for this kind of investment. "North Main runs parallel to I-95 and is served by the R-Line, RIPTA's most used transit line, connecting Pawtucket/Central Falls with the East Side and downtown," they continue. "Through the City Council's North Main Street Task Force, we have already completed extensive planning work, invested over \$500,000 in safety and lighting upgrades, and partnered with RIDOT to enhance pedestrian and traffic safety. The corridor has consistently been identified as ideal for high-density, mixed-income housing. Locating public housing here—alongside continued safety and infrastructure improvements—would not only meet urgent demand, but also catalyze equitable growth in a part of the city long overdue for dense housing development."

¹⁹ Betsy Gardner. "Innovating in Atlanta: A Social Housing Model for the US". <https://datasmart.hks.harvard.edu/innovating-atlanta-social-housing-model-us>

²⁰ Ballotpedia. 2024. [https://ballotpedia.org/Rhode_Island_Question_3_Housing_Acquisition_Development_and_Infrastructure_Bond_Measure_\(2024\)](https://ballotpedia.org/Rhode_Island_Question_3_Housing_Acquisition_Development_and_Infrastructure_Bond_Measure_(2024))

²¹ Rhode Island Current. "A state-run revolving fund could redefine public housing in Rhode Island. 2024. <https://rhodeislandcurrent.com/2024/11/25/a-state-run-revolving-fund-could-redefine-public-housing-in-rhode-island/>

THE PATH FORWARD FOR PROVIDENCE

A municipal public developer would:

- **Prioritize speculation** by removing land from the speculative market and ensuring it is used for community benefit.
- **Utilize public land** for long-term, mixed-income housing developments.
- **Reinvest rental revenue** into maintaining and expanding the city's affordable housing stock.
- **Reduce reliance on private developers**, whose projects often fail to serve the lowest-income residents.

As state-level initiatives gain momentum, Providence is well-positioned to embrace a social housing model, building new mixed-income housing at the scale and speed needed to meet demand. Learning from successful models in Montgomery County and Atlanta, a municipal public developer could serve as a key tool in addressing Providence's housing challenges and ensuring long-term affordability for all residents.

5 The Providence Housing Trust Fund

Providence's Housing Trust Fund, administered by the Providence Redevelopment Agency (PRA), has played a critical role in supporting the construction of affordable housing in neighborhoods across the city. With investments from the American Rescue Plan Act (ARPA) and the 2021 Housing Bond, the trust fund has helped fill financing gaps for projects serving the residents who need housing most. Much of this work was only made possible through the leadership and capacity of nonprofit housing developers and community development corporations (CDCs), whose deep roots in Providence neighborhoods have been essential to delivering housing where it's needed most.

Recognizing its importance, the City Council recently strengthened the fund by lowering the income eligibility threshold for rental housing from 120% of Area Median Income (AMI) to 80% AMI. This ensures that its resources reach lower-income families who are often left out of market-rate developments.²²

Building a Sustainable Funding Model

The Task Force recommends further strengthening the Housing Trust Fund by:

- **Expanding gap funding** to prevent shovel-ready projects from stalling due to financing shortfalls.
- **Dedicating new revenue streams**, such as impact fees, short-term rental taxes, and inclusionary zoning contributions, to provide long-term sustainability.
- **Leveraging municipal bonds**, as seen in Montgomery County, to create a revolving loan fund that directly finances city-led development.

This strategy could give Providence the ability to support more projects like the ones already funded in Elmwood, Olneyville, and the West End, areas where the need is urgent and the community remains strong. These are neighborhoods where a single affordable development can help keep families together, stem displacement, and restore opportunity.

Lessons from Atlanta: Using the Trust Fund for Public Development

Unlike traditional trust funds that only finance external developers, Atlanta's Affordable Housing Trust Fund (AHTF) directly supports city-led projects through its public development entity, the Atlanta Urban Development Corporation (AUDC).²³ By using trust fund dollars not just as grants but as direct investment capital, Atlanta has accelerated the pace of publicly owned affordable housing production.

For Providence, linking the Housing Trust Fund to the Public Land Bank and a Municipal Developer would create a more coordinated public development pipeline, aligning public land, public financing, and city-led construction to help fill gaps in the current housing landscape. This would not replace the essential role of CDCs and nonprofit developers, but strengthen the overall ecosystem by giving the city an additional tool to meet urgent housing needs. By working in tandem with trusted nonprofit partners, Providence can accelerate the pace of affordable housing production while maintaining its commitment to community-led development.

²² City of Providence | Open Meetings Portal. https://providenceri.igm2.com/Citizens/Detail_Legifile.aspx?ID=43898

²³ What is Atlanta's affordable housing trust fund used for? Kennan, Sean. 2023. <https://atlantaciviccircle.org/2023/06/02/atlanta-affordable-housing-trust-fund-breakdown/>

6 Expand Affordability through Inclusionary Zoning

Providence's affordability crisis cannot be solved without increasing the supply of housing that is affordable to working-class residents. Inclusionary zoning policies, which require a percentage of new development to be affordable, have helped cities increase affordable housing supply without relying solely on government funding.²³ These policies ensure that new housing construction contributes to affordability rather than solely catering to high-income tenants.

The City of Providence has already committed to pursuing inclusionary zoning as part of its broader anti-displacement strategy. As stated in the Comprehensive Plan, the city will *"prioritize supplementary anti-displacement strategies such as inclusionary zoning, securing protections for those at risk of displacement, and proactively monitoring affordable units to ensure long-term residents of Providence are not displaced."*²⁴

Inclusionary zoning policies vary by city. Some programs are mandatory, requiring developers to set aside a percentage of new units as affordable, while others offer incentives in exchange for voluntary participation.²⁵ Research has consistently shown that mandatory inclusionary zoning policies are more effective at creating affordable housing. Rhode Island state law sets a minimum requirement that 15% of new units in inclusionary zoning developments must be affordable for at least 30 years. However, cities have the flexibility to strengthen these policies to better serve their communities.

The Comprehensive Plan recognizes this, stating that the city should *"adopt inclusionary zoning measures that are calibrated with tax and subsidy policy changes to enhance development feasibility."*²⁶ This approach ensures that inclusionary zoning is designed to be both effective and sustainable, creating affordable housing while maintaining a viable environment for responsible development.



²⁴ Ramakrishnan et al., 2019. https://www.urban.org/sites/default/files/publication/99647/inclusionary_zoning_what_does_the_research_tell_us_about_the_effectiveness_of_local_action_2.pdf

²⁵ City of Providence, page 29, 2024. https://www.providenceri.gov/wp-content/uploads/2024/12/Comprehensive-Plan_Ordinance-2024-66-No465_11.22.24.pdf

²⁶ Stacy et al., 2021. Urban Institute. https://www.urban.org/sites/default/files/publication/104631/inclusionary-zoning-how-different-iz-policies-affect-tenant-landlord-and-developer-behaviors_0.pdf

²⁷ City of Providence, page 78, 2024. https://www.providenceri.gov/wp-content/uploads/2024/12/Comprehensive-Plan_Ordinance-2024-66-No465_11.22.24.pdf

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

To ensure the success of inclusionary zoning in Providence, the Task Force recommends that the City Council:

- **Implement a strong inclusionary zoning ordinance** that expands affordability requirements beyond the state minimum where feasible.
- **Calibrate policies with tax and subsidy incentives** to improve development feasibility while maximizing affordability.
- **Ensure public land is prioritized for mixed-income housing** developments that include deeply affordable units with long-term affordability guarantees.
- **Regularly monitor and adjust inclusionary zoning policies** to ensure they remain effective in addressing affordability needs and preventing displacement.

While inclusionary zoning must be carefully calibrated to ensure that development remains feasible, cities that pair affordability mandates with thoughtful tax policy or land use incentives have shown that it can be both effective and sustainable. Providence should monitor market conditions closely and adjust its inclusionary zoning requirements as needed to avoid deterring new construction while still prioritizing affordability. By combining public investment with private-sector development, Providence can ensure that new growth benefits the residents who have built its communities, rather than pricing them out.

7

Supporting Community Land Trusts for Long-Term Affordability

Community Land Trusts (CLTs) are a proven model for maintaining affordability permanently by removing land from the speculative market and placing it under community control. CLTs own the land while allowing residents to purchase or rent homes at permanently affordable rates.

