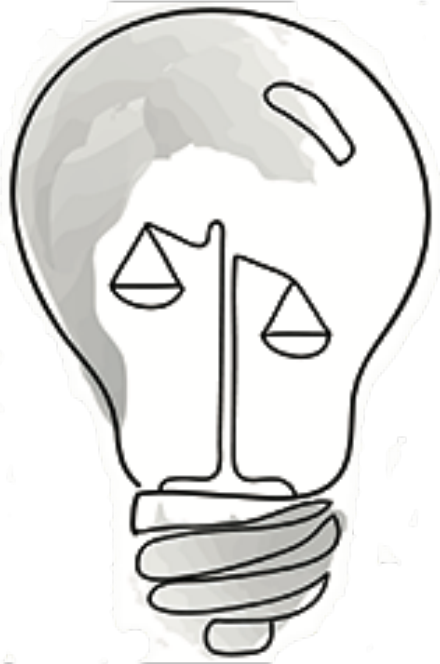




RHODE
ISLAND

COVID-19 Housing Strategy

Safe Harbor Housing Program



01

Launch date: 7/13/20

02

Goal: Safe Harbor is an eviction diversion initiative designed to help landlords and tenants to resolve nonpayment disputes outside of the traditional, court-based eviction process.

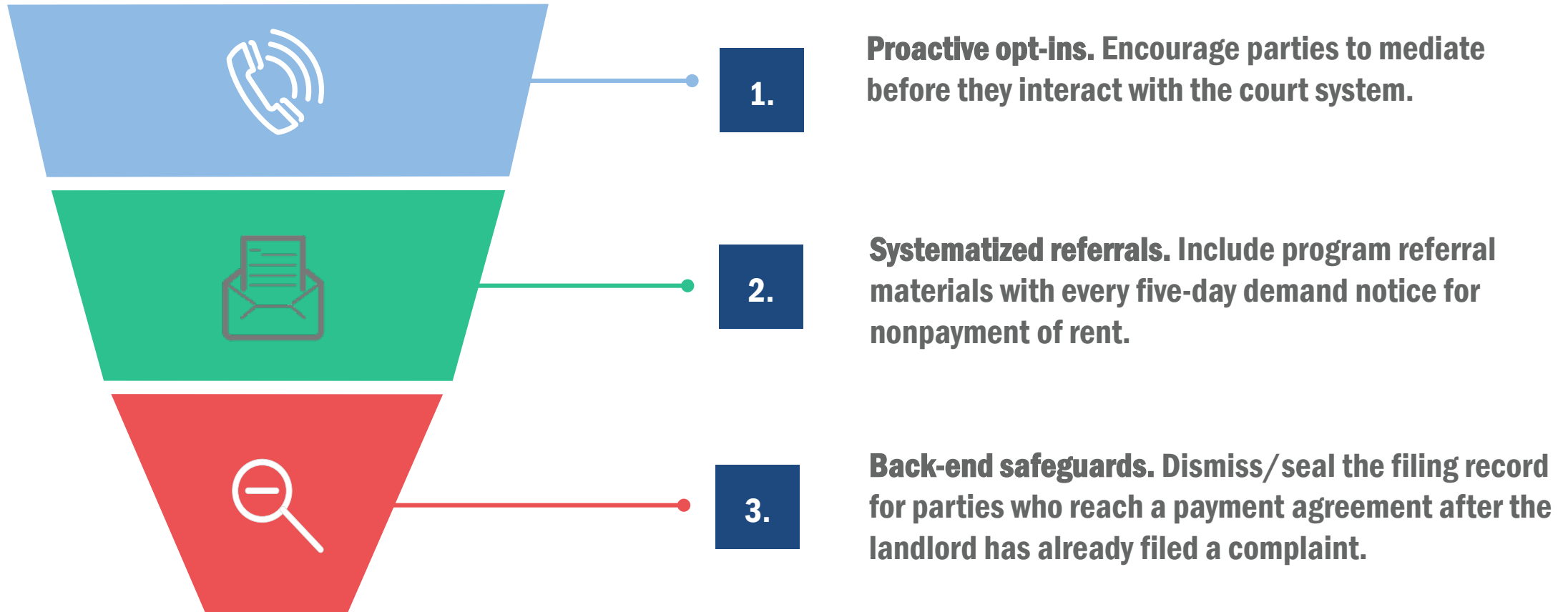
03

Budget: \$7 million (CARES Act)

- Includes \$200,000 for United Way to contract legal services for tenants who lack representation
- Will also support a dedicated project manager, 211 call center specialists, and support staff

Points of Entry

Program participation is not mandatory, but financial incentives and aggressive outreach should incentivize many parties to opt-in.



