

## **MADLINE WALKER BILL QUESTIONS AND ANSWERS**

- **What efforts will Rhode Island Housing make to assist the taxpayer?**

**As outlined in the attached flowchart of the tax sale process, Rhode Island Housing will provide outreach efforts to owner occupants of residential properties containing three or fewer units. These efforts will include but are not limited to counseling, referral to financial, legal and social service providers, as well as community agencies. When all efforts have been exhausted and where appropriate, Rhode Island Housing will exercise its right of first refusal to purchase tax liens.**

- **What is the timing of the required notices to the taxpayer, Rhode Island Housing and the Department of Elderly Affairs?**

**The amendment to the law as outlined in Title 44 Chapter 44-9 Section 44-9-10 of the RIGL requires that notice be sent to the taxpayer and Rhode Island Housing via first class mail not less than 90 days before the date of sale or adjournment. A second notice must be sent to the above parties via certified mail not less than 40 days before the date of sale or adjournment.**

**It also requires that in the event that the person to whom the property is taxed is listed in the tax records as having applied or been granted a property tax abatement based on age of the taxpayer, then notice shall be sent to the Department of Elderly Affairs via certified mail as described above.**

- **Do the amendments to the law limit the notice requirements to 1-3 family owner occupied properties?**

**While the law provides Rhode Island Housing the right of first refusal to purchase owner-occupied 1-3 unit residential dwellings, it is silent on the notice requirement therefore taxing authorities will provide notices for all properties in tax sale. Rhode Island Housing must review the notices to determine if possible which properties are owner-occupied 1-3 unit residential dwellings.**

- **When will Rhode Island Housing provide notice to the taxing authority of its intent to exercise its right of first refusal?**

**In accordance with Title 44 Chapter 44-9 Section 44-9-8.3 of RIGL, Rhode Island Housing will notify the collector of its intention 10 days before the date of sale or adjournment.**

- **In the event Rhode Island Housing acquires a tax lien will title remain in the name of the owner or be transferred to Rhode Island Housing?**

**In accordance with Title 44 Chapter 44-9 Section 44-9-12(d) of RIGL, Rhode Island Housing will provide notice to the tax collector of its intent to take the property in its own name for the purpose of monitoring the status of future tax payments and providing adequate information for title purposes.**

- **When will Rhode Island Housing file a petition for foreclosure of redemption for tax liens acquired?**

**After all efforts to collect payment of funds advanced to purchase the tax lien have been exhausted and in accordance with Title 44 Chapter 44-9 Section 44-9-25(c) of RIGL, Rhode Island Housing will file a petition for foreclosure redemption after 5 years from the sale of the property for taxes.**

- **What is the role of the advisory board?**

**In accordance with Title 44 Chapter 44-9 Section 44-9-8.3 (b) of RIGL, the advisory board made up of one person from the following agencies: Rhode Island League of Cities and Towns; Consumer Credit Counseling Services; Rhode Island Legal Services; the Housing Network of Rhode Island; the Urban League of RI; and the Center for Hispanic Policy and Advocacy shall provide advice and recommendations to the governing board of Rhode Island Housing regarding the corporation's activities under this section. To date the board has convened one meeting and intends to meet at least quarterly to review activity under the law.**

- **Will the taxing authorities enter into repayment arrangements with taxpayers?**

**Rhode Island Housing encourages taxing authorities to continue their efforts to work with homeowners facing tax sale including making payment arrangements.**

- **Can taxing authorities provide electronic data to Rhode Island Housing?**

**Rhode Island Housing encourages the use of electronic data transmission. Attached you will find file specifications and contact information to discuss this option. Rhode Island Housing has created a database in which each taxpayer who is offered assistance through this program will be tracked. Use of electronic data will enable a more efficient process for all parties involved.**

- **What are the reporting requirements under the law?**

**In accordance with Title 44 Chapter 44-9 Section 44-9-10 (e) of RIGL, the Department of Elderly Affairs shall submit an annual report to the governor, the speaker of the House of Representatives, the Senate President and the Secretary of State.**

**Rhode Island Housing will also develop reports detailing activity by taxing authority. These reports will be provided to officials and the advisory board as needed.**