The Task Force recommends that the City Council support the expansion of CLTs in Providence by providing:

- **Financial support and technical assistance** to existing and emerging land trusts.
- **Access to city-owned land** for community-led affordable housing initiatives.
- **Policy protections** to make it easier for CLTs to maintain affordability long-term.

Cities like Burlington, Vermont, and Durham, North Carolina, have successfully used CLTs to stabilize neighborhoods and prevent displacement.^{28, 29} Providence should follow their lead.

²⁸ Julie Campoli, "Still the ONE: Lessons from a Small City's Big Commitment to Affordability," Land Lines, Lincoln Institute of Land Policy, 2023. <https://www.lincolninstitute.org/publications/articles/2023-10-burlington-housing-affordability-old-north-end/>. See also Cindy Yoo, "Champlain Housing Trust: Affordable housing through community land ownership," Progress and Poverty Institute, Schalkenbach Foundation. <https://schalkenbach.org/champlain-housing-trust-affordable-housing-through-community-land-ownership/>

²⁹ Linda Childers, "Durham's Community Land Trust Allows Generations of Families to Continue Living In Their Hometown," Shelterforce, 2021. <https://shelterforce.org/2021/07/27/durhams-community-land-trust-allows-generations-of-families-to-continue-living-in-their-hometown/> ³⁰ Stacy et al., 2021. Urban Institute. https://www.urban.org/sites/default/files/publication/104631/inclusionary-zoning-how-different-iz-policies-affect-tenant-landlord-and-developer-behaviors_0.pdf

8 Reforming Tax Sale Policies to Prevent Displacement

In recent years, an increasing share of Providence's tax-delinquent properties have been snapped up by large, out-of-state corporate investors through online tax lien sales. This process, once a tool for local governments to recoup unpaid taxes, has instead become a lucrative industry for institutional investors who use it to acquire properties at bargain prices, often at the expense of vulnerable homeowners.

Unlike individual buyers or community-based organizations, these investment firms treat delinquent properties as financial assets rather than homes, frequently flipping them for profit or renting them at inflated rates. Some firms even bundle liens into securities to be traded on financial markets, further distancing property ownership from local communities. This trend has led to increased evictions, displacement of long-term residents, and the further erosion of homeownership opportunities for working-class families.

The consequences of this corporatization are already visible. While BlackRock acquired six tax liens in Providence in 2024, the scale of bulk purchasing is even more concerning: 93 of 179 tax liens were acquired by just six entities, with 80 of those liens consolidated among them. In one particularly egregious case, two individuals registered at the same address secured 40 liens in a single sale.³⁰ Based on trends from 2023, over 40% of these liens are likely to go unpaid, increasing the likelihood of foreclosure and eventual title acquisition by speculators.³¹

The mechanics of these sales exacerbate long-standing inequities. Elderly, Latino, and African-American homeowners³²—many of whom have already faced decades of undervaluation, overtaxation, and systemic barriers to wealth accumulation³³—are disproportionately vulnerable to dispossession via tax sales. Those without the means to pay off their arrears often struggle to navigate bureaucratic relief systems, and once a lien is sold, the process of redemption becomes even more complex.³⁴ Meanwhile, online tax sales streamline access for institutional investors, allowing them to dominate auctions with minimal effort while pricing out prospective homeowners and smaller landlords who might otherwise use tax sales as an entry point into homeownership.

Providence's online tax sale process, introduced in 2020, has only accelerated these trends.³⁵ Unlike in-person auctions, where bidders must be physically present, online sales have lowered the barrier for out-of-state and multinational investors to acquire local property debt. With the click of a button, corporations can outbid local buyers, further consolidating property ownership in the hands of financial firms rather than families. Other cities, such as Boston and Washington, D.C., have recognized these dangers and implemented reforms to limit the ability of institutional investors to exploit tax sales for profit.^{36, 37}

³⁰ City of Providence Tax Collector's Office. <https://www.providenceri.gov/wp-content/uploads/2024/05/FINAL-Providence-City-RI-Sold-properties-29052024.xlsx> Calculation done by author.

³¹ City of Providence Tax Collector's Office. See <https://www.providenceri.gov/wp-content/uploads/2024/05/redemptcode052523a.xls> for redemptions from the 2023 sale and <https://www.providenceri.gov/wp-content/uploads/2023/09/Copy-of-Copy-of-Liens-Sold-at-052523-Tax-Sale.xlsx> for 2023 final bids. Calculation done by author.

³² <https://journals.sagepub.com/doi/full/10.1177/0896920515598565>

³³ https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3465010

³⁴ https://scholarship.kentlaw.iit.edu/cgi/viewcontent.cgi?params=/context/cklawreview/article/4178/&path_info=92_3_1_Kahrl.pdf

³⁵ Steph Machado, "Providence postpones Thursday's tax sale amid pandemic," *WPRI.com*, May 13, 2020. <https://www.wpri.com/news/local-news/providence/providence-postpones-thursdays-tax-sale-amid-pandemic/>

³⁶ House of Representatives, Massachusetts General Court, H.4800. St. 2024, c. 140, Secs. 80 through 99. <https://malegislature.gov/Bills/193/H4800.pdf> For media coverage of the changes to tax sale law, see Beth Treffeisen, "Equity theft is now illegal in Massachusetts, making it possible for some who lost their homes to get money back," *Boston.com*, July 31, 2024. <https://www.boston.com/news/local-news/2024/07/31/equity-theft-is-now-illegal-in-massachusetts-making-it-possible-for-some-who-lost-their-homes-to-get-money-back/>

³⁷ https://lms.dccouncil.gov/downloads/LIMS/29179/Signed_Act/B20-0023-SignedAct.pdf; for media coverage of proposed reforms, see Debbie Cenziper and Michael Sallah, "Groundbreaking protections proposed for D.C. homeowners behind on taxes," *The Washington Post*, March 18, 2014. https://www.washingtonpost.com/investigations/groundbreaking-protections-proposed-for-dc-homeowners-behind-on-taxes/2014/03/18/b527a5b0-aebb-11e3-9627-c65021d6d572_story.html

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

To address these concerns and realign the tax sale process with Providence's broader housing justice goals, the Task Force recommends that the City Council:

- **Ban online tax sales that disproportionately harm low-income homeowners** by facilitating large-scale corporate acquisitions of tax-delinquent properties.
- **Limit the number of tax titles any single buyer may acquire at a given sale** to prevent bulk purchasing by corporate investors that crowd out local buyers and first-time homeowners.
- **Grant community development corporations (CDCs) a right of first refusal** to purchase tax-delinquent properties before they are auctioned to speculative investors.

These reforms will curb the rapid consolidation of property by institutional investors, prevent displacement, and ensure that tax-delinquent properties remain a source of affordable housing rather than a tool for financial speculation. By restricting bulk acquisitions and eliminating online tax sales except in emergencies, Providence can prevent predatory investors from using the tax sale system to accelerate gentrification and further destabilize the city's housing market.

FINAL THOUGHTS ON EXPANDING HOUSING SUPPLY

Increasing the supply of truly affordable housing is essential to stabilizing Providence's housing market.

The City Council can take immediate action by fast-tracking approvals, incentivizing affordability, and reforming tax sale policies. Meanwhile, longer-term solutions, like a public development entity, a land bank, and expanded inclusionary zoning, would create the conditions for housing to remain accessible for generations to come.

These changes won't just help renters. Building more housing also takes pressure off existing homeowners, many of whom are feeling the weight of rising property taxes. When the city isn't adding enough new homes, the costs of growth fall more heavily on the people who already live here. By increasing the supply of housing, Providence can expand the tax base, ease that burden, and make sure longtime residents aren't left to carry more than their fair share.



Without these changes, Providence will continue to fall behind on housing production, driving rents higher and forcing more residents out of their communities. **But with bold, proactive leadership, the city can become a model for how to build and sustain affordable housing that truly serves its people.**

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

B. Rental Market Regulation



A strong, stable housing market is the foundation of a thriving city. Yet in Providence, the rental market has grown increasingly volatile. Skyrocketing rents, corporate speculation, and a lack of adequate tenant protections have begun to reshape entire neighborhoods. These forces have made it harder for working families to remain in the communities they have called home for generations.

