

**REQUEST FOR ACTION BY
BOARD OF COMMISSIONERS**

**Approval of Administration of the
Federal Emergency Rental Assistance (ERA) program
("Rental Relief RI")**

1. Summary of Request

This Request for Action ("RFA") seeks authorization for Rhode Island Housing and Mortgage Finance Corporation (RIHousing) to administer the Federal Emergency Rental Assistance (ERA) program, an emergency rental assistance program funded by the U.S. Department of the Treasury ("Treasury"), on behalf of the State of Rhode Island (the "State").

2. Discussion

Section 501 of Division N of the Consolidated Appropriations Act, 2021, Pub. L No. 116-2260 (Dec. 27, 2020) ("Section 501") authorizes the Treasury to make payments to states for the purpose of providing emergency rental and utility assistance and housing stability services. Treasury has allocated \$25 billion in emergency rental assistance nationwide. Funding was distributed to states based on the state's proportional rate of the total US population according to 2019 Census data. The State received \$200 million of the ERA funding. RIHousing was issued a subaward from the State in February 2021 to operate the RentReliefRI Program, which is a program to assist families who need temporary help paying rent, rent arrearages, utility arrearages, utility payments, and other expenses related to housing. RIHousing entered into an agreement with the State effective as of February 25, 2021.

The planned launch for RentReliefRI is March 31. This expedited program rollout is designed to minimize impact created by the expiration of the Centers for Disease Control (CDC) eviction moratorium. The program will require the addition of RIHousing staff, program specific software and the engagement of a call center to manage the influx of applications expected. Applicants must be able to demonstrate that they:

- Qualify for unemployment benefits or have experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID-19 outbreak.
- Demonstrate a risk of experiencing homelessness or housing instability.
- Have a household income at or below 80% of area median income (AMI).

Per Treasury guidelines, this program will prioritize households at or below 50% AMI and who have a member of the household that has been unemployed for 90 days or more. Treasury has provided for some flexibility in setting additional prioritizations, program specifics and means of verification.

A large part of the program will rely on the utilization of community partners to assist with

applications and outreach within their communities. This approach will allow RIHousing to eliminate barriers such as lack of transportation, language limitations, internet and technology limits, transportation issues, etc. in order to streamline a rather complicated application process.

3. Recommendation

The attached resolution authorizing RIHousing to serve as the administrator of RentReliefRI is recommended for approval.

4. Attachments

- A. Resolution of the Board of Commissioners of RIHousing

Attachment A

**Resolution of the Board of
Commissioners of
Rhode Island Housing and Mortgage Finance Corporation**

- WHEREAS:** the Rhode Island Housing and Mortgage Finance Corporation (“RIHousing” or “Corporation”) enabling act provides it with all of the power to make and execute contracts for the exercise of the powers and functions provided to it under the act (R.I. Gen. Laws §42-55-5(6)); and
- WHEREAS:** RIHousing has been selected by the State of Rhode Island to administer approximately \$200 million in federal grant funds under the Emergency Rental Assistance (“ERA”) program of the U.S. Department of the Treasury (“Treasury”); and
- WHEREAS:** RIHousing entered into an agreement with the State effective as of February 25, 2021; and
- WHEREAS:** in service of this role, RIHousing has established RentReliefRI to deliver ERA housing assistance to applicants statewide, and expects to deploy other state and federal emergency housing programs as they arise; and
- WHEREAS:** RIHousing intends to procure a software platform, add additional staffing and engage a call center vendor in order to meet the needs associated with this program.

NOW, THEREFORE, IT IS HEREBY:

- RESOLVED:** that RIHousing be, and hereby is, authorized to undertake the administration of the RentReliefRI Program in accordance with the guidelines issued by Treasury; and
- RESOLVED:** that the Executive Director, Deputy Executive Director, the Director of Leased Housing and Rental Services, and the Assistant Deputy Director of Policy and Research, each acting singly be, and hereby is, authorized and empowered to take any and all actions necessary or desirable to carry out the foregoing resolution.
- RESOLVED:** that all prior actions done or performed by the Corporation, its Board of Commissioners, officers, staff and agents are consistent with the authority conferred herein and the purposes of the Corporation, and are hereby expressly ratified, confirmed and approved.