



# 2023 Constituent Services Training

December 6, 2023



# Who is RIHousing?



# Mortgages *as of 9/30/2023*

- **First-time homebuyer loans**

- **1,386** issued
- **\$471.2 million** mortgage volume

- **Closing Costs/Down Payment loans**

- **91%** of buyers received down payment or closing cost assistance

**2023 AVERAGE  
LOAN AMOUNT**

**\$341,769**

↑ **5.8%**

**2023 AVERAGE  
INCOME OF  
BORROWERS**

**\$97,490**

↑ **25.3%**



# RIHousing HelpCenter



Year to date,  
**over 100 households** visited the  
Help Center for assistance.

Between 2013 and 2023,  
**over 5,200 households** visited the  
Help Center for assistance.



# Homeownership: FirstGenHomeRI and State-wide Down Payment Assistance



- **FirstGenHomeRI:** Launched in 2022, this program provides first-generation homebuyers with \$25,000 in down payment and/or closing cost assistance.
- Applicants must currently reside in one of the following target geographic areas: Central Falls, East Providence, Pawtucket, Woonsocket, Providence (excluding zip code 02906), and parts of Newport.
- As of September 30, RIHousing has provided assistance to 47 homebuyers for a total of \$1.2 million

- **Statewide DPA:** Launched in January 2023, aims to create more homeownership opportunities for first-time homebuyers. Available to eligible Rhode Island first-time homebuyers, the program offers \$17,500 in down payment and/or closing cost assistance grants.
- The program closed to new applicants on October 27, 2023. As of November 27, 2023, DPA assisted over 1,400 homebuyers for a total of over \$24 million.



# Servicing Loans *as of 10/31/2023*



- **Rhode Island**
  - Over 22,400 loans
- **Maine**
  - Over 6,530 loans



# Rental Assistance

- Provide rental assistance for **over 17,000 households** in 2022
  - Project-based: **15,494** households in 2022
  - People-based: **1,473** households in 2022



# RentReliefRI and Eviction Prevention RI

## RentReliefRI

Program closed in September 2022

**\$272.9 million**

Total amount of assistance approved

**33,729**

Total number of households served

**\$8,091**

Average assistance approved per household

## Eviction Prevention RI as of 9/30/2023

Launched in June 2023 and closed August 31

**\$4.5 million**

Total amount of assistance approved

**615**

Total number of households served

**\$7,238**

Average assistance approved per household

## Homeownership Assistance Fund as of 11/20/2023

Launched in January 2022 and closed July 2023

**\$44.2 million**

Total amount of assistance approved

**1,760**

Total number of households served

**\$25,135**

Average assistance approved per household





# 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
- [Constituent Services Webpage](http://www.rihousing.com/government-assistance-providers/)  
[www.rihousing.com/government-assistance-providers/](http://www.rihousing.com/government-assistance-providers/)



# Continuum of Care

## **Elizabeth Bioteau**

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*Strategic Initiatives and Partnerships*

*Director*

ebioteau@rihousing.com

401-429-1478



# 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



# Leased Housing and Rental Services

## **Michael DiChiaro**

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*Leased Housing and Rental Services*

*Director*

mdichiaro@rihousing.com

401-457-1274

## **Katie Michaud**

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*Leased Housing and Rental Services*