This shift is particularly evident in neighborhoods like Elmhurst, Smith Hill, and Wanskuck, where institutional investors and real estate firms have dramatically increased their holdings over the past two decades. In the 02908 zip code alone, just nine investment firms own at least 258 properties near Providence College, accelerating the transformation of long-standing residential areas into short-term, high-rent student housing. The result is an increase in absentee landlords, a reduction in homeownership opportunities, and the erosion of neighborhood stability. This rapid shift has been so disruptive that the Providence Preservation Society listed the neighborhood as one of its 2025 Most Endangered Places.⁴⁴

This is emblematic of a larger trend affecting neighborhoods across the city, where corporate landlords outbid local buyers, convert multi-family homes into rental investments, and drive up rents in the process. Without action, more of Providence's historically working-class communities will face similar pressures, threatening the city's character, affordability, and long-term residential stability.

At the same time, Providence's rental market still depends on small landlords, many of whom have strong ties to the communities they rent in and maintain relationships with their tenants. These smaller property owners have played an important role in providing stable, long-term rental housing and should not be confused with large-scale corporate investors whose sole focus is maximizing returns. **The policies outlined in this report are not designed to burden responsible landlords but rather to address the disproportionate influence of profit-driven real estate speculation that is destabilizing Providence's housing market.**

1

Vacancy Tax: Discouraging Speculative Holding and Ensuring Housing Availability

Providence has taken steps to address vacant and abandoned properties through its Real Estate Non-Utilization Tax, implemented in 2018.⁴⁵ This tax targets properties that are unoccupied, under continuous citation, or not properly maintained, imposing a 10% tax on the assessed value of such real estate.

However, the current housing crisis involves not only neglected properties but also well-maintained units that remain intentionally unoccupied by investors anticipating property value increases. To address this issue, Providence could consider expanding its existing tax framework to include a vacancy tax on habitable but unoccupied properties. This approach has been effective in other cities:

⁴⁴ Providence Preservation Society, 2025. <https://ppsri.org/advocacy/mep/2025-most-endangered-places/>

⁴⁵ City of Providence. City of Providence Establishes Non-Utilization Tax to Combat Vacant & Abandoned Property. <https://www.providenceri.gov/city-providence-establishes-non-utilization-tax-combat-vacant-abandoned-property/>

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

- **Vancouver, Canada:** Implemented the Empty Homes Tax in 2017, which applies a 3% tax on the property's assessed taxable value for homes that are vacant for more than six months in a year.⁴⁶
- **Washington, D.C.:** Imposes higher property tax rates on vacant and blighted properties. Vacant properties are taxed at \$5.00 per \$100 of assessed value, while blighted properties are taxed at \$10.00 per \$100 of assessed value.⁴⁷

By expanding the current tax to include all unoccupied properties, Providence can encourage property owners to make housing units available, thereby increasing the housing supply. Revenue generated from this tax could be allocated to affordable housing initiatives, aligning with the city's efforts to combat housing shortages and promote community stability.

2 Rental Algorithm Price-Setting Ban: Preventing Artificial Rent Inflation

Corporate landlords and real estate investors are increasingly using algorithmic software to set rental prices, relying on artificial intelligence to maximize profits rather than considering what tenants can afford. These pricing algorithms analyze market trends and competitor rates, often leading to coordinated rent hikes across entire neighborhoods, a practice that mirrors price-fixing. This overt coordination creates a cartel-like environment, with algorithms devoid of human involvement allowing bad actors to collude on out-of-reach rent increases. Perhaps most egregiously, these algorithms may on occasion recommend that apartment owners leave units vacant, to reduce supply and drive up prices.⁴⁸ Colluding to create artificial vacancies to maximize profits while our city faces an extreme housing shortage is unconscionable.

RealPage, the company behind one of the most widely used rent-setting algorithms, dominates the market for this type of software. Instead of allowing landlords⁴⁹ to independently set prices, RealPage's system pushes participating property owners to raise rents together, preventing any one company from offering a lower rate. The U.S. Department of Justice has sued RealPage and several major corporate landlords, accusing them of using these algorithms to manipulate the rental market. Among the landlords named in the lawsuit are Cushman & Wakefield⁵⁰ and Willow Bridge⁵¹, both of which own properties in Rhode Island.

With corporate real estate firms rapidly expanding their control over the city's rental housing, these price-setting algorithms are worsening Providence's affordability crisis. Rents in Providence have been rapidly climbing, making it harder for working families to stay in their homes. The growing influence of large-scale investment firms and rental management conglomerates is not just increasing costs, it is changing the character of Providence's neighborhoods, driving longtime residents out and replacing them with an increasingly transient tenant base.



The Task Force strongly recommends that the City Council pass an ordinance banning the use of algorithmic rent-setting software. Rental prices should reflect real economic conditions, not be dictated by software designed to inflate profits for corporate investors at the expense of tenants and community stability.

⁴⁶ City of Vancouver. Empty Homes Tax. <https://vancouver.ca/home-property-development/empty-homes-tax.aspx>

⁴⁷ Washington D.C. Office of the Chief Financial Officer. <https://cfo.dc.gov/page/vacant-real-property>

⁴⁸ ProPublica. Rent Going Up? One Company's Algorithm Could be Why. <https://www.propublica.org/article/algorithm-rent-increase-realpage-rent>

⁴⁹ U.S. Department of Justice. <https://www.justice.gov/archives/opa/media/1383316/dl?inline>

⁵⁰ Cushman & Wakefield. <https://multifamily.cushwake.com/Listings/30781>

⁵¹ Willow Bridge. <https://www.willowbridgepc.com/properties/residences-at-slatersville-mill-north-smithfield-ri/>

3 Addressing Student Housing and Neighborhood Stability

Providence's housing crisis is further exacerbated by the growing number of student-occupied rental units in residential neighborhoods. While colleges and universities are critical to the city's economy, their increasing reliance on off-campus housing has put additional strain on an already tight rental market. This has fueled displacement, driven up rents, and incentivized large-scale investor ownership of properties near campuses, particularly in neighborhoods surrounding Providence College and Brown University.

Over the past two decades, limited on-campus student housing options have left thousands of students seeking rentals in nearby neighborhoods, accelerating the transformation of long-standing residential neighborhoods into high-rent student housing enclaves. This shift has made it more difficult for working families to remain in these communities, increased absentee landlordism, and led to deteriorating housing conditions. While these challenges are particularly visible in Elmhurst, Smith Hill, and Wanskuck, similar pressures are being felt in areas near Brown University, RISD, and Johnson & Wales.

Providence must take proactive steps to ensure that student housing development aligns with neighborhood stability rather than disrupting it. The Comprehensive Plan lays the groundwork for targeted zoning solutions, and the City Council and Planning Department are advancing a Student Housing Overlay District, which will:

- **Create tailored zoning regulations** rather than broad buffer zones, allowing different approaches for different institutions.
- **Manage student housing density** in residential neighborhoods by refining existing zoning laws and directing higher-density student housing toward designated areas.
- **Encourage purpose-built student housing** in commercial zones adjacent to campuses, reducing the strain on surrounding communities.
- **Adjust parking requirements** to address congestion and minimize the impact of student vehicles on residential streets.
- **Strengthen enforcement mechanisms** to curb the unchecked conversion of homes into student rentals and reduce speculative real estate investment.

By implementing these policies, Providence can protect neighborhood stability while accommodating student housing needs in a sustainable way. Managing this balance is essential to ensuring that the city's housing market works for both long-term residents and students without exacerbating displacement and affordability challenges.



4

Rental Registry: Increasing Transparency and Accountability in the Housing Market

In order to make sound policy decisions and effectively address the housing crisis, the city needs reliable data on the rental market. Currently, Providence lacks a comprehensive system to track rental properties, making it difficult to enforce existing tenant protections, identify patterns of corporate consolidation, ensure safe living conditions, and institute future policies that would require accurate and up-to-date information on ownership, rental prices, and housing conditions. A rental registry would serve as a practical tool to help the city implement its broader housing policies effectively, without imposing unnecessary burdens on small landlords.

The intent of this policy is to provide the city with the basic information necessary for responsible governance. A rental registry would complement—not duplicate—the statewide lead-safe rental registry, working in tandem to provide a clearer picture of the housing landscape while avoiding double fees or penalties for landlords.

The City Council has already taken an important step toward improving transparency in the rental market through the **Multi-Unit Dwelling Ordinance**, introduced by Housing Crisis Task Force member Councilwoman Shelley Peterson and passed in November 2024.⁵² This ordinance requires owners of buildings with six or more units to register their properties and designate a local property manager if they live out of state. This policy has provided a foundation for accountability while respecting the realities of property ownership. The rental registry proposed in this report builds on that framework, extending the benefits of transparency and good governance to a broader segment of the housing market.

