



Housing Assistance Program Information Packet

The Housing Assistance Program is designed for eligible tenants/homeowners who are experiencing financial hardship due to COVID-19, and are at risk of eviction or foreclosure that might result in becoming homeless. Owner occupied landlords are eligible for this program and may also initiate on behalf of their tenants.

Type of Assistance

Tenants:

- The Housing Assistance Program will provide up to three (3) months in rent to stay in current unit.
- Approved assistance payments will be issued directly to landlords.

Homeowners:

- The Housing Assistance Program will provide up to three (3) months for mortgage payments to avoid foreclosure.
- Payments will be made to the provider of such services on behalf of an individual or family, and not directly to an individual or family.

Eligibility

Tenants:

- Rent an apartment in East Providence
- Be or have been unemployed or underemployed beginning March 1, 2020 or after due to the pandemic (retirees exempt)
- Have been current on rent payments as of March 1, 2020
- Have less than \$5,000 in nonretirement, liquid assets. Nonretirement, liquid assets include bank accounts, stocks, bonds, investments and cash value of life insurance
- Meet household income limits

Homeowners:

- Own a one-to four family property or condominium in East Providence

- Be or have been unemployed, underemployed, or not receiving rent beginning March 1, 2020 or after due to the pandemic (retirees exempt)
- Have been current on mortgage payments as of March 1, 2020
- Have less than \$5,000 in nonretirement, liquid assets. Nonretirement, liquid assets include bank accounts, stocks, bonds, investments and cash value of life insurance
- Meet household income limits

Total Gross Household Income Must Be Under the Limits Below

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$48,750	\$55,700	\$62,650	\$69,600	\$75,200	\$80,750	\$86,350	\$91,900

How is Household Income defined?

- Household income consists of current gross income from all sources including social security, pension, salaries, wages, interest income, rent, unemployment benefits, etc.
- Household size is the number of people who live in the home or housing unit regardless of relationship.

Examples of Financial Hardship:

- Household members may have been laid off, terminated, loss of hours, lost wages or business income, or been unable to work due to quarantine or a lack of childcare, or had an extraordinary unreimbursed medical expense exceeding 7.5% of one's adjusted gross income for the year.
- Applicants should prepare a short explanation of how COVID-19 has caused a financial hardship that has put them at risk of eviction or foreclosure.

For more information or to apply:

Call the Community Development office at (401) 435-7536, visit us on-line at www.eastprovidenceri.gov under Departments/Community Development, or email jcollins@eastprovidenceri.gov or dbachrach@eastprovidenceri.gov