

Housing Law Bulletin

The Housing Law Center Remains Ready to Help!



Rhode Island Legal Services' ("RILS") Housing Law Center remains ready to help Rhode Island families through this ongoing and unprecedented public health crisis. While our physical offices are closed to clients in order to comply with the Governor's directives, our phone lines remain

open, we have attorneys ready to help, and we are continuing to monitor housing and foreclosure news as it unfolds. Recent updates are summarized below.

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 EVICTION & FORECLOSURE NEWS

Evictions Halted Until At Least April 17, 2020: As noted in the last bulletin, all Rhode Island State

As noted in the last bulletin, all Rhode Island State courts remain closed for Non-Essential Matters *until after April 17, 2020*. This includes non-emergency evictions. We also understand that executions (i.e. forced move outs) for landlord-tenant matters have stopped since our last update. If you have questions



about the court closures or your rights, or you are having problems paying

your utilities, you can consult **this resource**, which is also available in **Spanish**, or call RILS for more information.

<u>Initiation of Certain Foreclosures</u> <u>Suspended through May 17, 2020:</u>

We reported in the <u>last bulletin</u> that the initiation of foreclosures is suspended for 60 days (or through May 17, 2020) for certain



mortgages. This includes the initiation of foreclosure sales. *But not everyone is protected (at least not yet)*. A good summary of available relief, with additional details, can be found here.

FHFA offers incentive for Multifamily Properties to Suspend Covid-19 Evictions:

Last week the Federal Housing Finance Agency announced that Fannie Mae and Freddie Mac will offer multifamily property owners mortgage forbearance with the condition that they *suspend all evictions for renters unable to pay due to Covid-19*. More information about this development can be found at FHFA.gov.

Reminders from us at RILS Housing Law Center:

- Stay calm, positive, and patient as help is on the way
- Continue to adhere to the terms of your lease or mortgage if you can
- Maintain communication with your landlord or bank if you need help

Last Friday afternoon, a new \$2 trillion relief package was signed into law. This will result in new and different protections that will be summarized in upcoming bulletins. Stay tuned!

YOU CAN ONLY BE EVICTED BY COURT ORDER



With the courts closed to most evictions, it is important to remember that self-help evictions (or evictions done without a court order) are illegal. Sometimes landlords want to skip using the courts to get a tenant out. They might turn off

heat or electricity, or change the locks. If your landlord threatens to do any of those things, call RILS immediately.

Rhode Island's Landlord-Tenant Act (see R.I.G.L. 34-18-44) specifically prohibits self-help evictions; if your landlord tries to force you out he may be required to pay damages and your attorney's fees. See R.I.G.L. 34-18-34 (describing damages available). And any landlord engaging in a self-help eviction may also face arrest and/or criminal prosecution. See R.I.G.L. 11-44-26 (willful trespass). RILS is currently working with law enforcement to help ensure that police halt illegal evictions. Right now, even one illegal eviction can put a community at risk.

RESOURCES TO HELP YOU

We all know someone who has been impacted by this crisis. 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 more other useful information:

Center for Disease Control & Prevention (CDC)

RI Office of the Governor, Gina Raimondo

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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