By expanding the principles established in the Multi-Unit Dwelling Ordinance, a rental registry would:

- Improve the city's ability to track rental trends and ensure housing policies are responsive to real conditions.
- Strengthen enforcement of existing housing regulations without overburdening small landlords.
- Help distinguish between responsible property owners and absentee corporate landlords that contribute to neighborhood destabilization.
- Work alongside the state's lead-safe rental registry to streamline compliance rather than creating redundant requirements.

This is about having the tools needed to make informed decisions, protect tenants from bad actors, and ensure that Providence remains a city where renters and homeowners alike can thrive.

⁵² Providence City Council, 2024. https://providenceri.iqm2.com/Citizens/Detail_Legifile.aspx?Frame=&MeetingID=14664&MediaPosition=&ID=44426&CssClass=

5

Rent Stabilization: Protecting Residents from Sudden, Unaffordable Rent Hikes

Providence was recently ranked the least affordable metro for renters in the country. In the past year alone, rents rose by 16%, pushing many working-class residents out of their homes and contributing directly to displacement and homelessness.⁵³ Without intervention, this trend will continue, turning Providence into a city where only the wealthy can afford to live.

Rent stabilization is a strategy that cities across the country are using to slow the increase in rent costs beyond the means of their residents and prevent family displacement.

Rent stabilization policies limit the frequency and amount (usually by percentage) of rent increases, ensuring that renters can predict the cost of their housing from month to month. Rent stabilization ensures that increases are reasonable and predictable, providing tenants with housing security while allowing landlords to earn fair returns. Cities such as St. Paul, MN; Mount Rainier, MD; and Kingston, NY have successfully implemented rent stabilization, demonstrating its effectiveness in keeping housing costs in check while preserving community stability.

⁵³ Velasco, 2024. Providence Journal. <https://www.providencejournal.com/story/news/2024/04/24/providence-ri-rent-prices-housing-report/73367621007/>

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

The Task Force recommends that the City Council explore rent stabilization as part of a robust housing affordability plan for the City of Providence.

A well-designed policy would:

- Cap annual rent increases at the lower of either a set percentage or the annual change in the Consumer Price Index (CPI).
- Maintain rent stabilization when a unit becomes vacant, preventing excessive rent hikes between tenancies.
- Allow landlords to apply for limited rent increases to cover documented building-wide capital improvements, with cost pass-throughs capped and phased out once costs are recouped.
- Ensure exemptions for small landlords renting a limited number of units while applying protections broadly to multi-unit buildings.
- Require landlords to provide 90 days' notice for any rent increase, ensuring transparency and predictability for tenants.
- Establish clear penalties for landlords who attempt to bypass regulations through unjustified evictions or excessive rent hikes.
- Take other annual costs into consideration, such as taxation rates.



RENT STABILIZATION SUCCESSES: LEARNING FROM OTHER CITIES

Providence has the opportunity to learn from cities that have implemented rent stabilization policies, refining best practices while avoiding common pitfalls.

- **St. Paul, MN** initially passed a strict 3% rent cap with full vacancy control but later amended it to include exemptions for new construction and adjustments for just-cause vacancies.⁵⁴

Image: pixabay



- **Mount Rainier, MD** ties rent increases to 60% of CPI, requires a rolling 15-year exemption for new construction, and has a rent stabilization board with both tenant and landlord representation.⁵⁵

Image: William Jacobs via Pexels



- **Berkeley, CA** has one of the longest-standing rent stabilization programs, with an elected rent board overseeing regulations and pairing rent caps with strong just-cause eviction protections.⁵⁶

Image: Sundry Photography via Shutterstock



- **Antioch, CA** uniquely included government-funded low-income housing in its policy while also implementing rental registries and anti-harassment protections.⁵⁷

Image: Norcalstockmedia via Shutterstock



- **Kingston, NY** opted into New York's Emergency Tenant Protection Act after a vacancy study declared a housing emergency, ensuring local control over annual rent adjustments.⁵⁸

Image: Brian Logan Photography via Shutterstock



- **Portland, ME** enacted rent stabilization in 2020, capping annual rent increases at an annually published percentage (2.5% in 2025) and limiting vacancy increases to no more than 5% above base rent. The city also established a Rent Board to review exceptions and ensure landlords comply with notice and documentation requirements.⁵⁹

Image: Jerm Gonzalo via Pexels



⁵⁴ Saint Paul, Minnesota. Rent Stabilization. <https://www.stpaul.gov/departments/safety-inspections/rent-buy-sell-property/rent-stabilization>

⁵⁵ Mount Rainier, Maryland. Rent Stabilization. <https://www.mountrainiermd.org/DocumentCenter/View/250/Ordinance-10-2022-Rent-Stabilization-Ordinance-PDF>

⁵⁶ Berkeley, California. Rent Control 101. <https://rentboard.berkeleyca.gov/rights-responsibilities/rent-control-101>

⁵⁷ Antioch, California. Code of Ordinances Title 11 Chapter 3. https://codelibrary.amlegal.com/codes/antioch/latest/antioch_ca/0-0-0-40560

⁵⁸ Kingston, New York. Rent Guidelines Board Applications Now Open. <https://www.kingston-ny.gov/news/7FeedID=1683>

⁵⁹ Portland, Maine. Rent Control FAQ Sheet. 2025+. <https://content.civicplus.com/api/assets/014c1dbc-bccc-47b6-b323-490fd8e2b5e>

Key Considerations for Providence

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For rent stabilization to be successful in Providence, it must be structured with effective enforcement mechanisms and long-term sustainability in mind.

- **Who is covered?**
Will certain properties, such as new construction or owner-occupied units, be exempt?
- **How are increases determined?**
Should Providence adopt a flat cap, tie increases to CPI, or use a blended approach (e.g., CPI + 2%)?
- **Vacancy control vs. vacancy decontrol?**
Should landlords be restricted from significantly raising rents between tenancies to prevent eviction-based turnover?
- **Fair return and hardship exemptions?**
Will landlords have a process to petition for additional increases in cases of documented financial strain?
- **Enforcement and funding?**
Will the city establish a rent board or require landlords to pay a per-unit fee to support administration and compliance?



Cities that have successfully implemented rent stabilization have paired it with just-cause eviction protections, rental registries, and affordability preservation programs. By incorporating these elements into Providence's approach, the city can create a policy that is not only fair and effective but also durable and resistant to legal and political challenges.

Rent stabilization can—and must—coexist with a healthy rental market that is compatible responsible landlords. In Providence, many small property owners have deep roots in their neighborhoods and take pride in providing stable, long-term housing to their tenants. These landlords, often referred to as “mom-and-pop” landlords, are often part of the solution, and will play a key role in moving Providence out of its housing crisis. A well-crafted rent stabilization policy must protect tenants from exploitative rent hikes while ensuring that community-based landlords can continue to maintain their properties and earn a fair return. The goal needs to be to support good actors, including through reasonable policy approaches to property maintenance, inflation, and tax increases, but to rein in excessive, profit-driven practices by bad actors that threaten the stability of entire neighborhoods.

If Providence fails to act, rents will continue to rise unchecked, worsening homelessness and making it impossible for middle- and low-income families to remain in the city. **Rent stabilization is not just a policy choice, it is a necessary step toward ensuring that Providence remains a livable, thriving city for all.**

