



Rhode Island Home Repair Program Program Design

Overview:

The pandemic and the associated economic downturn has meant fewer households had the resources needed to make necessary home repairs and improvements. While small and cosmetic repairs can often wait, deferring major repairs, such as plumbing needs, can result in unsafe and unhealthy living environments and, eventually, the need for more expensive repairs and fixes.

To address this need, the State Department of Housing has development a residential rehabilitation program designed to assist properties in distressed areas in meeting their housing rehabilitation needs, allowing them access to decent, safe and healthy housing. Following is an overview of the program design.

Application process: Applications will be accepted for eligible properties on a rolling/ongoing basis. Available funds will be obligated first-come, first-served. Incomplete proposals will not be deemed received until all necessary documentation has been provided.

Target Properties: The program will serve properties located in qualified census tracts (QCTs) and primarily occupied by households at or below 80% of AMI. QCTs are those census tracts where the majority (greater than 50%) of the households are identified as at or below 65% of AMI. A map and list of eligible areas is available.

Note that both homeowner-occupied and rental-occupied structures are eligible provided a majority (greater than 51% of units or at least one-unit in a two-unit structure) of the occupants of the structures at completion of rehabilitation meet income guidelines.

Target Population: The primary population served by this initiative will be households at or below 80% of Area Median Income (AMI) who reside in Qualified Census Tracts (as referenced above). Income will be calculated using HUD guidelines for comparable programs. A chart of income inclusions/exclusions has been attached as Appendix A.

Targeted Subpopulations for Outreach:

Outreach for this initiative will prioritize older Rhode Islanders and those with disabilities.

Terms: Assistance will be provided in the form of a grant, with protections as identified below. Properties with 1-2 units may apply for up to \$50,000 to address eligible, documented repairs while properties with 3-4 units may apply for up to \$75,000 to address eligible, documented repairs. Exceptions to these limitations may be granted, at the discretion of the Department of Housing, to account for specific and exceptional rehabilitation needs of a property, such as lead hazard reduction, accessibility improvements and major building system repairs.

Long-Term Affordability/Protection Provisions:

5-Year liens will be placed on properties assisted. If the property is conveyed (sold/transferred) within the term of this lien, funds provided must be repaid.

Rental: If rental properties are assisted, the rents charged must be affordable to the occupants. For these purposes, "affordable" is defined as at or below FMR. This restriction will remain in place for the term of the lien/protection. Recipients of assistance may not evict tenants for reasons other than "just cause" for the term of the lien.

Eligible Activities: Eligible rehabilitation activities must address health, safety or accessibility issues or major deficiencies in building systems. A non-exhaustive list of such improvements includes:

- Electrical;
- Heating;
- Energy improvements;
- Accessibility improvements;
- Roofing repair/replacement;
- Lead hazard reduction/health housing repairs;
- Plumbing improvements; and
- Improvements addressing other major building components.

All rehabilitation costs supported must be deemed necessary and reasonable. The scope of rehabilitation may not include purely cosmetic or luxury items.

Inspections: Pre- and Post- inspections of properties assisted will be conducted to assure all planned

rehabilitations are necessary and meet eligibility requirements referenced above.

Contractor Procurement:

The administrative agency will assist the household in procuring a contractor(s) to conduct rehabilitation work. The lowest responsive bid must be selected. If a homeowner selects other than the lowest bid, the difference between the lowest responsive bid and the bid selected must be paid by the applicant. A contract will be executed between the applicant (homeowner) and the administrative agency. A contract will be executed between the Contractor and the homeowner, with the assistance of the Administrative Agency.

Administrative Agency:

The Department of Housing will procure an entity to administer this housing/residential rehabilitation effort on behalf of the State. This entity will be selected through a competitive RFP/RFQ.

The Department of Housing may utilize the selected vendor to administer similar housing/residential rehabilitation effort(s) funded by other sources such as, but not limited to, the Community Development Block Grant program.

The Administrative Agency will be compensated for administrative costs at up to 10% of total project rehabilitation costs.

Coordination/Incentives:

The Administrative Agency for this initiative will attempt to coordinate these resources with other rehabilitation resources available in the State, including lead hazard reduction and energy efficiency/weatherization funds.

The Administrative Agency will encourage applicants of rental properties to lease vacant units to households experiencing homelessness.

Updated 10/20/23

METROPOLITAN AREA: Providence-Warwick, RI-MA MSA

COUNTY OR	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Bristol Count	6136	6138	6139.01	6140	6402.01	6402.02	6403	6404
	6412	6413	6414	6419	6420	6422	6506	6507
	6513	6514	6517	6518	6519	6523	6524	6525
Kent County,	203							
Newport Coui	402	405						
Providence C	1.01	2	3.01	3.02	4	5	6	7
	14	17	18	19	20	26	27	29
	110	111	141	147	151	152	153	160
	176	179	180	181	183			
	Washington C	501.03	515.04					