Eligibility

Eligible arrears are those accumulated on or after March 1st, 2020.

- To qualify as eligible, *tenants* must (1) have an annual income at or below 80% of area median income, adjusted for family size and (2) be in arrears because of financial hardship due to COVID-19.
- To receive program funds, *landlords* must (1) go through application process including verification and (2) enter into a payment agreement with the tenant and United Way.

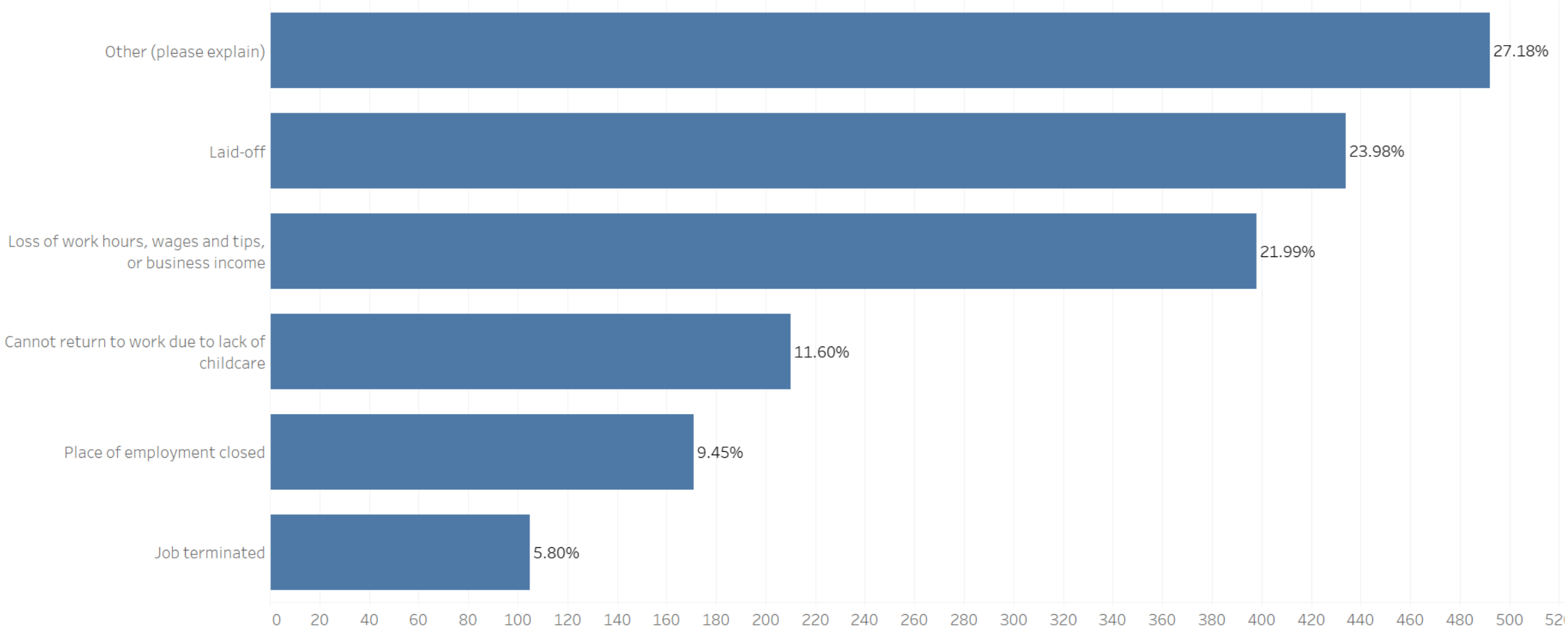
Eligibility, cont.

