

REOPENING RI

Rhode Island Department of Business Regulation Presentation to House Corporations

Elizabeth M. Tanner, Esq. Director

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Broad Overview

- Pre Phase I
- Face Masks/Coverings
- RIDOH/DBR sharing of info
- Phase I
- Phase II
- Complaints/Compliance= Task Force
- Banking
- Foreclosure
- Insurance
- Construction
- Contact Info

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Pre Phase I

- Answering questions:
 - Am I open/closed
 - Where to do I find....
 - Needing resources: DLT and Commerce
 - Receiving on average 200-600 inquiries per week
 - One example of dedication of team: 425 calls/emails responded to between 3pm Saturday and 9pm Sunday
- Shifted to:
 - Complaints: Focused on sick employees, fear of working
 - Wide variety of needs across all of state government
- 1075 inspections for face masks based on new DBR regulation
 - Critical retail: 94% compliance pre Phase I (April 18th-May 12th)

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Face Mask/Coverings

- Legal Status via:
 - Executive Order 20-30 and Safe Activities regulations require cloth face coverings with exceptions for those:
 - Under age two
 - Developmentally unable to comply
 - Where doing so would damage health
- Mask Availability Issues:
 - Initially concerns re: PPE
- Efforts to follow up on request for face masks
 - RI Manufacturers active in creation
 - Masks provided free to businesses via Chambers of Commerce

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Face Mask/Coverings

- Number and nature of complaints from public:
 - 5% of customers complain about other customers not wearing masks
 - 10% of customers complain about employees not wearing masks
- Compliance Rates: current
 - 96.7% customers
 - 95.5% employees
- Any unannounced compliance checks conducted?:
 - 3500 inspections between April 18 and June 4
 - All unannounced
- Penalties issued for non compliance: None

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RIDOH/DBR sharing of info

- DBR was receiving rumors of sick workers immediately
- Started sharing with RIDOH
- Involved Polaris to focus on manufacturing specifically
- DBR assisted in finding contact info for all businesses that had positive cases
- RIDOH responds to the business owner
- Now provide daily report to RIDOH with rumors, RIDOH responds

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Phase I- Started May 9:

- Analysis:
 - Formalized the DBR structure as a call center with relationships across all of state government
 - Formalized inspection process with checklist based on regulations
- Inspections on full health and safety regs started May 16
- Dedicated team of people on full and part time basis working days, nights and weekends
- Creation of Task Force

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Complaints/Compliance= Task Force

- **Mission:** To help slow the spread of COVID-19 through:
 - Addressing the general public's COVID questions and concerns
 - Collecting and analyzing data to help inform policy decisions
 - Educating businesses on all COVID-related issues as they pertain to their specific industry
 - Issuing citations and compliance orders for COVID-related offenses
- **Address Public Questions:** Task Force members answer hundreds of emails and calls weekly from RI citizens that have COVID-related questions, concerns and complaints.
- **Educate:** Task Force members review all EOs, regulations and industry-specific guidance documents so that they are equipped to inspect businesses to help them understand the requirements they must comply with to reopen, and stay open, in a safe manner.
- **Enforce:** Members of the Task Force will issue violations and compliance orders to businesses if/when necessary. However, the priority is always to educate during initial inspection, revisit business to ensure any previous deficiencies have been corrected and enforce only if a business is unwilling to comply or cooperate.

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Complaints Compliance= Task Force Update

- Front End Call Center and Case Management:
 - 18 Full and Part time DBR employees dedicated to responding
 - Assist with guidance or connecting businesses with POC at other agencies
 - Listening
 - Requests inspections, contact with local police when necessary
- Inspections:
 - 23 part time DBR employees across fire, building and commercial licensing
 - Utilized a pool of 18 Lottery employees 7 days a week- until Twin River opens
 - New inspectors being procured
- Enforcement:
 - DBR and RIDOH legal work together
 - Fully informed and sought guidance with AG's Office
 - Arranging working relationship with State and Local Police

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Complaints/Compliance: Task Force Stats

- Over 4000 Inquiries via phone/email
- 94% completion rate for those that can be tracked
- Nature of the inquiries changes every few days
- Changing to a new software to be able to better track all data points in one place

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Phase I Inspections Checklist

- Face Mask Customers
- Face Mask Employees
- Guidance reviewed
- Cleaning
- Social Distancing/Capacity
- Employees screened
- Control Plan
- Signage/Posters

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Phase I: Stats

- Compliance, Inspections, Participation rates for:
 - Outdoor dining:
 - 44 inspections by DBR
 - Only having signage/posters and having a written plan were below 80%
 - 100% on cleaning and 99.3% on employee masks
 - Retail
 - 1386 inspections by DBR
 - Only having signage/posters and having a written plan were below 60%
 - 95.6% and 96.7% for employees and customers wearing masks

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Phase I: Enforcement

- Established Enforcement Structure
- No enforcements as of today
- Re-Inspections
 - 22 this week
 - 6 continued not to pass
 - Will call business owner and re-inspect next week

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Phase II: Focus for Inspections

- Completing focus on retail
- Inspectors trained on new regs Tuesday
- This week was focused on re-inspection of those that scored low and refused first inspection
- Began restaurant inspections today
- Followed by bars, cosmetology, fitness in the coming weeks
- Always:
 - Complaint driven
 - Requested: By location or industry

