



HOMES RI

Housing Stability for Rhode Islanders

Recommended Priorities for Investment
of Federal Relief Funds

May, 2020

Rhode Island's emergency response to, and its economic recovery from, the COVID-19 pandemic hinge on the ability of people to take care of themselves in a safe, healthy and affordable home. At this moment, too many Rhode Islanders are unable to do this. Since March, over 170,000 Rhode Islanders have filed for unemployment insurance. Thousands have reported being unable to pay rent for April and May. The state's housing finance agency has received thousands of calls each week from homeowners in need of assistance. The state's domestic violence hotline has received a sharp spike in calls for help as people are trapped in unsafe and unstable housing and financial situations. If additional relief is not made available, even more Rhode Islanders will be at risk of housing insecurity and homelessness in the coming weeks and months.

While it is unlikely there is a single Rhode Islander whose life has not been impacted by COVID-19, the pandemic has highlighted existing racial disparities and health inequities in our communities. Hispanic/Latinx and Black Rhode Islanders are experiencing illness at alarmingly disproportionate rates. These groups are overly represented among Rhode Islanders who are low-income and cost-burdened, and, along with other communities of color in Rhode Island, including Native Americans/Indigenous Peoples and Asian Americans, have been historically disadvantaged when it comes to accessing safe, healthy and affordable homes. It is important that all levels of government and administrative agents work to ensure equitable distribution of and access to critical resources for all constituents, regardless of immigration status or criminal history, and utilize a racial equity lens when defining priorities and making decisions.

As our State leaders look to address the immediate challenges of this pandemic and set Rhode Island on a strong path to recovery that includes supporting infrastructure and workforce development, we urge them to prioritize housing stabilization supports among the uses of flexible federal relief funds. Specifically, we recommend funds be used for:


1. Emergency Rent and Mortgage Assistance for Tenants and Homeowners

People who have lost income as a result of the pandemic will struggle to pay large sums of back-rent and mortgage deferrals if arrears accumulate and there is no mechanism to address it. To ensure people can remain in their homes and prevent widespread evictions and homelessness, the State should prioritize resources to provide rent and mortgage assistance to tenants and homeowners who have fallen behind on their payments or experienced a housing emergency as a result of the COVID 19 pandemic. To avoid or mitigate families experiencing a "financial cliff" as they transition back to work, we recommend that housing assistance payments continue for 90 days following government officials authorizing return to work for all employers and employees in Rhode Island. Rental assistance can also be used to support landlords and long-term affordable housing providers to continue operating as they face losses in income due to COVID-19.

An Eviction Diversion Court (a specially established calendar in the District Court) should be established to provide landlords and tenants the opportunity to work together to sustain tenancies impacted by the COVID-19 pandemic. An approach that combines rental assistance and court-ordered mediation, and ensures that tenants have access to legal counsel, is most likely to keep Rhode Islanders in their homes. The Eviction Diversion Court will deploy these critical tools to assist landlords and tenants to arrive at payment plans and restructure rental arrearages. The Court will thus stabilize Rhode Islanders' tenancies while ensuring that landlords also have the resources they need to sustain their rental properties.

2. Emergency Housing Supports to Prevent and End Homelessness

People experiencing homelessness are at high risk of contracting the virus and more likely to need critical care and emergency services than the general public. In Rhode Island alone, new projections indicate that nearly 800 people experiencing homelessness will require emergency coronavirus accommodations. To support safe "sheltering in place" for Rhode Islanders experiencing homelessness, the State should utilize available resources to provide emergency hotel/motel vouchers for homeless individuals who test positive and/or are exhibiting symptoms of COVID-19. This will ensure our neighbors without a home will have a safe and secure place to stay before more permanent housing can be



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acquired. It is imperative that the state act to protect the health, safety, and ability to access services for people experiencing homelessness, including individuals who are being released from the ACI and may need immediate and stable housing. As large congregate shelters are not going to be safe places for people with underlying health conditions anytime soon, every effort must be made to permanently house those experiencing homelessness who are currently in hotels.

To expedite access to permanent housing, funds should be used to provide financial assistance to rapidly re-house individuals and families who become homeless during the state of emergency, including victims of domestic violence who must relocate to protect themselves from abuse. Financial assistance should include payment for any arrears when this debt will prevent individuals or families from obtaining a safe, secure place to live.

Suggestions for Emergency Housing Assistance Program Implementation

We make the following recommendations for State agents to consider in the implementation of any emergency housing assistance programs that will utilize federal and/or state funds:

1. Comprehensive and Inclusive Outreach

To more effectively reach tenants, landlords and homeowners in Rhode Island's linguistically diverse, low-income communities of color, it is important that there is multilingual outreach that utilizes culturally appropriate mechanisms of distribution, such as small, cultural magazines, radio advertisements on non-English language stations, and outreach to multi-family property owners by mail in multiple languages. In addition, we recommend the State provide resources for organizations to outreach to and assist tenants and homeowners who are elderly, disabled, have low computer literacy, or would otherwise benefit from assistance, with filing and completing applications for available housing stabilization supports.

2. Support for Safe and Healthy Homes

To ensure that available resources support long-term safe, healthy and affordable housing options for Rhode Islanders, bolstering our State's infrastructure and economy as people return to work, we recommend that landlords and property managers receiving financial assistance make a commitment to:

1. Certify that they have no outstanding Minimum Housing Code violations, or agree to remedy any existing code violations (and have them certified by their municipality) within 60 days of their receipt of funds;
2. Not file evictions for non-payment of rent for the period for which the funds are being received;
3. Limit rent increases to no more than 4% annually for market-rate housing units and no more than 5% annually for deed-restricted affordable housing units, for two years following receipt of rental assistance payments.

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