



Housing and Community Development Division

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Small Business Façade Program

Grant Information

- \$40,000 available through CDBG
- Awards of \$5,000 for up to 8 businesses
- Grants will be fully forgivable
- Improvements may include outdoor signage, painting, lighting, etc.
- Online application and scoring rubric will be used
- [Small Business Façade Application](#)

Scoring Criteria	Description	Possible Points	Score
Complete application submitted	Application is completed in full. All required documents are attached.	15	
Age of business	Years that the business has been open and operating in the City of Woonsocket.	10	
Business owner resides in Woonsocket	One or more of business owners is a full-time resident of the City of Woonsocket	5	
Business sector	The business is part of a business sector that is vital to the City of Woonsocket's economy.	15	
Disadvantaged location	The business is located in an area of Woonsocket that is low-income, an area of persistent poverty, or historically disadvantaged.	10	
Preferred location	The business is located in the Downtown Overlay District, Historic Overlay District, Redevelopment Area, or Opportunity Zone.	15	

HOME Program Improvements

Veronica Vega

*Federal Programs and Grants
Coordinator*

HOME Background

Funded by U.S. Department of Housing and Urban Development

HOME Investment Partnership Program is authorized under Title II of the Cranston- Gonzalez National Affordable Housing Act

Largest federal block grant exclusively for creating affordable housing for low-income people

Eligible uses include building, buying, rehabilitating affordable housing, and providing direct rental assistance

Tenant income cannot exceed 60% AMI

Homeowner/buyer income cannot exceed 80% AMI

U.S. DEPARTMENT OF HUD
STATE: RHODE ISLAND

----- 2023 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Providence-Fall River, RI-MA HUD Metro FMR Area								
30% LIMITS	21500	24600	27650	30700	33200	35650	38100	40550
VERY LOW INCOME	35850	41000	46100	51200	55300	59400	63500	67600
60% LIMITS	43020	49200	55320	61440	66360	71280	76200	81120
LOW INCOME	57350	65550	73750	81900	88500	95050	101600	108150

(Income limits are updated annually by HUD)

Woonsocket HOME Program Statistics



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- The City has been awarded over \$5 million dollars in HOME Entitlement Funds since 2010
 - The City has received over \$1.1 million dollars in HOME program income since 2010
 - Since 2010 the City has disbursed \$2,258,811 in HOME funds
 - 43% of rental households are between 0-30% AMI
 - 32% of homeowner households are between 30-50% AMI


The current per-unit subsidy limit is deterring applicants

No projects opened or completed in PY2022, one in PY2023 in progress

Most projects completed in 2022 were carried over from COVID era (7 projects opened since PY2020)

Applicants cannot secure funding for project costs that exceed per-unit subsidy

Many applicants are in need of major systems repair/replacement



**The Future of
the Woonsocket
HOME Program**

Recommendations



1. \$50,000 limit for single families
2. \$90,000 limit for multi-families (22,500/unit, up to 4-units)
3. Payment schedule begins 24 months after construction completion, fixed payments until period of affordability expiration
4. Discontinue downpayment program – HUD purchase price limits exceed median sales prices, interest rates are very high currently, can revisit in future
5. Create CDBG Emergency Repair Revolving Loan Fund: 100% repaid, fixed payment schedule

Current Program Limits:

- Single family: \$25,000
- Multi-Families: \$20,000 per unit up to \$80,000
- No payment schedule, 50% of loan amount deferred until sale or transfer of property

HOME ARP Funding Requests & Municipal Homeless Support Initiative



HOME ARP Allocation Plan

HOME-ARP Information

- Made available to participating jurisdictions in 2021
- Funding can be used for: Supportive Services, Acquisition/Development of Non-Congregate Shelter, TBRA, Affordable Rental Housing, Operating Costs
- Must be available to all 4 QPs: Homeless, At-Risk of Homelessness, Fleeing or attempting to Flee DV, Other (Veterans, Unaccompanied Youth)
- City will receive 1.6 Million once plan is approved by HUD
- City staff consulted with 13 different agencies, State Organizations and HUD to gather data to support what plan would be best for the City

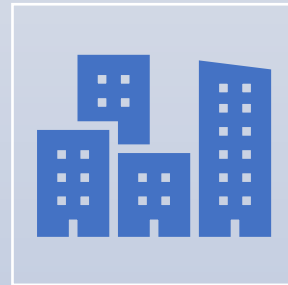
Funding Requests

- Sojourner House submitted a project requesting funds to pay off a mortgage on a property in the City that houses people who experience DV as well as rehab for that property
- CCA requested funds to provide TBRA and Supportive Services

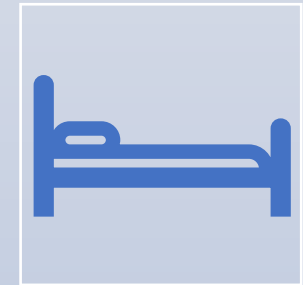
Municipal Homelessness Support Initiative



The City was approached by the State's Department of Housing Staff to encourage them to apply for a grant through their Municipal Homelessness Support Initiative, stating CCA was eligible to receive funds for their hotel voucher program.



The City would like to apply for "**New or Expanded Shelter Capacity Formula Grants**"



The grant allows for organizations to receive \$2,000/shelter bed and CCA will be able to provide 20 new beds through their already existing hotel voucher program if the grant is awarded.

Grants Management Software



Neighborly Software

City went through a competitive bid process to solicit a Grants Management Software for the Housing and Community Development Division as well as the Lead Hazard Reduction Program

Benefits: efficiency, online applications in multiple languages, data collection, reporting, compliance, etc.

Cost:

- Lead Hazard Program: \$11,100/yr.
- Housing and Community Development: \$14,100/yr.

Annual Action Plan



**YOUR CITY, YOUR VOICE,
YOUR FUTURE.**

Annual Action Plan Information

Developed yearly and submitted to HUD for approval

Shows our CDBG, HOME and ESG funding allocations

Gain community and stakeholder input regarding the best use of these funding sources

Two public meetings are required, and we anticipate them occurring in March and April 2024
