2022 Constituent Services Training
December 13, 2022
Who is RIHousing?
Mortgages

• First-time homebuyer loans
  ▪ 1,262 issued through November 2022
  ▪ $406.6 million year to date mortgage volume (down 21.6% year over year)

• Closing Costs/Down Payment loans
  ▪ 91% of buyers received down payment or closing cost assistance

![](image)

AVERAGE SALES PRICES
$326,903
13%

AVERAGE INCOME OF BORROWERS
$77,200
15%
• 2022: launched FirstGenHomeRI, a program to provide first-generation homebuyers with $25,000 in down payment and/or closing cost assistance.

• Eligibility Qualifications:
  ▪ Qualify as a first-generation homebuyer
  ▪ Currently reside in the following communities:
    ▪ Central Falls, East Providence, Pawtucket, Woonsocket, Providence (excluding zip code 02906), and parts of Newport
  ▪ Obtain a RIHousing-funded first mortgage through RIHousing’s Loan Center

• RIHousing has provided assistance to 31 homebuyers for a total of $775,000 through November 2022
Servicing Loans

• Rhode Island
  – Over 21,320 loans

• Maine
  – Over 6,420 loans
Year to date, over 140 households visited the Help Center for assistance.

Between 2013 and 2022, over 5,100 households visited the Help Center for assistance.
Financing affordable housing

• New construction and rehabilitation

• Federal, state and RIHousing resources

• To date in 2022, approved financing for the development or rehabilitation of over 1,300 homes

• The FY2023 state budget invested $250 million in SFRF resources in housing and homelessness programs. RIHousing is administering $210 million of these funds for programs to finance the development of affordable housing and provide down payment assistance.
American Rescue Plan Act (ARPA)

• Emergency Housing Vouchers: 117
  ▪ 117 vouchers issued
  ▪ 89 vouchers leased up

• HOME-ARP Funding – $13.5 million
  ▪ Targeted to households that are homeless or at risk of homelessness
  ▪ $9.2 million for development of affordable housing
  ▪ $3 million for supportive services
  ▪ $300,000 for capacity building
Rental Assistance

• Provide rental assistance for **over 18,000 households** in 2022
  ▪ Project based – 16,899 households in 2022
  ▪ People based – 1544 households in 2022
Program closed to new applications on June 1, 2022

$275 million
Total amount of assistance approved

37,104
Total number of households served

$6,525
Average assistance approved per household

78% | $275 million - Rental Assistance
8.7% | $23.9 million - Utilities Assistance
Homeowner Assistance Fund (HAF-RI)

- $50 million to assist owner-occupants of 1-4 unit properties
- Households earning up to 150% AMI (about $130,550 for family of 3 in most parts of state)
- Up to $50,000

Eligible expenses include:

- Mortgage and utility arrearages
- Ongoing mortgage assistance
- Principle reduction
- Other housing related costs (property taxes, condo fees, mortgage insurance, etc.)
Homeowner Assistance Fund as of 12/9/22

- $30 million Approved
- 1,068 Homeowners assisted

- Closed to applicants on March 14, 2022, due to oversubscription
- Reopened between 10/3 and 10/21 for homeowners who started but did not complete application by deadline
- Working with the Governor’s office on broader re-opening to expend remaining funds
Constituent Referrals

• Point of contact for constituent referrals:
  
  **Abeer Khatana**, Government Relations and Policy Specialist  
  [akhatana@rihousing.com](mailto:akhatana@rihousing.com)  
  401-443-1644

• Inquiries will be screened and referred to the correct staff member within RIHousing

• Inquiries requiring legal action will be referred to the Center for Justice or Rhode Island Legal Services
Constituents looking for housing:

• **Rental Resource Guide**
  - Searchable online database of affordable apartments coming in 2023.

• HousingSearchRI.org

• Housing Choice Voucher Program and Centralized Waitlist
Categories of Subsidized Housing

- Tax Credit Developments (LIHTC)
- Project Based Assistance
- Public Housing Authorities
Low Income Housing Tax Credit Developments

• Rent is fixed

• Households are required to be within a certain income bracket to qualify (on average, between 30%-60% of AMI)
  ▪ For Providence area:
    ▪ Income at 30% of the AMI for a household of 3: $26,100
    ▪ Income at 60% of the AMI for a household of 3: $52,260
• Private property owners whose property offers subsidized housing
• Tenant pays 30% of their income
• Project-based subsidy means that the assistance is tied to the property and not the tenant.