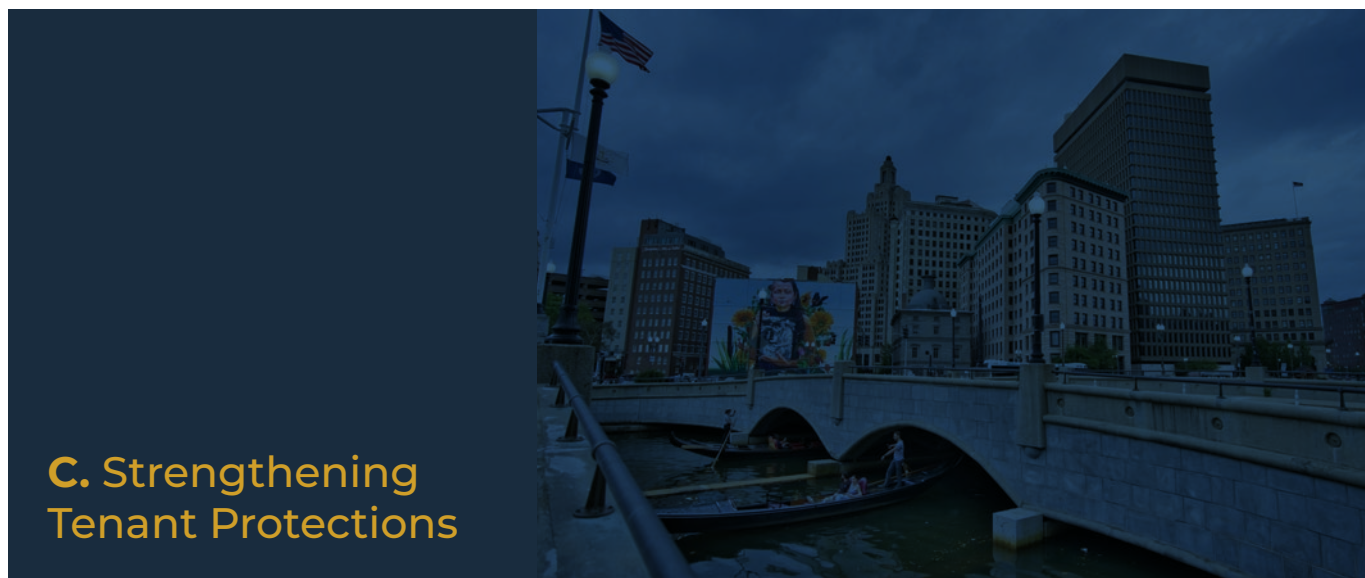
FINAL THOUGHTS ON RENTAL MARKET REGULATION

The recommendations in this section are designed to address some of the most immediate pressures facing Providence renters. While there is no single solution to the city's housing crisis, each of these policies responds to a specific and solvable challenge.

- **A vacancy tax** discourages speculative property hoarding and keeps housing available for those who need it.
- **Banning rental price-setting software** prevents the use of algorithms that drive up rents beyond what residents can afford.
- **A rental registry** increases transparency in the housing market, providing essential data to support policy decisions and improve housing stability.
- **Rent stabilization** protects tenants from sudden, unaffordable rent hikes that fuel displacement.

Taken together, these proposals aim to restore a sense of fairness and stability to the rental landscape. That is something residents across the city say is increasingly hard to find.

As the next section explores, strengthening the city's housing future also means protecting the people most at risk of being pushed out of it.



Ensuring housing stability requires more than just regulating the rental market, it also demands strong, enforceable protections for tenants who are at risk of displacement. Without safeguards in place, renters in Providence remain vulnerable to arbitrary evictions, price gouging, and forced displacement due to circumstances beyond their control. Given rising eviction rates and increasing homelessness, the Task Force recommends policies that provide tenants with legal protections, financial support, and opportunities to remain in their homes.

1 Right of First Refusal: Preserving Affordable Housing and Preventing Speculative Buyouts

When a rental property changes hands tenants are almost never part of the conversation. Homes are sold in bulk, often to institutional buyers, with little warning and no opportunity for the people living there to respond. In many cases, these sales result in rent hikes, evictions, and the slow unraveling of stable communities.

A Right of First Refusal would change that.

What a Local Right of First Refusal Could Look Like

While policy design is still underway, the Task Force supports a Providence-specific version of Right of First Refusal grounded in local needs and community feedback. The core ideas are as follows:

1. Tenants Get the First Opportunity

When a landlord decides to sell a property...

- The tenants would be notified of the sale and given the opportunity to organize.
- If a majority of tenants choose to act, they could form a tenant association with the legal standing to buy, own, and manage the property—often in partnership with a nonprofit housing organization.
- The tenants would then have a defined window to signal their intent, negotiate a purchase, and secure financing.

This approach is especially promising for residents seeking to form cooperatives or transition the building into permanently affordable housing.

2. If Tenants Pass, Local Nonprofits Step In

If tenants are unable or choose not to purchase, the right would shift to qualified local organizations. These might include:

- Community development corporations
- Community land trusts
- Nonprofit housing providers

To ensure transparency and accountability, these groups should be vetted by the city for their financial capacity, mission alignment, and track record of preserving affordability.

3. City Partners as a Backstop

As a final option, public and quasi-public entities such as the Providence Housing Authority or Rhode Island Housing could be empowered to intervene and acquire the property if needed. These public partners could then help transition the property into long-term or nonprofit ownership.

Why It Matters

This policy doesn't block sales. It doesn't tell landlords who they can or can't sell to. What it does is create a window of time – a chance – for those most affected by a sale to act before a building ends up in the hands of a corporate investor or absentee landlord.

Cities like Chicago⁶⁰ and Baltimore⁶¹ have implemented similar approaches to stabilize communities and prevent displacement. **A Right of First Refusal policy would be one more tool Providence can use to give residents and community organizations a fair shot at retaining their homes and shaping their neighborhoods.**

⁶⁰ City of Chicago Rules. Tenant Opportunity to Purchase Block (606) District Pilot Program Rules. <https://www.chicago.gov/content/dam/city/depts/dol/rulesandregs/DOH-FINAL-606-TOPA-Rules-3-1-25.pdf>

⁶¹ City of Baltimore. Code of Ordinances. <https://codes.baltimorecity.gov/us/md/cities/baltimore/code/13/11/6>

2 Advocate for Right to Counsel at the State Level

Eviction is one of the most destabilizing events a household can experience, often pushing families into financial ruin, housing insecurity, and even homelessness. Yet in Rhode Island, tenants facing eviction almost never have legal representation, while landlords are represented by attorneys in nearly 80% of cases.⁶² This power imbalance virtually guarantees that many tenants, especially low-income renters, lose their homes, even when they have legitimate legal defenses.

The Task Force recommends that the City Council advocate for the General Assembly to pass Right to Counsel legislation, ensuring that tenants in eviction proceedings have access to legal representation. Other cities and states, including New York, San Francisco, and Washington State,^{63, 64, 65} have successfully implemented Right to Counsel programs, dramatically reducing eviction rates and improving housing stability.

A statewide Right to Counsel law would:

- **Reduce displacement** by allowing tenants to assert their legal rights in court.
- **Prevent unjust evictions**, including those based on misinterpretations of the law or lack of proper notice.
- **Lower long-term costs for the city by reducing homelessness**, which places immense strain on municipal services, emergency shelters, and public health resources.

By advocating for this critical tenant protection at the state level, Providence can help level the playing field for renters and prevent thousands of unnecessary evictions each year.

3 Create an Emergency Eviction Prevention Fund

For many Providence residents, a single unexpected financial setback like a medical bill, a car repair, or a temporary job loss can be the tipping point that leads to eviction. In a housing market where rents have outpaced wages, even a short-term crisis can put families at risk of losing their homes. While eviction prevention programs have proven to be one of the most cost-effective strategies for reducing homelessness, Providence currently lacks a dedicated funding mechanism to provide immediate financial relief to tenants in crisis.

The Task Force recommends that the City Council work toward establishing an Emergency Eviction Prevention Fund to provide short-term financial assistance for tenants at risk of eviction. Even modest, one-time rental assistance payments have been shown to prevent displacement, stabilize families, and reduce the need for costly emergency shelter and rehousing services.

A well-structured fund could provide:

- **Direct rental assistance** to tenants facing eviction due to temporary hardship.
- **Emergency grants or no-interest loans** to help renters cover overdue rent before an eviction filing.
- **Targeted legal and mediation support** to assist tenants in resolving disputes with landlords before they escalate to court.

RECOMMENDATIONS FOR IMMEDIATE AND LONG-TERM ACTION

Many cities that have implemented eviction prevention programs have seen a dramatic reduction in homelessness, proving that keeping people housed is not only the right thing to do, but also the most cost-effective approach. Preventing eviction is one of the most direct ways to address the homelessness crisis, ensuring that people remain in stable housing rather than being forced into emergency shelters or onto the streets. While Providence may not currently have the financial capacity to launch a large-scale program, laying the groundwork for such a fund either through partnerships, pilot programs, or dedicated revenue streams, would be a critical step toward a more proactive and compassionate housing policy. The Task Force believes that this option should remain on the table for future consideration.^{66, 67}

FINAL THOUGHTS ON TENANT PROTECTIONS

Each of these recommendations directly addresses the urgent housing instability faced by renters in Providence:

- **Right to Counsel** creates the conditions for tenants to have a fair chance in eviction court and reduces displacement.
- **An Emergency Eviction Prevention Fund** provides immediate relief to renters facing financial hardship.
- **Right of First Refusal** gives tenants and community organizations the opportunity to preserve affordable housing and prevent speculative buyouts.

