



March 17, 2022

The Honorable Robert E. Craven, Sr.
Chair, House Judiciary Committee
Rhode Island State House
Providence, RI 02903

Re: Support for H7893

Dear Chairman Craven and Members of the House Judiciary Committee:

The Housing Network of Rhode Island (HNRI) is writing in strong support of H7893, which would require landlords to complete an application for rental assistance before filing an eviction action for nonpayment of rent.

HNRI is the State's membership association of 17 nonprofit community development agencies across Rhode Island. We currently serve as a subcontractor and partner of RIHousing and process applications for the state's emergency rental assistance program RentReliefRI. In our capacity as a RentReliefRI application processing site, we regularly see eviction initiations that could be avoided if the landlord had simply participated in the program.

In February 2022, NBC 10 reported that eviction hearings had more than doubled between December 2021 and January 2022, increasing from 277 to 558. Evictions are extremely destabilizing and have significant adverse impact on the wellbeing of the households experiencing them. The stress and trauma are disruptive to children's ability to learn, adults' access to employment and people's mental and physical health. Due to historic and current discriminatory practices, households of color and low-income households are evicted at disproportionately higher rates than their white or higher-income counterparts.¹ Rental assistance is a proven effective tool to keep tenants stably housed and avoid the disruption of an eviction.

With the current availability of emergency rental assistance, most evictions due to non-payment of rent are avoidable. By requiring landlords to participate in a rental assistance program prior to filing for eviction, issues of non-payment between landlords and tenants can be resolved sooner. In fact, many landlords agree to participate in the RentRelief program through informal courthouse negotiations as it ensures them a way to recoup rental arrears and they are guaranteed to receive the payment directly. Unfortunately by this time, the landlord and tenant alike have experienced the burden of time, money, and stress associated with the eviction court process.

¹ Megan E. Hatch & Jinhee Yun (2020): Losing Your Home Is Bad for Your Health: Short- and Medium-Term Health Effects of Eviction on Young Adults, Housing Policy Debate, DOI: [10.1080/10511482.2020.1812690](https://doi.org/10.1080/10511482.2020.1812690)

In the vast majority of RentReliefRI cases, the landlord is paid directly. This is beneficial because it removes the burden on the tenant to wait for a check in the mail and then have it cashed or deposited (an onerous process for tenants who are unbanked or underbanked), so they can pay their landlord. By requiring landlords to complete the application for rental assistance, H7893 will help prevent confusion on payment issuance in approved cases where the landlord would have otherwise confused and the check would have gone to the tenant.

Further, H7893 will maximize distribution of federal Emergency Rental Assistance funds and connect more people to the available assistance that will enable them to remain stably housed. As of March 16, 2022, Rent Relief has distributed \$138.9 million in assistance, with \$124.5 million going directly to landlords.² The deadline to distribute the remaining ERA1 funds is September 30, 2022; increased efficiency in delivering these funds will enable us to maximize distribution before the deadline.

Finally, engagement with RentReliefRI does not preclude the landlord from filing an eviction. A landlord can still file an eviction if the tenant's application for assistance is denied or 30 days have elapsed from the time the landlord submitted all required documents to the program, or for issues unrelated to non-payment.

In conclusion, we strongly support H7893 and urge the Committee to approve this bill for passage as soon as possible to ensure expedient deployment of Federal ERA funds.

If the Committee has any questions, I can be reached at 401-721-5680 ext 38 or mlodge@housingnetworkri.org.

Respectfully submitted,

A handwritten signature in cursive script that reads "Melina Lodge".

Melina Lodge
Executive Director

² Rent Relief RI Dashboard, <https://rihousing.com/rent-relief-ri-dashboard>