

2014 Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name _____

HFA _____

Submission Contact _____

Phone _____ **Email** _____

Qualified Entries must be received by **Tuesday, July 1, 2014.**

For more information about Qualified Entries, [click here to access the 2014 Entry Rules.](#)

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO

Homeownership Microsite Communications: Creative Media

***Microsite Defined:** A microsite is a self-contained page or group of pages meant to supplement a larger or 'parent' website. The microsite is meant to function as a discrete entity within an existing website and can be linked to a main site. The main distinction of a microsite versus its parent site is its purpose and specific cohesiveness as compared to the microsite's broader overall parent website.*

Knowing when to accept defeat

It's difficult for anyone to admit defeat, but when it came to our website, we just had to. When initially designed, it did not effectively plan for the changes in the housing landscape in our state or within our organization, or the explosion of new online features and tools that would soon be available for web design. We struggled daily with a website that had grown too unwieldy to manage and its design and site architecture that did not allow for the changes we wanted and needed made to the site. It had grown over the years to include too many pages, redundant information, and the integrity of the initial site architecture had become eroded due to a lack of focus and strategic planning. Additionally, much of the information that was included on the site was not "web copy" and both staff and external users of the site did not find it user friendly. To say that we had outgrown our existing site would be an understatement.

Establishing a Focus

Once we finally decided that there were just too many limitations to the existing website, that changes we were able to make were just a band aid approach, and that we would not get to the solution we needed with the current design and site architecture, we decided to tackle the initiative of designing a new site. As we had already identified the issues and limitations of the existing site, we created an interdivisional team of staff to begin brainstorming opportunities and define the goals and requirements for a new website. In our initial meeting we determined very quickly that we did not have the resources or staffing capacity to fully re-design our website but decided that perhaps we could start with the areas that were most visited by users and would have the greatest impact on this HFA and the audiences we serve and role we play within the state. Out of that meeting we decided to focus our energies and resources on the creation of a microsite for our Homeownership activities. Ultimately, the Homeownership microsite will serve as a starting point for a complete re-design of our existing website at a later date.

Objectives

The features and functionality brainstormed in the staff sessions helped in defining the vision and the scope for the new microsite. The overarching goal of the Homeownership microsite was defined as a tool for homebuyers to find the loans and resources they need more easily. Ideally, the homeownership microsite would achieve the following objectives:

- **Business/Industry Objectives:**
 - Adapt to industry changes and the role of HFAs
 - Appeal to a younger, more tech-savvy user demographic
 - Drive more qualified applicants to enter the application pipeline, while directing less qualified applicants to educational resources to better prepare them for the path to homeownership
- **Experience Objectives:**
 - Offer competitive features, such as online forms and applications, to match or exceed the capabilities of competitors
 - Create linkages between online and offline processes, such as follow-up calls to online applicants
 - Give more prominence to existing features, such as the payment calculator
 - Guide users to the right content based on their role or needs
 - Eliminate redundant content and clarify redundant navigation through stronger architecture
- **Branding Objectives:**
 - Leverage the expertise of Rhode Island Housing as an authority on homebuying and homeownership topics as well as that of individual staff members

- Showcase relationships with partners (real estate professionals, Participating Lenders, etc.)
- Build the brand by creating awareness of Rhode Island Housing's offerings and cross-selling opportunities

Wish List

In addition to identifying objectives of the new microsite, staff were asked to describe their personal wishes, which further helped to define and articulate the vision and priorities for the new site. The following concepts were identified by the internal team:

- Effectively communicate our work to target audiences
- Simple but informative / Easy to use / Interactive
- Refreshed look and feel / Fresh and current
- Feeling of connectedness to Rhode Island Housing / Local feel, not cold or corporate / Supportive
- Flexible and easy to maintain or change
- Assist staff with their work and make them proud of the organization and their efforts
- Provide easy access to appropriate staff contacts

Target Audiences

The staff team then worked to identify and characterize current and prospective target user groups for the Homeownership microsite:

- **Homebuyers**
- **Homeowners**
- **Struggling Homeowners**
- **Realtors**
- **Lenders:** *Although lenders were not one of the initial core user groups identified, major changes in how we work with and partner with lenders in the past year established a need to prioritize this user group in the new microsite.*

Technical Requirements

The microsite uses our existing Content Management System (Ektron), which we already had in house and used for our employee intranet, HHFRI and KeepSpace websites (although not our main agency website). This meant that we did not have upfront costs for technology or infrastructure and in-house staff were already trained on Ektron, which allowed us to leverage existing expertise in the software to inform the design and architecture of the microsite. Additionally, Ektron offers increased flexibility for the staff to maintain and manage site content.

