

United States Department of the Treasury

HAF Annual Report

Submitted by Paul Dion

Rhode Island - HAF AR 2022

Participant Information:

Entity Name	Rhode Island
Type of Recipient	State/DC
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City	Providence
State	Rhode Island
Zip	02908

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/15/2022 4:47 PM
Submitted by	Paul Dion, paul.l.dion@doa.ri.gov
Certified by	Paul Dion

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Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$32,918.38
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3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Tri-County Community Action Agency	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Washington Trust	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Center for Southeast Asians	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rhode Island Housing Resources Commission	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Housing Network of Rhode Island	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wells Fargo	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NAACP RI Chapter	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rhode Island Mortgage Bankers Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Progreso Latino	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
League of Cities and Towns	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rhode Island Legal Services	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Rhode Island Tax Collectors Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The HelpCenter	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NeighborWorks Blackstone River Valley	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rhode Island Legal Services	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Mortgage Payment Assistance	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Reinstatement	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Principal Reduction and Recast	Other measures to prevent homeowner displacement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

	<p>In the original HAF-RI Plan, we outlined a combination of resources to target Rhode Islanders with incomes at or below 100% of AMI, homeowners who qualified as a 'socially disadvantaged individual' as defined in the HAF guidance, and/or homeowners with limited proficiency in English.</p> <p>Community organizations were utilized for outreach and to provide application assistance to any Rhode Islanders who may have had difficulties understanding or completing the application. These applicants may have needed help due to language barriers, lack of technology or inability to use technology, or</p>
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simply wanted to sit with someone to complete the online application. Other applicants were able to take advantage of the google translate function built into the application to complete their application in a language other than English.

The program application has questions regarding race and ethnicity. If the applicant chooses to furnish this information, and they select they are a member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, they are considered a socially disadvantaged individual. RIHousing also obtained majority-minority Census tract data. If an applicant does not furnish race and/or ethnicity

1. Please provide an update on your targeting plan including challenges, successes, etc.

information but resides in a census tract where the 50% of the population identify as people of color, the applicant will be considered socially disadvantaged. The HAF software has the capability to flag applicants who are socially disadvantaged for reporting and prioritization purposes.

HAF-RI used geographically diverse community organizations to ensure access to application assistance in the RI census tracts identified as low-income with the majority of households at or below 80% of AMI. The software flags any households located in these census tracts. While these applicants will still enter the income of all household members, they are not required

to provide supporting documentation of that income as a proxy. All applications from households at 100% or less of AMI are flagged and reported by the application system.

HAF-RI has been very successful in our targeting as shown in the achievement of our performance goals and in the demographics of the applicants. HAF-RI has reviewed the breakdown of applications by income and targeted households with income less than or equal to 100% of AMI have consistently comprised of 83% of all applications and 89% of households assisted. The percentage of applicants

	assisted who self identify as SDI is 52%.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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	<p>HAF-RI has assisted with FHA, VA, USDA, and GSE mortgages through servicers. We work with local lending institutions to provide an understanding of the program so those applicants who do not have national mortgage servicers are able to receive HAF-RI assistance. A significant percentage of government backed mortgages in Rhode Island are serviced by RIHousing. HAF-RI worked closely with RIHousing Servicing to coordinate assistance for homeowners exiting</p>
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If so, please provide best practices and information on coordination efforts.

forbearance to seek a solution to reinstate or modify their loans.

HAF-RI worked with housing agencies across the state. HAF-RI used housing counselors as intermediaries if a modification was needed. Homeowners currently in mediation or in imminent risk of foreclosure were prioritized for assistance. Any applicants who we were unable to assist with all past due payments (exceeded dollars available, 24-month limit on delinquency, part of delinquency occurred prior to January 2020) or needed a modification with state assistance to

	make their payment affordable, were referred directly to the housing agencies.
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2. Have you coordinated with servicers?	Yes
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>HAF-RI coordinated directly with servicers via the Common Data File (CDF). With our past HHF experience, HAF-RI was quickly able to engage both national and local servicers to use the CDF for Rhode Island homeowners and start sending and receiving records very quickly after opening the program to applications.</p>
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Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
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2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	
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