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Phase II: All Government Task Force

- Overall:
 - Serves as the initial Point of Contact/Call Center for all establishment based complaints.
 - Will work with appropriate state/local agencies to address or DBR will handle
 - Other state agencies can utilize DBR's Inspection and Enforcement process
- Specifically:
 - Child care businesses: DHS oversees- working directly with them
 - Cosmetology: RIDOH oversees- working directly with them
 - Entertainment & Recreation: Depends on variety of factors, case by case basis

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Banking

- DBR only regulates state charters:
 - During this emergency we partnered with RI Bankers Assn to get guidance to all banks and branches in RI – whether state or federal charters
 - Weekly calls to triage questions and evaluate issues
- This was not a financial emergency:
 - Intent to make sure citizens understood their money was safe in insured institutions and was still available during the emergency
- Banks never closed:
 - All were offering ATMs and walk up services
 - Most were offering appointment only lobby services
 - Lobby closures (for both state and federal) are being monitored by DBR
 - Current lobby closures related to cleaning and sanitizing
 - Concern over mask wearing (normally not allowed), however, making procedural accommodations to allow masks for customers

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Banking Accommodations

- DBR Issued bulletin asking Banks and Credit Unions to work with customers as follows:
 - Waiver of fees (ATM, Overdraft, last payment, early withdrawal)
 - Increasing daily limits
 - Ease restriction on out of state or noncustomer checks
 - Offering payment accommodations on loans (allowing deferral of payments)
- No complaints that appropriate flexibility is not being provided
- Provided guidance that our financial exam process will recognize that these types of accommodations were requests so that it will not effect our evaluation of safety and soundness
- Premium Finance – issued bulletin:
 - Feedback is that this has assisted in some but not all cases

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Foreclosure Issues

- Mortgage deferral built into CARES Act for federally backed mortgages
- Our state chartered banks and credit union (as well as some federal charters) have all pledged to:
 - Offer a 90 day grace period for residential mortgage payments
 - No report to credit agencies for consumers taking advantage of grace period
 - Moratorium on initiating foreclosure or evictions for 60 days
 - Waive or refund mortgage related late fees and other fees as long as allowed under federal law for 90 days
- Issued bulletin on Foreclosure Mediation – the end of the deferral agreement with be the trigger for the mediation notice

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Insurance Issues

- Issued bulletin asking insurers to work with customers
 - Payment plans
 - Additional time before cancellation
 - Electronic claim payments
- Due to decreased activity insurers have decreased rates
 - Auto because of miles driven
 - Other types because of lower risk
 - This was not required and we are monitoring the effect
- Producer Licensing
 - Testing Centers closed – people ready to start work could not get professional licenses
 - Issuing temporary resident licenses
 - Centers have now opened under Phase 1
 - Working on remote testing – launch in summer

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Other Insurance Issues

- Telemedicine:
 - Executive Order and OHIC bulletin for health benefit plans
 - DBR bulletin for workers comp
- Insurance Producers:
 - Testing Centers and background checks closed
 - Both have subsequently opened but backlog
 - Issuing temporary licenses for residents who have completed prelicensing
 - Working on remote exams and assisting residents to get testing center appointments
- Motor Vehicle Damage Appraisals:
 - Temporarily allowing remote for duration of emergency
 - Request of both insurers and auto body shops who did not want to risk infection

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Construction

- Impact of new guidelines on the Industry:
 - Changes: Follow guidance to screen workers, stagger shifts, clean tools, etc.
 - Residential: Estimate it could take 1-2 months longer to finish a home- (RI Builders Association), affected by fears of workers entering homes
 - Commercial: Impact is unclear, too much uncertainty on economy and return to normal- (Associated General Contractors)
 - Permitting services: State and Local
 - Web based E-Permitting= ZERO pause in permitting
 - Working from home, Fire inspectors were able to cut plan review time by 66%
 - Only 28 municipalities on e-permitting, encourage requiring all 39 to use
 - 11 without e-permitting had delays, needed to find solutions, etc.

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- Inspection services
 - State:
 - State Building Office are now limited to 1-1 contact, gloves, etc.
 - Utilize technology to allow for virtual or photographic inspections, zoom meetings
 - Both State Fire and Building increased the number of inspections done on a monthly basis
 - Local: Not much change- using technology, less personal contact (RIBOA)
- Impact of shutdown to local zoning and planning projects due to lack of meetings
 - Zoom

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- Impact of shutdown to local zoning and planning projects due to lack of meetings
 - Free Zoom provided to every municipality by DBR
 - Allows up to 10K viewers
 - Comes with free customer service assistance
 - Guidance document specific to RI provided by state
 - 1 training took place, planning another specific to concerns
 - Municipalities:
 - Embraced technology: Have conducted many Zoom meetings in place of in person planning and zoning
 - Have been hesitant, but are following the guidance documents and trying hard
 - Have been reluctant to try at all

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Contact Info

- Hotline for COVID-19 questions, complaints, needs:
 - Dbr.ri.gov (online form)
 - 401-889-5550
- Reopeningri.com
- Liz.tanner@dbr.ri.gov