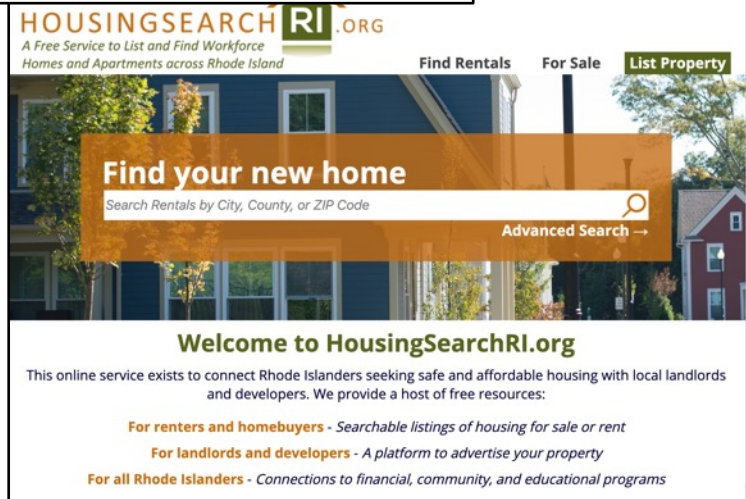
*Assistant Director*

kmichaud@rihousing.com

401-277-1564



# Constituents looking for housing:

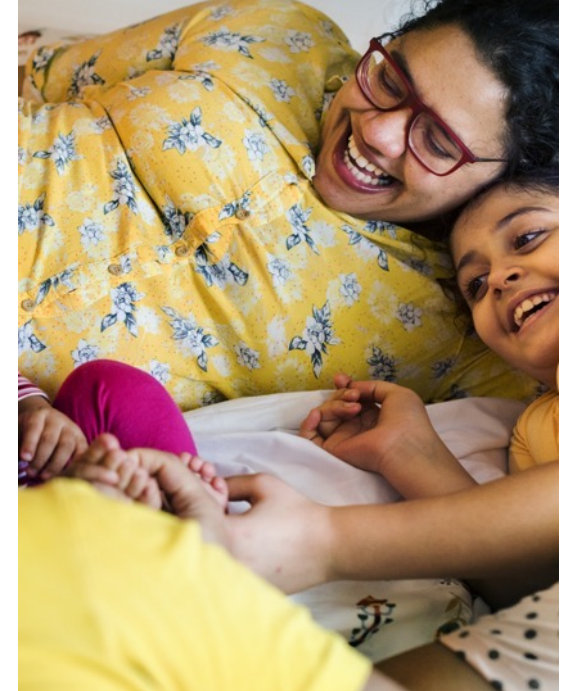


- [Rental Resource Guide](#)
- [HousingSearchRI.org](#)
  - New searchable online database of affordable apartments
- Housing Choice Voucher Program and Centralized Waitlist



# 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: \$27,650
    - Income at 60% of the AMI for a household of 3: \$55,320



# Project Based Assistance



- 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**





# Public Housing Authorities

- 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



# Constituent concerns with management or development

- 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:
  - [waitlist@rihousing.com](mailto:waitlist@rihousing.com)
  - **844-459-3600**
- **Require waiver authorizing release of personal information**



# Housing Choice Voucher Program

- Voucher is tied to the tenant, not the property
  - Currently 180,880 individuals on the waitlist
  - RIHousing, East Providence, and North Providence 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.**



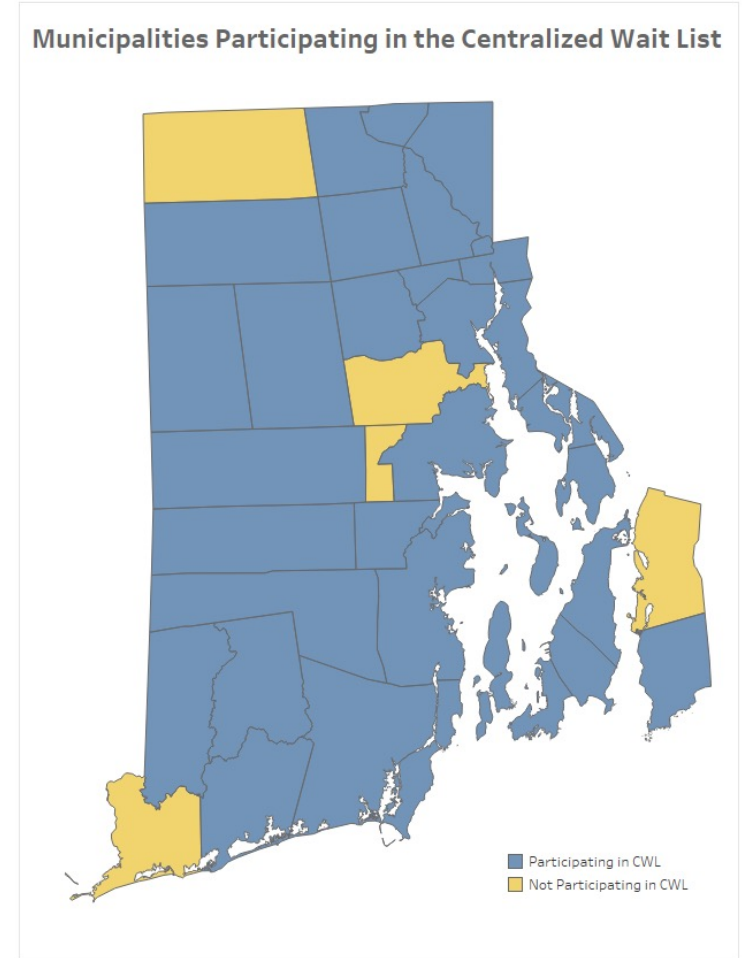
# Cities/Town where RI Housing administers vouchers

