



Rhode Island
LEGAL SERVICES
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Housing Law Bulletin

Friday, April 17th, 2020

RILS is Needed Now More Than Ever

Based on statistics from earlier this month, Rhode Island is among a handful of states with the highest concentration of unemployment claims. This means that COVID-19 is creating a new tidal wave of poverty in Rhode Island. It also means that **Rhode Island Legal Services (RILS) is needed now more than ever.**

RILS' entire team is working remotely across the state to answer this call. Since this crisis began, RILS has ramped up publications with weekly bulletins on [taxes](#), [benefits](#), and [housing](#) and strengthened community partnerships to maximize our impact and influence (without halting individual client service). RILS will continue to ensure that low-income Rhode Islanders can access the legal help they need throughout this unprecedented public health crisis. We will get through this together thanks to your continued support.¹

¹ Readers are encouraged to review the underlying documents referenced here and reminded that this bulletin is for informational purposes only. It does not create an attorney-client relationship.

RECENT HOUSING NEWS

HUD Releases Guidelines for *Multifamily* Mortgage Payment Relief

In RILS' [last housing bulletin](#), RILS described mortgage forbearance available for single-family housing (i.e. 1-4 units). On April 13, 2020, the U.S. Department of Housing and Urban Development (HUD) released new mortgage payment relief guidelines relating to housing with 5 or more units (known as multifamily housing).

These guidelines allow a multifamily borrower of a Federal Housing Administration insured mortgage loan to request up to 90 days of mortgage payment forbearance, subject to certain requirements.



The forbearance period also extends a direct benefit to residential tenants of those landlords. During the forbearance period, the landlord cannot:

- Evict or initiate the eviction of a tenant solely for nonpayment of rent or other fees or charges;
- Issue a notice to vacate for nonpayment of rent or other fees until after the expiration of the forbearance;
- Charge a tenant late fees, penalties, or other fees based on nonpayment of rent; or
- Force a tenant to vacate a unit any sooner than 30 days following a notice to vacate.

Details can be [found here](#). And remember, forbearance is not forgiveness, get any agreement in writing, and be persistent as loan servicers are currently overwhelmed with customer requests.

HUD Temporarily Relaxes Several Administrative Rules to Keep People Housed

Last week, HUD waived important administrative procedures for tenants in, and administrators of, subsidized housing. While the HUD notice ([PIH Notice 2020-5](#)) is more than sixty pages long (including attachments) and contains numerous waivers not discussed here, **noteworthy changes include:**

- Housing authorities may now delay interim and annual tenant re-certifications (e.g. income and household composition verifications);
- Housing authorities can now conduct remote certifications (i.e. the “in person” requirement has been waived);
- Certain non-emergency housing inspection protocols have been relaxed to keep people in their homes; and



- Section 8 Voucher holders – who would automatically lose their vouchers if absent from their unit for more than 180 days – may be able to keep their voucher if they can show an extended absence was due to emergency circumstances.

HUD “strongly encourages” use of these waivers to keep people housed.

RESOURCES TO HELP YOU

As always, if you need help, our Providence office can be reached at 401.274.2652 and our Newport office can be reached at 401.846.2264. If you’d like to help, [donate here](#). Other helpful resources are available too. You are not alone.



Click the buttons below for other useful information:

**Center for Disease Control & Prevention
(CDC)**

**RI Office of the Governor,
Gina Raimondo**

**RI Department of
Health**

**RIAG COVID-19 Resource
Guid**

**US Department of Veteran
Affairs**

**Medicare & Medicaid
Resources**

[Social Security Resource](#)

[United Way Rhode Island](#)

[RI Coalition for the Homeless](#)

[RI Fair Housing](#)

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