



# 2024 Constituent Services Training

December 5, 2024



# Who is RIHousing?



# Mortgages through 9/30/2024

- **First Mortgages**

- **1,179** issued
- **\$467.5 million** mortgage volume

- **Closing Costs/Down Payment loans**

- **93%** of buyers received down payment or closing cost assistance

2024 AVERAGE  
LOAN AMOUNT

\$396,489

↑ 16%

2024 AVERAGE  
INCOME OF  
BORROWERS

\$99,796

↑ 2.37%



# RIHousing HelpCenter through 9/30/2024



Year to date,  
**over 84 households** visited the  
Help Center for assistance.

Between 2014 and 2024,  
**over 5,200 households** visited the  
Help Center for assistance.



# Homeownership: 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 aided 47 homebuyers for a total of \$1.2 million

## ***15KDPA: RIHousing-Funded***

- \$15,000 zero-interest loan
- 60% minorities/43% female-headed households (demographic information is based on program participants who provided this information)

## ***Extra Assistance:***

- 15-year fixed loan for lower of \$20,000 or 6% of purchase price



# HomeSecure Grant Program

***HomeSecure:*** The HomeSecure Grant is offered in conjunction with a RIHousing mortgage and provides an emergency fund reserve to assist borrowers in the first three years of owning a home.

- RIHousing provides an emergency fund equal to 3 months of homebuyer's mortgage loan payment (principal, interest, taxes and insurance) that can be used to make a mortgage payment in the event of a short-term emergency.
- Borrower must participate in required financial education and enroll in RIHousing's automatic mortgage debit payment program
- Grant funds that remain at the end of 3 years will be applied to the principal balance of your mortgage.
- Currently 78 homeowners have been approved for the program, of which 61 have escrow activity.



# Servicing Loans *as of 10/31/2024*



- **Rhode Island**
  - Over 22,900 loans
- **Maine**
  - Over 6,790 loans



# Rental Assistance through 9/30/2024

- Provide rental assistance for **almost 17,000 households** in 2024
  - Project-based: **15,494** households in 2024
  - People-based: **1,445** households in 2024
  - We have new vouchers this year:
    - **Family Unification Program (FUP)** – 28 total vouchers
    - **Veterans Affairs Supportive Housing (VASH)** - 25 total vouchers
    - **Foster Youth Initiative (FYI)** – 25 total vouchers





# Constituent Referrals

- Point of contact for constituent referrals:

**Lauren Richards**, *Government Relations and Policy Specialist*

[lrichards@rihousing.com](mailto:lrichards@rihousing.com) or [ConstituentServices@rihousing.com](mailto:ConstituentServices@rihousing.com)

**401-457-1106**

- 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
- To assist constituents, we need a waiver to release information about RIHousing customer
- [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

## **Ben Darby**

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*RI Continuum of Care Coordinator*

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401-450-1303



# 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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## **Katie Michaud**

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## **Hope Lanphear**

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*Assistant Director*

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# Constituents looking for housing:

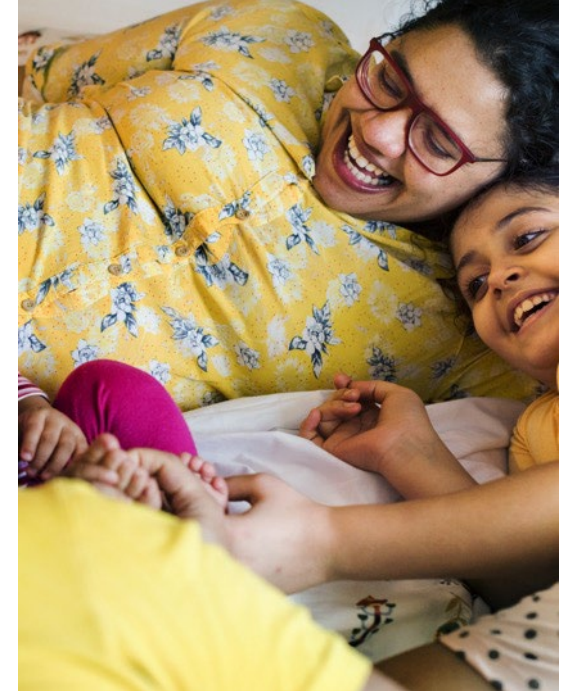


- [Rental Resource Guide](#)
- [HousingSearchRI.org](#)
  - Searchable online database of affordable apartments
- Housing Choice Voucher Program and Centralized Waitlist



# 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: \$33,700
    - Income at 60% of the AMI for a household of 3: \$67,400





# 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 16,804 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





# 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

## **Tricia Hebert**

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Center*

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401-450-1349





# 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

90% of mortgages originated through participating lenders and 10% 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 – 2023/2024

- **Lead Hazard Mitigation** Requires owner occupants of pre-1978, 2–3-unit properties to comply with the state’s lead law. This legislation took effect on January 1, 2024.
- **Rental Registry**: According to Rhode Island General Law [34-18-58](#), all landlords are now required to register their rental properties with the Rhode Island Department of Health.
  - Landlords who rent a residential property that was built before 1978 and that is not exempt from the Lead Hazard Mitigation Act must provide a valid Certificate of Lead Conformance or other lead certificate.
  - Landlords failing to meet the law’s requirements are subject to fines and may not be able to file for eviction of tenants for nonpayment of rent unless they provide the court with evidence of compliance.
- **Residential Landlord and Tenant Act** - Requires landlords of residential properties to give tenants notice of rent increase at least 60 days prior to increase and requires notice requirement for rent increase for month-to-month tenants who are over the age of 62 years, to 120 days.
- **Mandatory Fee Transparency** requires landlords to list all mandatory fees in the same section as the rent disclosure unless the tenant or unit are receiving state or federal subsidies that require a different lease format. If there is no written lease, the landlord shall provide to the tenant, in writing, a list of all fees beyond the rent that apply to the rental of the unit. Any change in required fees must be disclosed in writing at least 30 days prior to the change becoming effective. Effective January 1, 2025.
- **2024 Landlord Tenant Handbook**



# Contact Information

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**401-457-1106**



# Questions?

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