Design and Branding Requirements

The microsite was designed in accordance with the Rhode Island Housing brand style guide while providing the site with a more modern, supportive look and feel. The architecture and visual design were constructed with consideration for the fact that it will serve as a template for the future redesign of the main website. We worked closely with our marketing consultant on creating the new, fresh look for the microsite that built upon our existing branding. As a companion to Rhode Island Housing's general website, the microsite can be accessed directly at www.loans.rhodeislandhousing.org as well as via multiple links within the agency site and through a new graphic prominently placed on the home page of our agency website, which announces the new microsite.

Key Features and Resources

The final microsite responds to the needs of today's Rhode Island homebuyers, offering valuable tools and information to help homebuyers become successful homeowners and make smart, informed purchasing decisions for their futures. It is an additional tool to assist homebuyers to better understand the opportunities and responsibilities of homeownership and make the transition to homeownership a smooth one.

The microsite presents Rhode Island Housing's entire suite of loan options, as well as information about our Participating Lender partners. The new site features redesigned navigation that presents a clear organization of the content that is most needed by homebuyers and homeowners. Paired with a clean visual design, the result is a microsite that's incredibly easy to use for any audience. Major aspects of the new site include:

- **Comprehensive loan option details**, including Rhode Island Housing's interest rates and extra assistance options for down payments and closing costs
- **Homebuying information and tools**, including home search resources, Things to Know Before You Buy a Home, a mortgage payment calculator and helpful FAQs
- **Education Center** featuring online registration for homebuyer education classes and educational resources for homebuyers and homeowners on topics such as Improving Your Credit, Seasonal Maintenance Tips and more
- **Contact information for Rhode Island Housing's network** of Participating Lender partners
- **Resources for Real Estate Professionals**, including notice of trainings and support for the Realtor community
- **Profiles of local customers** who have purchased their home with Rhode Island Housing mortgages

For those who aren't yet ready to buy a home, the microsite still provides a wealth of resources to prepare potential homeowners for that journey. Homebuyer education classes, helpful tips and articles, and a detailed breakdown of the Rhode Island Housing loan process help any potential buyer understand the scope and steps of buying a home.

Innovative Features

The new microsite includes the following features not found on our previous website:

- Customer Success Stories
- Expanded information on all loan options and detailed Loan Process
- Facebook feed on Home Page
- Incorporation of Homeownership-related news
- Expanded education center, homebuying info and tools
- Integration of print and email buttons
- Forms, contacts, links to external resources for credit reports, home search sources, etc.

Outreach and Promotion

To promote the new Homeownership microsite, we utilized a multi-pronged approach:

- Sneak peek for lender and realtor partners with opportunity for feedback and building of excitement within these groups;
- E-blasts to four primary groups: Lenders, Realtors, Customers, and Community Partners/General Public;
- Press releases to all local media outlets
- Posts to social media, highlighting the various aspects and features of the new site;
- Palm cards and table tents for trade show events, realtor and lender events, leave behinds for realtor and lender visits, for attendees at homebuyer education classes, potential customers, community partners.

Success Metrics

Innovative: By utilizing a 'microsite' format we were able to meet our objectives in a short timeframe without having to tackle the larger agency website.

Replicable: Other HFAs could utilize the microsite model to more clearly meet marketing and outreach objectives for specific topics or audiences.

Reaches targeted audiences: With a very clear focus on homebuyers and homeowners, the microsite is able to connect with these audiences in a more focused and direct manner.

Achieves measurable results: To date, the new microsite has greatly expanded our reach while also helping our staff in their day-to-day activities.

Provides benefits that outweigh costs: Since launching the website, we have seen an uptick in applications and inquiries to our Loan Center.

Demonstrates effective use of resources: Able to keep costs down by utilizing existing technology and in-house staff support.

