

Cranston, Rhode Island Institutes New Foreclosure and Eviction Ordinances

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The City of Cranston, Rhode Island will be passing its own foreclosure/eviction ordinances as soon as Monday, October 19, 2009. While similar to the recently enacted Providence ordinances, they are sufficiently different that new procedures must be used.

Following the lead of Providence and Cranston, it is highly likely that many others of the 39 municipalities in Rhode Island will enact their own local ordinances. Although the ordinances to date are likely unconstitutional and impermissibly interfere with the state statutory foreclosure and eviction laws, no lender has yet challenged them. To date, the General Assembly has not attempted to rein in the cities and towns by preempting these ordinances. Accordingly, lenders in Rhode Island will be dealing with a multitude of conflicting state and municipal laws and the attendant increases in timeline delays and costs.

[For copies of the Cranston ordinances, click here.](#)

[Click here to review the PS&H e-alert regarding the Providence ordinances and find a link to a copy of the Providence ordinances.](#)