These policies complement the rental market regulations outlined in the previous section, ensuring that tenants are not only protected from price gouging and unjust eviction but also given the legal and financial tools to remain in their homes.

If enacted, these measures will make Providence a national leader in tenant protections, keeping residents housed, stabilizing neighborhoods, and preventing homelessness. The City Council can take immediate action on eviction prevention funding and Right of First Refusal, while advocating at the state level for critical legal protections like Right to Counsel.

Without decisive action, evictions will continue to destabilize communities, displace families, and deepen the city's housing crisis. But with bold leadership, Providence can be a city where housing is not just a commodity, but a fundamental right.

⁶² National Low Income Housing Coalition, 2024. <https://nlihc.org/resource/richmond-passes-resolution-support-tenants-access-legal-representation-eviction-filings>.


⁶³ New York City Administrative Code, Title 26, Chapter 13, "Provision of Legal Services In Eviction Proceedings." <https://codelibrary.amlegal.com/codes/newyorkcity/latest/NYAdmin/0-0-0-47826>

⁶⁴ San Francisco Administrative Code, Chapter 58, "Right to Counsel In Civil Matters." https://codelibrary.amlegal.com/codes/san_francisco/latest/sf_admin/0-0-0-18696

⁶⁵ Revised Code of Washington, RCW 59.18.640, "Indigent tenants." <https://app.leg.wa.gov/RCW/default.aspx?cite=59.18.640>

⁶⁶ New York City, 2024. <https://www.nyc.gov/content/tenantprotection/pages/good-cause-eviction>.

⁶⁷ Homayoun, 2024. <https://www.sandiegopropertymanagement.com/blog/californias-new-just-cause-eviction-law-2024#:~:text=What%20is%20the%20new%20California,to%20demolish%20or%20substantially%20remodel>.



D. Homelessness and Emergency Shelter

Addressing homelessness requires more than just emergency interventions, it demands a systemic and coordinated approach that tackles the root causes of housing insecurity while ensuring immediate relief for those currently unhoused. For too long, Rhode Island, local governments, and nonprofits have operated in silos, reacting to homelessness rather than proactively addressing it. The lack of collaboration, underfunding of essential services, and absence of a clear strategy have led to delays, inefficiencies, and worsening conditions for the unhoused community.

This dysfunction was evident in the prolonged delays surrounding ECHO Village, a transitional shelter project that, despite being designed to provide safe, dignified housing for 45 individuals, sat empty due to bureaucratic hurdles, lack of transparency, and coordination failures. While ECHO Village finally opened in February 2025, its delayed launch meant that for years, individuals in need of shelter were left without options. Meanwhile, homelessness continues to rise, emergency shelter capacity remains inadequate, municipalities escalate regulations on public camping, and state leadership struggles with turnover and mismanagement. Our solutions do not match the scale of the problem, and they cannot keep up with the pace of the worsening crisis.

The Task Force recognizes that no single policy or program will solve homelessness alone. A coordinated, multi-pronged approach is required, one that brings together local and state agencies, nonprofit partners, healthcare and service providers, and people with lived experience.

The following recommendations focus on *three critical areas*:

1

Expanding emergency shelter capacity to address the immediate crisis

2

Investing in permanent supportive housing and Housing First strategies

3

Improving coordination among stakeholders to ensure effective governance and service delivery

1

Ensuring Housing First is the Foundation of Homelessness Solutions

Housing First is a simple principle with decades of research behind it. The best way to end homelessness is to give people a stable place to live. While this may seem obvious, its implementation remains challenging due to a lack of structural, political, and financial will. The Housing First approach is a federally recognized best practice that quickly and effectively connects individuals and families experiencing homelessness to permanent housing without imposing barriers like sobriety, treatment, or mandatory service participation.

Research overwhelmingly supports Housing First strategies, showing that they lead to:

- **88% reductions in homelessness** compared to traditional shelter models.⁶⁸
- **41% improvements in housing stability** over the long term.⁶⁹
- **Higher quality of life, reduced hospitalizations, and fewer emergency room visits.**⁷⁰

Despite its proven success, Housing First has not been fully adopted across Rhode Island's homelessness system. The current Continuum of Care (CoC) lacks a consistent mandate for this approach, leading to gaps in service delivery and missed opportunities for long-term stability. The Task Force recommends that Providence work with state leaders to restructure the CoC, ensuring that Housing First becomes the priority across all homelessness interventions.

Lessons from Houston, Texas (a city that reduced homelessness by more than 60%) demonstrate that a collaborative, Housing First-focused system is not only possible but essential.⁷¹ Houston achieved success by breaking down silos between agencies, securing long-term rental assistance, and ensuring service providers work toward a common goal. They accomplished this by strengthening their CoC to include not only service provider organizations, but local government, health care organizations, and local law enforcement.⁷² This unification of diverse stakeholders under a single CoC helped streamline governance and fostered a unified mission: to prioritize getting people into housing first. Funding was directed toward increasing the availability of affordable housing units for individuals who had previously been unhoused, with various stakeholders in the CoC facilitating their transition into these homes.⁷³

Houston's model has inspired many cities and states, such as California and New York, to implement a similar strategy for ending homelessness. Difficulties in these states, such as the cost of housing and having multiple CoCs, makes it challenging to replicate a streamlined governance structure. However, these difficulties present opportunity in Providence, where there is only one CoC for the entire state that's already in place and housing costs, while high, are not as high as CA and NY. With an already developed CoC in Rhode Island, Providence should be a leader in reforming the way it's structured. Providence must follow Houston's model by prioritizing permanent housing solutions over temporary shelters while still expanding emergency shelter capacity in the short term.

⁶⁸ Peng et al., 2020 https://journals.lww.com/jphmp/abstract/2020/09000/permanent_supportive_housing_with_housing_first_to.3.aspx

⁶⁹ Peng et al., 2020 https://journals.lww.com/jphmp/abstract/2020/09000/permanent_supportive_housing_with_housing_first_to.3.aspx

⁷⁰ Peng et al., 2020 https://journals.lww.com/jphmp/abstract/2020/09000/permanent_supportive_housing_with_housing_first_to.3.aspx

⁷¹ Kimmelman, 2022. NYT. <https://www.nytimes.com/2022/06/14/headway/houston-homeless-people.html>

⁷² The Way Home. <https://www.thewayhomehouston.org/partners#PartnerInformation>

⁷³ Greenblatt, 2023. Governing. <https://nlihc.org/resource/richmond-passes-resolution-support-tenants-access-legal-representation-eviction-filings>.

2

Expanding Emergency Shelter Capacity and Immediate Relief

While permanent housing is the goal, the city cannot ignore the immediate reality: people are living unsheltered, often in dangerous conditions, and there are not enough beds. Since 2021, the number of people needing emergency shelter in Providence has more than doubled, yet capacity has not kept up.

To meet this growing need, the Task Force recommends:

- Rapid production and deployment of emergency shelter units modeled after ECHO Village.
- Identifying and securing city-owned properties for use as emergency shelters.
- Ensuring a low-barrier approach that does not exclude individuals based on sobriety, mental health status, or past criminal history.

Providence is not alone in recognizing the need for urgent action. The Rhode Island General Assembly has taken a critical step by introducing H5100 in the 2025 legislative session,⁷⁴ a bill that would remove unnecessary regulatory barriers preventing the use of supportive and versatile emergency (SAVE) units for unhoused residents. The Task Force and the City Council strongly support this legislation, with the full Council passing a resolution in favor of H5100 and every member of the Task Force signing onto a letter of testimony submitted to the House Committee on Municipal Government & Housing.

The Task Force commends Speaker Joseph Shekarchi and the General Assembly for prioritizing this issue and taking meaningful action to ensure that emergency shelter options like ECHO Village can be deployed efficiently. Moving forward, Providence must take proactive ownership of emergency shelter planning, ensuring future projects are executed without unnecessary delays and in close coordination with service providers and state partners.

3

Prioritizing City Funding for Permanent Supportive Housing

Shelters save lives, but they do not end homelessness. That requires permanent housing, especially for individuals with long-term health challenges, trauma, or barriers to employment. Permanent supportive housing combines long-term affordability with wraparound services like case management, mental health care, and addiction support.