• Most constituent inquiries are for these developments
• Some municipalities have their own public housing authorities (PHAs)
• Some PHAs have their own housing developments
• Some PHAs just administer their own Housing Choice Voucher Program
The Housing Application Process:

1. Gather necessary documentation

2. Complete applications (with the help of family, friends, if necessary)

3. Return COMPLETE application packet to development in person or by mail

4. Maintain communication with each development until you receive:
   - Confirmation of application acceptance and placement onto waiting list
   - Preliminary denial letter
Tenants should **FIRST** contact management for resolution

If management does not provide a satisfactory resolution, RIHousing can try to help through our Tenant Concerns Help Line *(if RIHousing is affiliated with the development)*

- [tenantconcerns@rihousing.com](mailto:tenantconcerns@rihousing.com)
- **401-429-1496**

RIHousing affiliated **Properties**

For questions on the centralized waitlist, use the [Centralized Waitlist Question Form](#)

**Require waiver authorizing release of personal information**
• Voucher is tied to the tenant, not the property
  ▪ Currently over 40,000 individuals on the waitlist
  ▪ Providence, Pawtucket, and Woonsocket have the most applicants

• Tenant pays 30% of their income towards rent

• VERY long waitlist – average of 2 years long

We administer HCVP for RI communities that do not have their own PHA.

We can only answer questions for the vouchers we administer.
Cities/Town where RIHousing administers vouchers

- Bristol
- Charlestown
- Exeter
- Foster
- Glocester
- Hopkinton
- Jamestown
- Little Compton
- Middletown
- Narragansett
- New Shoreham
- Newport
- North Kingstown
- North Smithfield
- Portsmouth
- Richmond
- Scituate
- South Kingstown
- West Greenwich
Centralized application for **19 Housing Choice Voucher Programs** (HCVP) in RI

If a Public Housing Authority (PHA) is **NOT** part of the CWL, constituents will need to contact those PHAs **directly** for assistance.

- Applicants **CANNOT** access waitlist position on the CWL.
Barriers that may prevent access to housing

• A criminal history background check is required
• Certain criminal offenses
• Inconsistent landlord history
• Negative landlord references
• Past evictions
• Poor credit history
• Outstanding debts
  (specifically with respect to past due rent and/or utility expenses)
• Immigration status
**Households Experiencing Homelessness**

- **Coordinated Entry System**
  - Call center for those in a homeless crisis
  - Emergency shelter access
  - Homeless housing program access

- **What counts as “homeless” to access shelter/housing opportunities?**

- **Coordinated Entry System Hotline:**
  - Call 401-277-4316 or chat by clicking [here](#)
  - Managed by RI Coalition to End Homelessness
Homebuying Process: What’s the Difference?

**RIHousing Loan Center**
- Borrower applies **directly to RIHousing** for a loan

**39 Participating Lenders**
- Borrower works **with a lender** to apply for a RIHousing loan

91% of mortgages originated through participating lenders and 9% through the RIHousing Loan Center
Homeowners are encouraged to contact the Help Center as soon as they foresee an issue

- Assist homeowners who are having trouble making their mortgage payments
- Foreclosure prevention counseling
- Foreclosure Mediation
- Services are FREE for all RI Homeowners
- Beware of Loan Modification Scams
• Madeline Walker/Tax Lien Assistance
  ▪ Provides assistance to homeowners who have fallen behind on taxes or other liens to avoid the loss of their home at tax sale
  ▪ RIHousing has right to purchase delinquent liens and hold them for 5 years on 1–3 unit, owner-occupied properties

• LeadSafe Homes Program
  ▪ Provides lead hazard remediation
  ▪ **Eligibility**: Property constructed prior to 1978, located in areas of Central Falls, Pawtucket, Newport and East Providence, etc.
Contact Information

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401-443-1644
Questions?
Energy Assistance Programs

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Energy Assistance Programs

• Low Income Home Energy Assistance Program
  ▪ Federal program offering financial relief to households for heating costs

• The Good Neighbor Energy Fund
  ▪ Provides financial assistance to Rhode Island households who are unable to meet a current energy expense

• Keep the Heat On
  ▪ Provides financial assistance to households that have exhausted or are ineligible for heating assistance

State Energy Assistance Programs

RI Energy Assistance Resources Are Available Now

Rhode Island households can apply for financial awards to help pay for heating bills. The funds go to the utility or deliverable fuel company (e.g., oil companies) to be credited to customers’ accounts.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a federal program that offers financial relief to households for their heating costs. The program is administered by the RI Department of Human Services in partnership with the Community Action Agencies throughout the state. Applications are accepted at Community Action Agencies. To find the Community Action Agency serving your town or city, go to: https://www.ricommunityaction.org/find-your-community-action-agency/

The Good Neighbor Energy Fund

The Good Neighbor Energy Fund provides financial assistance to Rhode Island households who are unable to meet a current energy expense due to financial difficulty. To learn more, go to: https://www.unitedwayri.org/go/.

Keep the Heat On

Keep the Heat On provides financial assistance to households that have either exhausted or are ineligible for all other state, federal or private heating assistance. To learn more, go to: https://www.heatri.com/
Energy Assistance Programs

• Low Income Household Water Assistance Program
  ▪ Temporary emergency program providing a one-time payment paid directly to the utility company
  ▪ Available through September 2023 or until funds are exhausted
  ▪ **Eligibility:** Household annual income must be at or below 60% of the State median income and have a demonstrated need