- Landlords receive program funds directly, once an agreement is approved
- Tenants may participate in the program once; a landlord may participate in each case that involves a unique tenant

80% Area Median Income Limits - FY2020	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
<i>Barrington, Bristol, Burrillville, Central Falls, Charlestown, Coventry, Cranston, Cumberland, East Greenwich, East Providence, Exeter, Foster, Gloucester, Jamestown, Johnston, Lincoln, Little Compton, Narragansett, North Kingstown, North Providence, North Smithfield, Pawtucket, Providence, Richmond, Scituate, Smithfield, South Kingstown, Tiverton, Warren, Warwick, West Greenwich, West Warwick, Woonsocket</i>	\$48,750	\$55,700	\$62,650	\$69,600	\$75,200	\$80,750	\$86,350	\$91,900
<i>Westerly, New Hopkinton & Shoreham</i>	\$50,050	\$57,200	\$64,350	\$71,500	\$77,250	\$82,950	\$88,700	\$94,400
<i>Newport, Portsmouth & Middletown</i>	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

Reasons why people cannot pay rent

Reason for Hardship



Compare and contrast: Safe Harbor v. HHRI

The two programs share similar eligibility parameters, but diverge in design and target population. Crossroads/United Way will coordinate data-sharing, and 2-1-1 update its referral procedures.

Housing Help RI

- Serves households with an array of instability risk factors (e.g., households that are doubled-up, currently homeless, exiting a public institution like foster care, etc.)
- Incorporates housing counseling/relocation assistance for those that need to move
- No legal services component or coordination with the District Court

Safe Harbor

- Narrowly focuses on settling rental arrears for tenants who are currently housed, but at-risk of eviction due to nonpayment
- Incorporates legal screening and services for tenants who lack representation
- Program will be rolled out in coordination with the District Court

Requirements

For Tenants

In order to determine eligibility the following documents are required:

For proof of residency:

- A current lease agreement or other proof of residency
- *If applicable*, a copy of eviction complaint and summons

Examples of acceptable documents for proof or residency include:

- A Photo ID with current address
- A recent utility bill with the applicant's name and address
- A personal check or bank statement with the applicant's name and address
- A current automobile or renter's insurance policy with the applicant's name and address
- A recent payroll check or W-2 with the applicant's name and address
- A recent letter issued by a state or federal agency with the applicant's name and address

Requirements

For Tenants

For proof of income:

For EVERY member of your household, please provide the following documents as applicable. You may be asked for additional information once a program officer has reviewed your application.

- Most recent pay stub for each job held currently or since March 1, 2020
- Social Security benefit letter
- Social Security Disability benefit letter
- Pension or Retirement Income (IRA, 401K, etc.) documentation
- RI Works Determination Letter
- Unemployment, Temporary Disability Insurance (TDI), Worker's Compensation or Temporary Caregivers Insurance (TCI) benefit letter
- Most recent bank statement for checking and saving accounts

Requirements

FOR LANDLORDS

In order to determine eligibility the following documents are required:

- Completed W-9
- Evidence of the rent owed, such as demand notices, bank statements, property management reports, or other written correspondence
- If available: copy of current lease agreement
- If applicable: copy of eviction complaint and summons
- If applicable: management company contract with property owner

Process Map

Failure to Resolve

Any tenant who either (1) can't convince their landlord to participate or (2) can't reach an payment agreement with their landlord should receive a "warm hand-off" to legal services and/or Housing Help RI, for potential relocation assistance.