To expand this critical housing stock, the Task Force recommends that the City Council:

- Prioritize funding for projects that serve formerly unhoused residents.
- Direct more homelessness response dollars toward permanent housing development, not just temporary solutions.
- Partner with local nonprofits and housing providers to scale up proven permanent supportive housing models.

Without long-term affordable housing development, Housing First cannot be fully realized. The Task Force urges the City Council to align its funding priorities with proven strategies that allow people to exit homelessness permanently and not perpetually cycle through the shelter system.

⁷⁴ <https://webserver.rilegislature.gov/BillText25/HouseText25/H5100.pdf>

4 Strengthening Stakeholder Coordination and Governance

Providence's homelessness crisis is compounded by a lack of coordination among state, city, and nonprofit agencies. While each plays a vital role, the absence of a unified approach has led to delays, inefficiencies, and missed opportunities to provide immediate and long-term housing solutions. Without clear communication and shared accountability, crucial initiatives stall while unsheltered residents continue to struggle.

On top of the already-discussed ECHO Village delays, the process for vacating homelessness encampments is another area that lacks a standardized approach, often leaving outreach providers and affected individuals uncertain about timelines and next steps. While the city deploys outreach teams to connect with encampment residents before enforcement actions, there is no formal requirement for clear, advanced notice. This creates unnecessary disruptions, weakens trust between service providers and unhoused individuals, and reduces the effectiveness of housing interventions.

To improve coordination and governance, the Task Force recommends that the City of Providence:

- **Join and take an active role in the Rhode Island Continuum of Care (CoC).** The City Council is not currently a formal member of the state's primary homelessness response system. By integrating into the CoC, the City Council can ensure that municipal priorities are reflected in statewide planning, improve access to funding, and enhance collaboration with service providers. Houston, which reduced homelessness by 60 percent over the past decade, successfully restructured its approach by embedding city leadership in its CoC, aligning resources, and ensuring that all agencies worked toward a shared strategy. Providence should take a similar approach.
- **Publicly list and assess city-owned properties for emergency shelter and affordable housing development.** A major barrier to increasing shelter and housing capacity is the difficulty in quickly identifying available sites. The city should proactively evaluate its publicly owned properties and maintain an updated, publicly accessible list of potential locations for emergency shelter expansion or long-term affordable housing projects. This would allow for faster responses in moments of crisis and prevent delays like those experienced with ECHO Village.
- **Codify best practices for encampment management into law.** Encampment clearings should follow a clear, transparent process that prioritizes housing placement rather than displacement. The city should formalize procedures for when and how encampments can be vacated, ensuring that outreach providers, service agencies, and affected individuals receive advanced notice and have access to alternative shelter options before enforcement actions take place. The goal is not to normalize displacement, but to prevent it. Cities like Houston, Denver, and Austin have shown that clear, collaborative encampment management strategies reduce harm and improve outcomes for people experiencing homelessness.

Cities that have successfully reduced homelessness have not done so by expanding emergency shelters alone. They have improved coordination among government agencies, clarified stakeholder roles, and prioritized permanent housing solutions over temporary fixes. Providence must take the same approach to break the cycle of inefficiency and miscommunication that has hindered progress for too long. **By embedding itself in the state's Continuum of Care, proactively identifying housing opportunities, and reforming encampment management policies, the city can take a leadership role in solving homelessness rather than simply reacting to it.**

FINAL THOUGHTS ON HOMELESSNESS AND EMERGENCY SHELTER

Providence cannot afford to wait. Homelessness in Rhode Island has increased by 35% in just one year, yet the state and city have failed to expand shelter capacity or long-term housing options to match this need.

To end the cycle of homelessness, Providence must:

- **Expand emergency shelter options immediately**, ensuring projects like ECHO Village are executed efficiently.
- **Commit to Housing First as the foundation of all homelessness interventions.**
- **Invest in permanent supportive housing solutions** that provide stability for the most vulnerable residents.
- **Improve coordination among state, city, and nonprofit partners** to increase the efficiency of funding and services.

Without action, homelessness will continue to rise, encampments will grow, and Providence will struggle to provide even basic emergency shelter. But with bold leadership, evidence-based policies, and a commitment to collaboration, the city can end chronic homelessness and ensure that every resident has a safe, stable place to call home.

Stakeholder Engagement and Research Overview

Under the leadership of Chairwoman Mary Kay Harris, the Housing Crisis Task Force engaged in extensive research and consultation with housing advocates, service providers, legal experts, and government officials. Since its inception in March 2023, the Task Force examined the root causes of housing insecurity, rising evictions, and homelessness, ensuring that its recommendations are both data-driven and informed by the lived experiences of affected residents.

Key Stakeholders Consulted

- **Providence Housing Authority** – Public housing administration and rental assistance programs
- **Providence Redevelopment Agency** – Housing development and land-use planning
- **Rhode Island Continuum of Care** – Statewide coordination of homelessness services
- **Rhode Island Department of Housing** – State housing policy and funding strategies
- **Rhode Island Center for Justice** – Tenant rights and eviction defense
- **Mayor Brett Smiley's Administration** – City-level housing and homelessness response
- **Crossroads RI** – Homelessness prevention and shelter operations
- **Providence City Council Policy Team** – Legislative and policy framework development

Task Force Presentations & Findings

Throughout the engagement process, the Task Force held in-depth discussions with housing professionals and policy experts, focusing on key areas of concern:

- **Public Housing & Rental Assistance** – Providence Housing Authority leadership provided an overview of housing programs and funding mechanisms.⁷⁵
- **Affordable Housing Development** – The Providence Redevelopment Agency and the Rhode Island Department of Housing detailed land-use planning, housing trust fund strategies, and state-level funding opportunities.^{76, 77}
- **Homelessness Response & Services** – The Rhode Island Continuum of Care, Crossroads RI, and city officials outlined emergency shelter coordination and long-term housing solutions.^{78, 79}
- **Evictions & Tenant Protections** – The Rhode Island Center for Justice highlighted eviction trends and legal defense strategies.⁸⁰
- **Encampment & Crisis Response** – Mayor Brett Smiley's office presented on encampment policies and emergency housing interventions.⁸¹
- **Policy Solutions & Legislative Efforts** – The Providence City Council's policy team explored legislative approaches, including tenant protections and housing stabilization programs.^{82, 83}

By incorporating this expertise into this report, the Task Force refined its recommendations to ensure actionable, data-driven solutions to address Providence's housing crisis.

⁷⁵ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11326&Inline=True>

⁷⁶ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11337&Inline=True>

⁷⁷ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11390&Inline=True>

⁷⁸ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11362&Inline=True>

⁷⁹ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11470&Inline=True>

⁸⁰ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11464&Inline=True>

⁸¹ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11470&Inline=True>

⁸² City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=12&ID=10906&Inline=True>

⁸³ City of Providence Open Meetings Portal, 2023. <https://providenceri.ig2.com/Citizens/FileOpen.aspx?Type=1&ID=11488&Inline=True>

ACKNOWLEDGMENT OF CITY DEPARTMENTS

The recommendations in this report build on important work already being carried out across city government, which the Task Force would like to recognize. The Department of Planning and Development played a central role in crafting the 2024 Comprehensive Plan, while the Department of Economic Development continues to support community-driven investment and housing opportunity. The Department of Inspection and Standards has worked to uphold housing quality under difficult conditions, and the Department of Housing and Human Services has provided critical support to residents facing housing insecurity. Mayor Brett Smiley's decision last year to establish the HHS office, which combined behavioral health and housing services into one department, was a welcome one.

We are also grateful for the thoughtful guidance of the Law Department, whose counsel has guided policy development, and for the partnership of the Department of Public Property whose work with city-owned assets will be vital to moving many of these proposals forward. We are eager to continue working with these departments—as well as the Mayor's Office, the Tax Assessor, the Providence Redevelopment Agency, the Providence Housing Authority, community development corporations, advocates, neighborhood associations, and many others—to solve the housing crisis.





PROVIDENCE CITY COUNCIL

CONCLUSION

The housing crisis in Providence is not theoretical. It's showing up every day, in the calls to council offices, in the eviction notices slipped under doors, in the growing number of residents sleeping in cars or navigating an overwhelmed shelter system. The question isn't whether to act. It's how bold we're willing to be, and how fast.

This report outlines the core challenges facing Providence's housing landscape and offers tools the city can use to address them. It proposes tools to slow displacement, expand housing choices, stabilize rents, and support those who are unhoused. It draws from proven models, local data, and the testimony of people directly affected by this crisis. Some of the solutions are ready to move forward now. Others will take longer, requiring coordination across city and state agencies. But all of them are within reach and all of them move us toward a more stable, fair, and livable city.

