

COVID-19 Financial Relief Programs and Policies: Housing – Rent and Mortgage Payments

This is an overview of COVID-19 relief programs as of April 8, 2020. Such information (here and elsewhere) is subject to change. When possible, seek original news sources to remain current.

Information for Renters

March 17 to May 17, 2020, RI courts are closed and not processing residential evictions.

HOWEVER:

- It is possible to get letters or legal papers from a landlord during this period.
- If the court approved a move out order **before March 17, it can be enforced**, though Gov. Raimondo is discouraging ALL evictions during the COVID crisis.

BOTTOM LINE:

- Anyone who thinks they may not be able to pay, or will be late with, April rent, communicate with your landlord today. Tell them what is going on.
- Keep evidence of efforts to pay rent (receipts or canceled checks). Track all conversations with your landlord about making payments or about your income.

If you have a Section 8 Voucher or another type of rental assistance:

- Contact the Housing Authority who issued the voucher or RI Housing at (401) 457-1125. To report a change in income to RI Housing due to coronavirus, email documentation to COVID-19incomeupdate@rihousing.com

Resources, contact info and answers to questions about your rights and/or eviction:

- Public housing residents call RI Legal Services: 401-274-2652, x 123
- Tenants in private rental housing call the RI Center for Justice: 401-491-1101

<https://www.ri.gov/press/view/37970>

FOR HOMEOWNERS

- On March 18, 2020, the federal government placed a 60-day hold on evictions and foreclosures for **single-family homeowners who have government-sponsored mortgages** (Fannie Mae, Freddie Mac, and FHA-insured).
- If your mortgage is not government-sponsored, or if you are not sure, immediately contact your individual lender to discuss your situation.

For **FREE** help accessing the above websites or with budgeting, controlling expenses and improving your credit, contact Donna Andreozzi, Money Sense Coordinator @ Community Care Alliance, 401-413-5209 or dandreozzi@CommunityCareRI.org