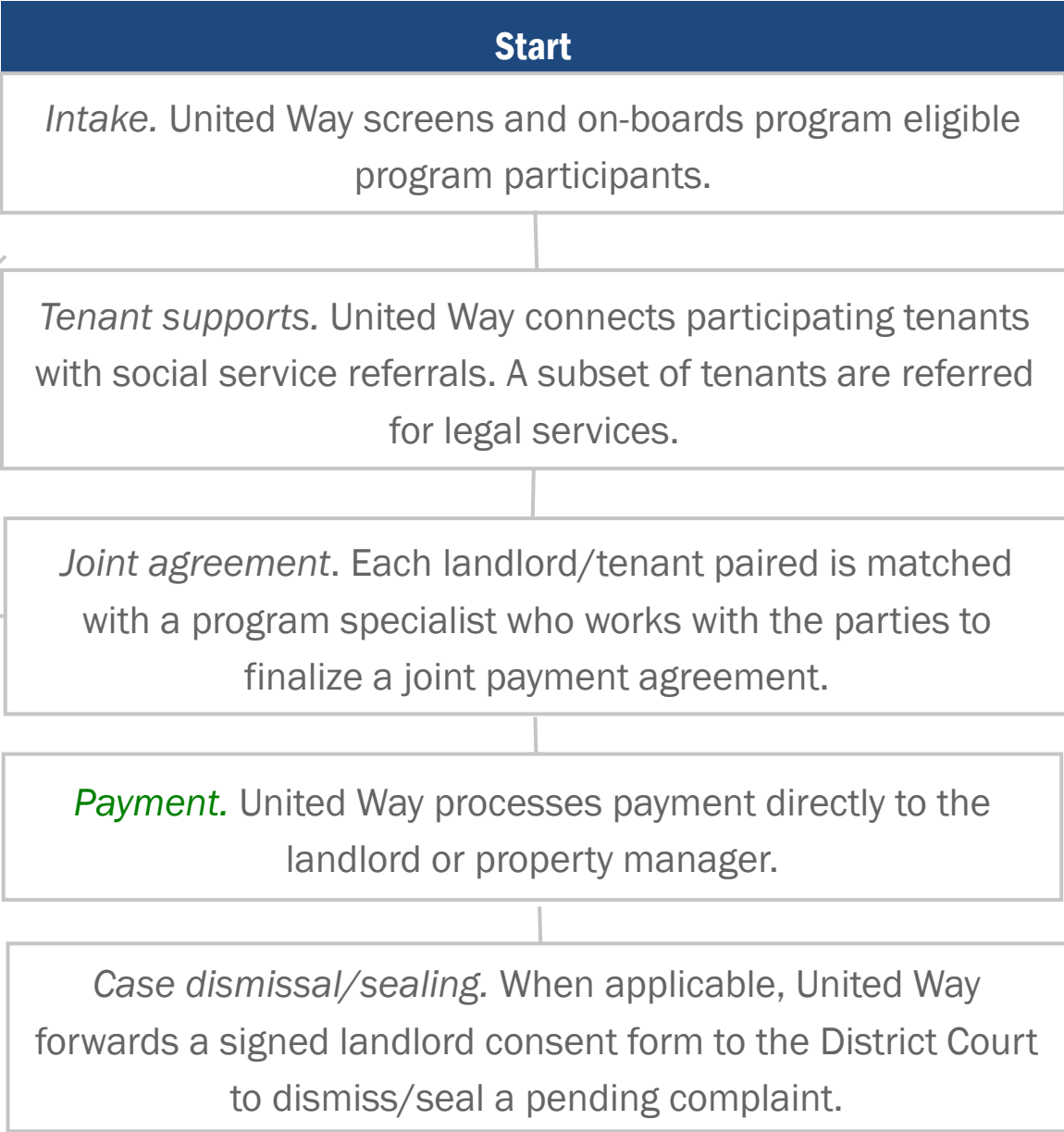


EXHIBIT 1

SAFE HARBOR HOUSING PROGRAM

Consent Form for Pending Civil Actions

Landlords do not need to file an eviction complaint or appear in District Court in order to participate in the Safe Harbor program. However, if you have already filed an eviction complaint against a tenant with whom you would now like to participate in Safe Harbor, please indicate the filing information in the table below.

Plaintiff/Landlord	Civil Action File Number
Defendant/Tenant	Attorney for the Plaintiff/Landlord

- While I finalize a Safe Harbor payment agreement, I authorize the District Court of Rhode Island to postpone the hearing currently scheduled for _____(original hearing date) until _____(new hearing date), or the first available date thereafter.
- Upon finalizing a Safe Harbor payment agreement, I agree to dismiss the civil action pending against the tenant on whose behalf I am receiving program funds. I further authorize the District Court of Rhode Island to seal the court file for the dismissed complaint.

After reading the foregoing terms, I agree and authorize the United Way of Rhode Island to forward this agreement to the District Court of Rhode Island on my behalf. I understand that my consent does not limit my statutory rights or ability to file a future civil action against the aforementioned tenant, or any other.

Appendix

