



Rhode Island
LEGAL SERVICES
50 CELEBRATING FIFTY YEARS
Since 1969

Housing Law Bulletin

Wednesday, April 8th, 2020

RILS Housing Law Center is Still Here for You!



Over Rhode Island Legal Services' ("RILS") 50-year history, RILS has helped low-income Rhode Islanders through plenty of tough times. Now is no different. RILS' Housing Law Center phone lines remain open, our attorneys are working remotely and ready to help, and we are keeping you informed about rapidly changing housing and foreclosure news as it develops. Recent updates are summarized below.¹

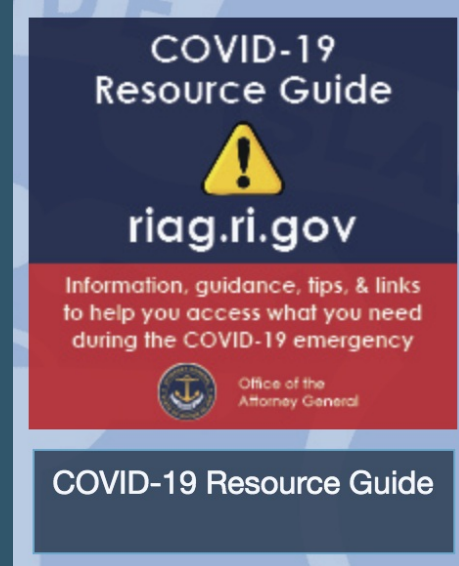
¹ Readers are encouraged to review the underlying documents referenced here and reminded that this bulletin is for informational purposes only. It does not create an attorney-client relationship.

RECENT HOUSING NEWS

Attorney General Peter Neronha Seeks to Halt Illegal Evictions:

As noted in our [last housing bulletin](#), RILS has been working to help ensure that police halt illegal "self help" evictions (or evictions without a court order). On April 7, 2020, Attorney General Peter Neronha issued guidance to law enforcement across the state underscoring that "self-help" evictions are illegal and can lead to

civil damages and criminal prosecution.



A copy of the press release relating to the guidance can be [found here](#). Remember, if your landlord threatens to change your locks, withholds critical services (like water or electricity), or takes other steps to get you out of your apartment without a court order, call RILS immediately.

120-Day Eviction Freeze on Certain Evictions:

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) became law. The CARES Act includes important protections for tenants and homeowners, including a moratorium on certain types of eviction cases for 120 days from the date the CARES Act became law. The eviction freeze is applicable to tenants living in “covered properties” and is [summarized here](#).

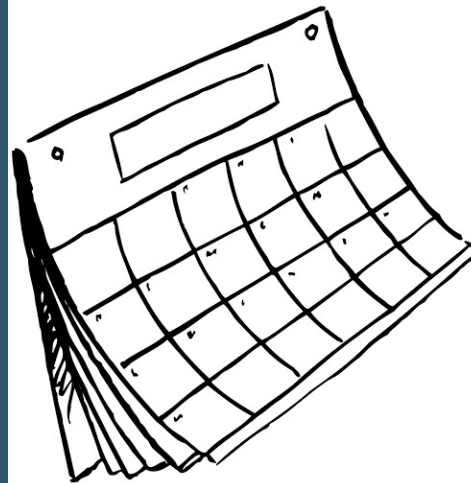


Importantly, the freeze applies only to new eviction actions for non-payment of rent. *Not everyone, and not every case, is covered.* Learn more about your rights from the resource referenced above or call RILS for more information. In the meantime, keep paying your rent and complying with your lease. If you have a problem paying your rent, or need help from your landlord, let them know immediately.

180-Day Payment Forbearance for

Government-Backed Mortgages:

The CARES Act provides mortgage payment forbearance for certain property owners. If you are unable to pay your mortgage because of COVID-19, you may be able to request a delay of your mortgage payments for 180 days (and possibly longer). But this is not mortgage forgiveness. *These amounts need to be paid back.* To find out more go to www.consumerfinance.gov.



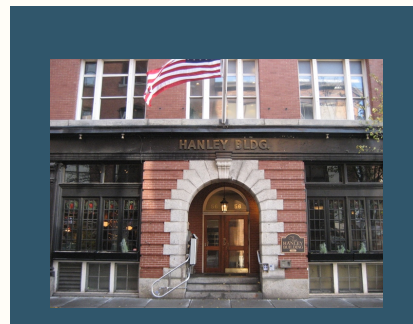
You should also talk to your loan servicer (the company that sends you your mortgage statement) about this and other available relief options. If you decide to delay your payments, talk to your servicer about when and how those deferred amounts must eventually be paid. Find out whether you may be expected to make a balloon payment, if you can make a payment plan, or if your loan term can be extended. You cannot simply stop making payments without first requesting forbearance from your loan servicer. RILS recommends that you keep paying your mortgage if you are able to do so. But if you are being denied your rights under the CARES Act, contact RILS as soon as possible.

Emergency Court Restrictions Extended Through May 17, 2020:

Today, the Chief Justice of the Rhode Island Supreme Court issued Executive Order 2020-09. In the Order, the Chief Justice extended measures first implemented last month (and previously set to expire after April 17, 2020) through May 17, 2020. This means that, subject to some exceptions set out [here](#), state courts are closed to non-emergency matters (including evictions) through May 17, 2020.

RESOURCES TO HELP YOU

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 Guide](#)

[US Department of Veteran Affairs](#)

[Medicare & Medicaid Resources](#)

[Social Security Resource](#)

[United Way Rhode Island](#)

[RI Coalition for the Homeless](#)

[RI Fair Housing](#)

Don't forget to follow us on Facebook and Twitter!



[Our Website](#)

[Donate](#)

Rhode Island Legal Services, Inc. is funded in part by the Legal Services Corporation ("LSC"). As a condition of the funding received from LSC, Rhode Island Legal Services, Inc. is restricted in certain activities in all its legal work, including work supported by other funding sources. Rhode Island Legal Services, Inc. may not expend any funds for any activity prohibited by the Legal Services Corporation Act, 42 U.S.C §2996 et. seq. or by Public Law 104-134. Public Law 104—234 §504(d) required that notice of these restrictions be given to all funders or programs funded by the Legal Services Corporation. For a copy of these laws or any further information, please contact: Robert M. Barge, Executive Director, Rhode Island Legal Services, Inc., 56 Pine Street, Suite 400, Providence, Rhode Island 02903; Tel. 401.274.2652.