



Homeowner Assistance Fund
RHODE ISLAND

Homeowner Assistance Fund Rhode Island (HAF-RI)
Mortgage and Housing Assistance

Community Engagement Toolkit

v.01.2022

For more information, visit www.HAF-RI.com





The COVID-19 pandemic has left many Rhode Island homeowners struggling to pay their mortgage and housing costs.

Fortunately, there is good news for Rhode Island homeowners with the recent launch of a new statewide mortgage assistance program, Homeowner Assistance Fund Rhode Island (HAF-RI), which provides mortgage and housing assistance for eligible families negatively impacted by the unprecedented loss of jobs and income due to COVID-19.

The success of this new program relies on homeowners knowing about the program and how they can apply. We hope that you will partner with us to ensure that homeowners in every community are fully aware of this important opportunity.

We have developed this HAF-RI Toolkit, which we hope that you will use in communicating about the program and sharing with your networks. We've included everything from sample social media posts, talking points, a program one-pager, and information you can share on your website(s) and/or newsletters.

We look forward to working with you to ensure Rhode Island homeowners have the tools, resources and information they need to stay stably housed.

Sincerely,

Carol Ventura
Executive Director of RIHousing

Social Media Posts

Mortgage Assistance for eligible Rhode Island Homeowners Available Now.

Are you a Rhode Island homeowner experiencing financial hardship due to the COVID-19 pandemic? You may be eligible for mortgage and housing-related assistance through a new, statewide program. The Homeowner Assistance Fund Rhode Island (HAF-RI) is now accepting applications for eligible Rhode Islanders. Learn more and apply at www.HAF-RI.com

Funds are now available to provide mortgage and housing-related assistance to help eligible RI homeowners maintain housing stability. Applications are available on www.HAF-RI.com

Behind on mortgage or other housing-related expenses due to COVID-19? Visit www.HAF-RI.com for information on a new, statewide assistance program available for eligible RI homeowners.

The Homeowner Assistance Fund Rhode Island (HAF-RI) provides mortgage and housing-related assistance to help eligible homeowners maintain housing stability. Learn more: www.HAF-RI.com

A new, statewide assistance program is available for eligible RI homeowners. Visit www.HAF-RI.com to learn more about program guidelines and what you need to know to apply.

MORTGAGE ASSISTANCE NOW AVAILABLE: Visit www.HAF-RI.com to learn more.

Website/Newsletter Copy

Have You Heard about the Homeowner Assistance Fund?

The COVID-19 pandemic has resulted in thousands of Rhode Island homeowners falling behind on their mortgage payments and housing-related expenses.

RIHousing recently launched the Homeowner Assistance Fund Rhode Island (HAF-RI) program, which will help eligible Rhode Island homeowners remain in their homes.

The **Homeowner Assistance Fund (HAF)** is a new federal program to help homeowner households who have fallen behind on their mortgages and other housing-related expenses as a result of COVID-19 to catch up on their overdue bills and remain in their homes. RIHousing is administering the program on behalf of the state of Rhode Island.

Individuals looking for more information, application assistance or answers to frequently asked questions about the program should visit: www.HAF-RI.com.

Download the one-pager [here](#).

Assistance Now Available for Rhode Island Renters and Homeowners!

Rhode Island renters and homeowners have felt the brunt of job losses and financial hardship due to COVID-19. Fortunately, there are two new financial assistance programs available statewide.

Visit www.rihousing.com for more details.

Speaking Points

Program Overview

- The Homeowner Assistance Fund Rhode Island (HAF-RI) program can cover mortgage arrearages, mortgage payments, utility arrearages and other housing-related costs such as overdue property taxes or condo fees for eligible applicants.
 - Rhode Island has received \$50 million in HAF funds for struggling Rhode Island homeowners.
 - Launched January 2022
 - Homeowners may be eligible to receive up to 24 months of assistance.
 - Funding is available until September 30, 2026 or until funds are depleted.
 - Applicants must meet certain income limits and eligibility requirements.
 - Rhode Island homeowners who meet the eligibility requirements are encouraged to apply.
 - The program is available statewide.
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Importance of new federal homeowner assistance funds

- The COVID-19 pandemic has resulted in thousands of Rhode Island homeowners falling behind on their mortgage payments and housing-related expenses.
 - These funds come at a critical time for Rhode Island families.
 - Many Rhode Island homeowners are struggling to make their mortgage payments as a result of the COVID-19 pandemic and forbearance protections for many homeowners have or will soon be expiring.
 - The HAF-RI program provides vital resources for struggling Rhode Island homeowners and is a critical tool to help ease the pain of the pandemic felt by families and individuals across our state.
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Speaking Points

Eligibility

Homeowner applicants must meet all of the following criteria to be eligible for assistance:

- Household income must meet certain income limits which varies by household size. Income limits available online at www.HAF-RI.com
 - Must own and occupy a 1 to 4-unit residence in Rhode Island.
 - Must have experienced a COVID-19 related financial hardship after January 21, 2020.
 - A financial hardship is a material reduction of income or material increase in expenses.
 - Unemployment of mortgagor or other household members who contributed significantly to household income prior to January 21, 2020 is considered an eligible hardship.
 - Original mortgage balance must have been less than \$548,250.
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How to Apply

Visit: www.HAF-RI.com

- Homeowners can go online to review the eligibility criteria and view the documentation needed.
 - Applications are accepted via one, user-friendly portal.
 - Program FAQs can be found online at www.HAF-RI.com
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