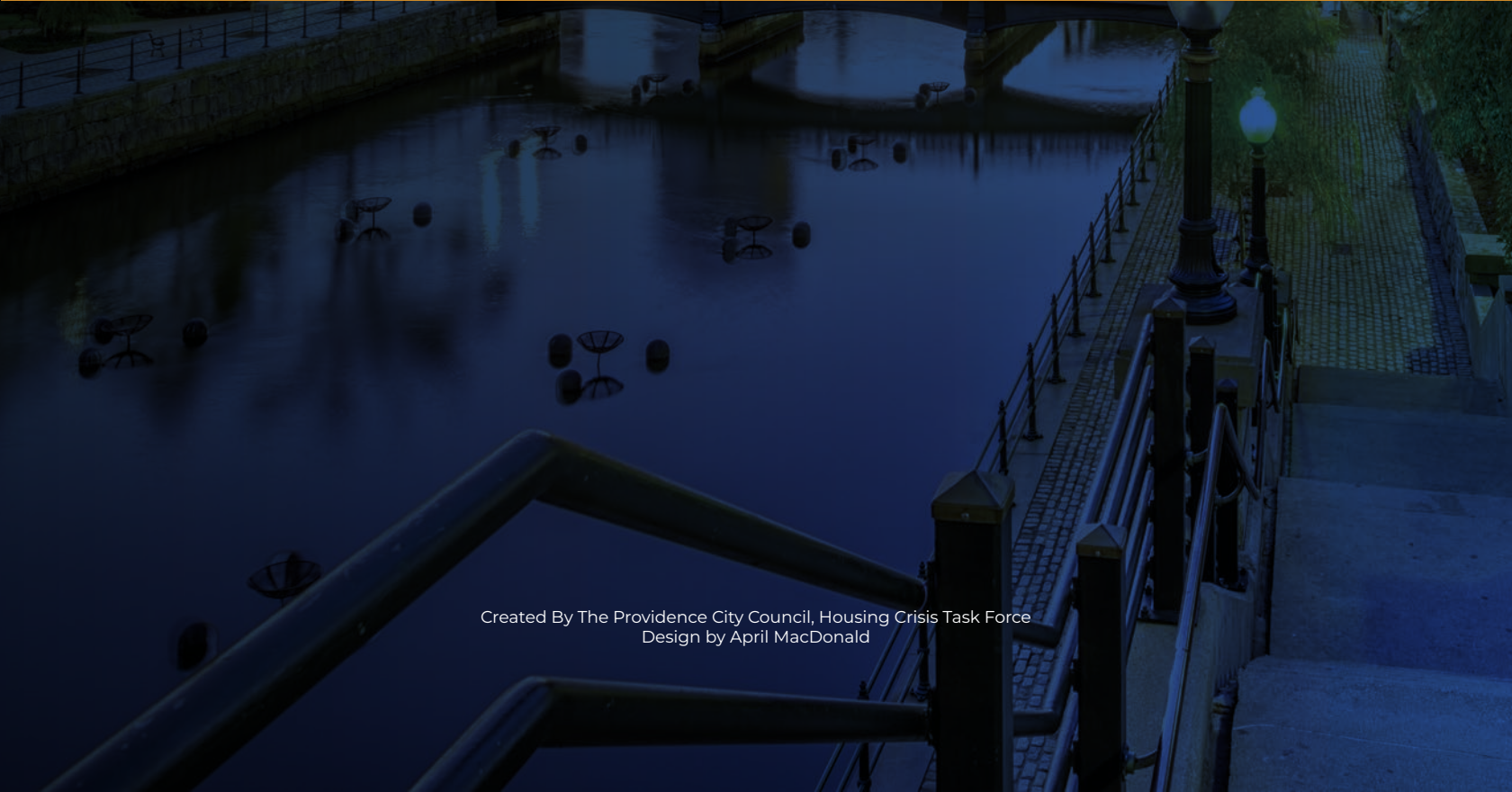
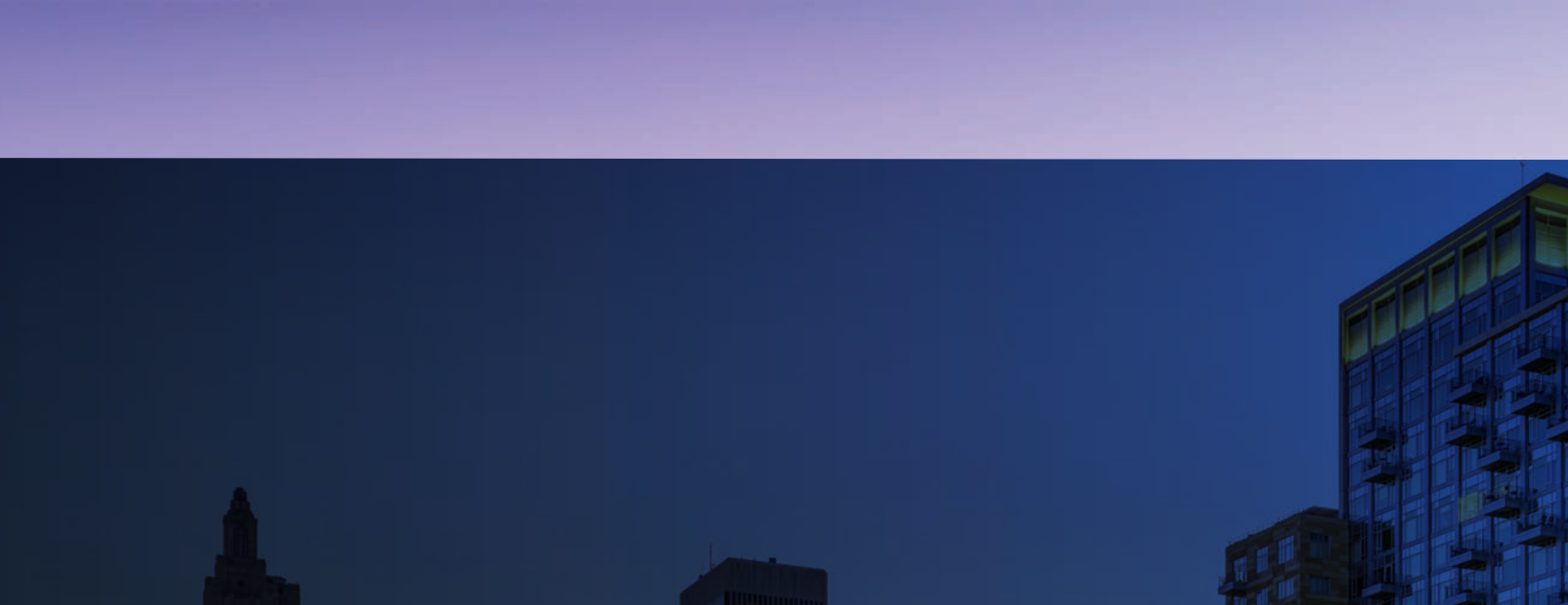
Councilors have heard the same stories across every ward. Families are being priced out of homes they've lived in for decades. Residents are being pushed further to the margins while absentee landlords buy up blocks. It's not just that housing is too expensive. It's that the pace of change is leaving too many people behind.

Providence's neighborhoods weren't built overnight. They were shaped by generations of workers, immigrants, and families. People who invested their lives in building homes, churches, businesses, and community institutions. Today, those same neighborhoods are being reshaped by forces beyond most residents' control. The demand is high because people still believe in this city. But belief alone won't protect it. Policy will.

Many of the policies in this report are designed not just to protect tenants, but to ensure that local landlords can continue to operate in a fair and stable environment. We know that most landlords are not looking to exploit tenants. They're trying to maintain properties in an environment of consistently rising expenses all while staying rooted in the neighborhoods they helped build. When tenants and landlords are both supported, neighborhoods thrive. And when neighborhoods thrive, so does Providence.

Local government is closest to the problem. It's also closest to the solution. Whether tenant or homeowner, when the residents of this city experience the heavy effects of the housing crisis, the city is the first place they turn. That's not a burden. It's a responsibility and an opportunity. With the right leadership, Providence can respond to this crisis not just by managing decline, but by building a more inclusive future.

The work ahead will be challenging. But it's work worth doing. What happens next will shape the future of this city for years to come. Let's make sure it's a future that everyone has a place in.



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