- Charlestown
- Exeter
- Foster
- Glocester
- Hopkinton
- Jamestown
- Little Compton
- Middletown
- Narragansett
- New Shoreham
- Newport
- North Kingstown
- North Smithfield
- Portsmouth
- Richmond
- Scituate
- South Kingstown
- West Greenwich



# HCVP Centralized Waitlist (CWL)

- Centralized application for **18 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



# Homeownership

## **Peter Pagonis**

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*Director of Homeownership*

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# Homebuying Process: What's the Difference?

## RIHousing Loan Center

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

## 60 Participating Lenders

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

96% of mortgages originated through participating lenders and 4% through the RIHousing Loan Center



# Help for Homeowners



## 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 / LeadSafe Homes Program

- **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
- Prioritization for properties that:
  - are located in Central Falls, Pawtucket, Newport or East Providence,
  - have been referred by HEALTH for a child with an elevated blood lead level
  - a pregnant person or child under the age of 6 resides in or visits



# Housing Legislation - 2023

## Lead bills – A number of lead related bills passed including:

- **Lead Hazard Mitigation on Pre-1978 Dwellings**: Requires owner occupants of pre-1978, 2-3 unit properties to comply with the state's lead law. This legislation will take effect on January 1, 2024.
- **Lead Hazard Mitigation**: Allows for a property owner who fails to comply with lead hazard mitigation provisions to be subject to damages and reasonable attorneys' fees. This legislation takes effect upon passage.
- **Lead Related Escrow Account**: Establishes an escrow account for tenants to deposit their rent whenever the leased property is not compliant with the lead hazard risk reduction provisions in state law. This legislation takes effect upon passage.



# Housing Legislation - 2023

## Landlord-Tenant bills – Several landlord-tenant bills became law including:

- **Cost of Repairs**: Increases the amount of costs for repairs that a tenant may deduct from their rent from one hundred twenty-five dollars (\$125) to five hundred dollars (\$500). This legislation takes effect January 1, 2024.
- **Landlord/Tenant Law Consumer Guide**: Requires the Secretary of Housing to create a written, consumer guide of landlord-tenant laws to be updated annually. The guide will be published on the Department of Housing website and needs to be made available in both English and Spanish. This legislation takes effect January 1, 2024.
- **Sealing of Residential Eviction Court Files**: Provides for the sealing of court files in residential eviction proceedings upon motion filed at least 30 days after the expiration of the appeal period following the conclusion of the civil action. A court can grant the motion to seal the record if 1) the civil action was dismissed due to a motion to dismiss or lack of prosecution after a five year period, 2) the action was resolved as stipulated, or any monetary judgement against the moving party has been satisfied in full. Parties are limited to one request every five years. This legislation takes effect January 1, 2024.
- **Application Fees**: Landlords may not charge tenants for required background or credit checks if provided by tenant within 90 days of application. Otherwise, landlord may charge only the cost for securing the background and credit check and must provide the reports to the applicant. This legislation is effective January 1, 2024.

# Contact Information

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**401-443-1644**



# Questions?

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