Achieves strategic objectives: Following a harsh winter and sluggish start to the homebuying season, the microsite has helped us reach more customers and strengthen our partnerships with lenders and realtors.

Agency Home Page: Before



The homepage on our agency website was cluttered and overwhelming for visitors but the microsite homepage is streamlined and interactive – making it easier to find what you're looking for.

Agency Home Page: After



Integration of microsite announcement and links into agency site

Home Page of Microsite



Easy Access to Contacts

Interactive Path to Homeownership

Why now is a great time to buy
Understanding today's housing market is no simple task. No one organization understands Rhode Island's complex housing market the way that Rhode Island Housing does. Together with our partners, we continue to work toward creating a Rhode Island where all people who live and work here can afford a safe, healthy home that meets their needs.

The path to owning a home
The path to homeownership has several steps and detailed requirements. It will be an exciting and ultimately rewarding journey and we are dedicated to providing the support you need along the way.

- 1 Attend homebuyer education
- 2 Get pre-qualified
- 3 Apply for a loan
- 4 Find a home
- 5 Sign a contract
- 6 Close and become a homeowner

News from Rhode Island Housing

Rhode Island Housing Executive Director Richard Godfrey on Channel 10's Business Lunch with Frank Coletta
May 29

Rocchio named Originator of the Year by Rhode Island Housing
May 26

Rhode Island Housing Executive Director Richard Godfrey on Channel 10's Business Lunch with Frank Coletta



News Integration

- Why Rhode Island Housing?**
- Homebuying info & tools
 - Rates
 - Loan options
 - Our loan process
 - Loan Center
 - Participating Lenders
 - Homebuyer Education
 - For real estate professionals
 - How we can help

- Quick links**
- FirstHomes Tax Credit program
 - Our rates
 - Payment calculator
 - Contact a mortgage specialist
 - Find a Participating Lender
 - Loan options
 - Get pre-approved
 - Sign up for homebuyer classes
- If you are a current customer
Visit the main site to login to your account

The McGuire Family

"This home is a dream come true."

A FirstHomes100 – No Mortgage Insurance Loan helped the McGuire family realize their dream of homeownership.

READ THIS STORY

On our Facebook page

Facebook Feed

Homebuyer Education on Agency Website: Before

The screenshot shows a cluttered website layout. The header includes navigation links like 'homepage', 'search', 'about us', 'find a home or apartment', 'contact us', 'site map', and 'para español'. A main navigation bar lists various services: 'our mission', 'our products', 'our services', 'for homebuyers & owners', 'for renters', 'for landlords', 'for business partners', 'for cities and towns', 'for legislators', 'for community agencies', and 'for investors'. The main content area is titled 'Homebuyer Education' and contains several sections: 'Homebuyer Education' (describing informational sessions), 'Educational Videos' (with links to 'The Benefits of FirstHomes', 'How To Buy a Home That Needs Repair', and 'Why Now is a Great Time to Buy'), 'In-person Classes' (listing dates and locations like Lincoln Town Hall, Kent Washington Association of Realtors, etc.), and 'Online Classes' (describing an online course option). A sidebar on the right lists 'affiliated sites' including Rhode Island HelpCenter, keep space, eHomeAmerica, HomeLocatorRI.net, HousingWorksRI, and FAIR HOUSING RHODE ISLAND. The footer contains copyright information and links to 'Contact Us', 'Disclaimer', 'Privacy Policy', 'Site Map', and 'para Español'.

Homebuyer Education on Microsite: After

The screenshot shows a redesigned microsite with a clean, user-focused layout. The header features the Rhode Island Housing logo and navigation links. The main content is organized into several key sections:

- Homebuyer Education:** A central section with a clear heading and introductory text.
- Homebuyer Education classes:** A section with a prominent heading and a 'View the current class schedule' button.
- Homeownership articles:** A section with a heading and a 'View the current class schedule' button.
- Homeownership Articles:** A section with a heading and a list of articles including 'Improving Your Credit', 'Prioritizing Your Debt', 'Energy-Saving Tips', 'Keep Your Family LeadSafe', 'Keep Your Family Safe from Mold and Mildew', and 'Seasonal Maintenance Tips'.
- Homebuyer Education Class Schedule:** A section with a heading and a list of class dates and locations, including a 'Click on a class date to sign up...' button.
- Why Rhode Island Housing? Homebuying info & tools:** A sidebar section with links to 'Rates', 'Loan options', 'Our loan process', 'Loan Center', 'Participating Lenders', 'Homebuyer Education', 'Homebuyer Education Classes', 'Homeownership articles', 'For real estate professionals', and 'How we can help'.
- Educational Videos:** A section with links to 'The Benefits of FirstHomes', 'Buying a Home that Needs Repair', and 'Why Now is a Great Time to Buy'.

 The design uses a consistent color palette and clear typography to guide the user through the information. Red arrows in the image highlight the 'View the current class schedule' button and the 'Click on a class date to sign up...' button, pointing to a callout box on the right.

Online registrations for Homebuyer Education

Homebuying info & tools

We understand that the path to homeownership has several steps and detailed requirements along the way and we are here to help. We have pulled together a list of the 10 Things to Know Before You Buy a Home, as well as other resources you will find helpful along your journey to homeownership. No matter where you are in the homebuying process, we will make sure you have the tools and information you need to make safe, informed decisions, now and in the future.

Perhaps the most important tool you can have at your disposal is a trusted guide to help you along your path. Our **Mortgage Specialists** and **Participating Lenders** are familiar with all of these tools and how to put them to the best use for you. Contact them today to start your own exciting journey.

Things to know before you buy a home

Read our list of the Top 10 things you should know before you buy a home.

Can I afford this home?

Use these recommended resources to gain a true understanding of the cost of homeownership.

Home search resources

Use these recommended resources to help you search for a home for sale in Rhode Island.

Mortgage payment calculator

Use this helpful tool to approximate your monthly mortgage payment.

HomeCompare mobile app

Learn more about and download HomeCompare, the Rhode Island Housing mobile app that helps homebuyers streamline the home search process.

FAQs

Check here for answers to the most frequently asked questions about Rhode Island Housing's homeownership loans and services.

Why Rhode Island Housing?

Homebuying info & tools

- Things to know before you buy a home
- Can I afford this home?
- Home search resources
- Mortgage payment calculator
- HomeCompare mobile app
- FAQs

Rates

Loan options

Our loan process

Loan Center

Participating Lenders

Homebuyer Education

For real estate professionals

How we can help

Online Homebuyer Education



Rhode Island Housing offers an online option for our Homebuyer Education classes through the eHome America platform. Click [here](#) to learn more or sign up.

HomeHelp Kit

Our FREE HomeHelp Kit is packed with information and resources for those who need help buying, renting, keeping, or maintaining their home.

[REQUEST A HOMEHELP KIT](#)

Improved site navigation & architecture

Highlight other helpful tools in sidebar

Things to know before you buy a home

Buying a home is probably the biggest financial investment that you will make in your lifetime. Being prepared and educating yourself is critical to becoming a successful homeowner. The mortgage specialists at Rhode Island Housing have compiled a list of 10 Things to Know Before You Buy a Home. This is a helpful resource for any potential homebuyer as they prepare to take the next step on the path to homeownership.

Top 10

1. Contact Rhode Island Housing for information about our low-rate, fixed mortgages that also offer 100 percent financing.
2. Participate in a Homebuyer Education class offered by Rhode Island Housing and its partners.
3. Get a free copy of your credit report at www.annualcreditreport.com or by calling 877-322-8228. The website is sponsored by the nation's three major credit reporting companies: [Equifax](#), [Experian](#) and [TransUnion](#).
4. Create a budget and know how much you can comfortably pay per month for your home.
5. Get a mortgage **pre-approval** before you start looking for a home. This will give you a plan for how much you can afford.
6. Shop for a home using these recommended resources: [Rliving.com](#) and [HomeLocatorRI.net](#).
7. Choose a real estate agent who makes you feel comfortable and can provide the knowledge and services you need.
8. Take your time. Don't feel rushed.
9. Get a home inspection. If possible, be present at the inspection. You can learn a lot and get questions answered directly from the home inspector. If necessary, choose a mortgage that provides financing for renovations.
10. Don't sign anything you don't understand. Seek advice from a trained professional.

Mortgage payment calculator

Whether you're moving in, moving up or refinancing, Rhode Island Housing is here to provide the resources and services to help you determine the best move for you and your family. