Policy Quicksheet

Solving the housing crisis will be a complex process. In the meantime, evictions punish people for the system's failure. Rhode Island needs to reform its eviction system. Here's how:

reforms in green = no upfront cost

I. Eviction Reform

- Right to Counsel in Eviction Cases: a right to representation keeps people <u>out of homelessness</u> and saves cities money. NYC estimated the program would save it \$300 million a year, and in 2017 became the first city to pass this <u>legislation</u>. <u>Many cities</u> have since followed suit. In Philadelphia, a \$3.5 million investment in Right to Counsel would save the city \$45.2 million down the line.
- 2. <u>H5075</u> & <u>S322</u>: these state-level bills will seal cases in which tenants win the eviction. Currently, public eviction records stay with people until death and blacklist tenants from the rental market.
- 3. Landlord and Tenant Education Programs: evictions are expensive for landlords, tenants, and taxpayers. Proactive outreach programs would inform tenants about their rights and responsibilities and teach landlords about eviction diversion tactics to avoid the cost of eviction altogether.
- **4. Proactive Social Services:** holistic and proactive social services should connect people with resources *before* landlords have to use the courts as a legal recourse. Currently, the state has no programs designed specifically to prevent eviction and keep people housed.
- **5. Standardized eviction notices:** eviction notices should inform tenants about their rights and available resources, be available in multiple languages, and be certified to prevent fakes.
- **6. Excused Absence:** making eviction hearings an excused absence will allow tenants to attend their hearing without jeopardizing their job security. Until this changes, tenants are currently asked to choose between keeping their home or their income.
- 7. Clarity around the right to appeal: it costs \$160 to file an eviction appeal, and appeals must be filed within 5 days of the hearing. Not only are tenants not informed that they have the right to appeal, they are not told that they can waive the fee as well.
- **8. Emergency rehousing funds:** evictions due to non-payment of rent are often caused by single unexpected financial burdens, like a medical bill or car breaking down. <u>Massachusetts'</u> program has ensured 4,205 families stayed in their homes.
- **9.** Open Eviction Data: researchers, policy makers, & service providers need access to up-to-date, statewide demographic data about evictions. Until then, we cannot know the full extent of the problem or effectively reach those affected.

II. The Housing Crisis

Evictions are a symptom of a larger failure: our broken housing system.

- Rent Stabilization: <u>DARE</u>'s ordinance would limit annual rent increases to 4%. Increases could be "banked" over several years. <u>New York</u>, <u>15 California cities</u>, and Washington, DC have had rent control for decades. Long-held aversion to the program is <u>shifting</u>. Rent control effectively provides <u>immediate help</u> to households in need. It can be beneficial to investors too.
- 2. H 7528 & S S 2301 to End Source of Income (SOI) Discrimination: Rhode Island and New Hampshire are the only states in New England that don't protect renters from source of income discrimination. With a voucher, tenants should be able to afford around 34% of apartments available online in Rhode Island, but SOI discrimination narrows the number of open apartments to 7%. The city of Providence is working to ban SOI discrimination in the state's capital. Support H 7528 & S 2301 to end source of income discrimination across the state.
- **3.** Limit Rental Application Fees: Massachusetts and Vermont have banned application fees altogether. California has a max of \$35/application. In Rhode Island, there are no limits to what landlords can charge for application fees and they are non-refundable. See what other states do here.
- **4. Certificate of Habitability:** in theory it is illegal to rent out apartments that do not meet minimum housing requirements. In practice this is very hard to enforce, and tenants bare the burden of reporting their unit's violations and unsafe living conditions. Calling code enforcement puts tenants at risk of retaliation from their landlord, such as evictions.
- 5. Streamline the Affordable Housing Application: each development has its own lengthy application. A centralized application for all affordable units receiving HUD funding, a "1-stop shop" for people or their caseworkers to access many forms of identification, and providing assistance in housing app assistance, like HOPE at Brown's HAC program, will help people access the few services that exist currently.
- 6. Build More Affordable Housing: developing affordable housing demands creativity and government support. Rhode Island must make housing a line item in the state's budget. The National Low Income Housing Coalition's database of city and state funded programs provides good examples of how other states finance affordable housing development. Tax Increment Financing (TIFs) are an underutilized mechanism for building affordable housing. Reforming the building permitting process, zoning, and building codes will decrease development costs.

- 7. **End homelessness:** Professor Eric Hirsch, in partnership with HousingWorks RI, published a blueprint for <u>ending long-term homelessness in Rhode Island.</u> His suggestions include:
 - a. Housing First
 - b. Phase-out the shelter system
 - c. <u>Invest in rapid re-housing</u>
 - d. Build and rehabilitate very low-income housing units
- 8. Place housing as a line item on the state budget: every year, housing funding needs to be renegotiated and passed, but the state should emphasize its commitment to housing needs, an increasingly pressing issue, by placing housing as a line item in its budget. In 2017, Rhode Island spent \$5.21 per capita in affordable homes, while Massachusetts invested \$100.12 per capita and Connecticut invested \$85.70.
- 9. **Appoint a housing czar in the state government:** there is no single governmental body in charge of developing a statewide housing plan and implementing it effectively. The state needs to act with efficiency and urgency. Having a state-level housing czar would establish housing policy leadership and direction.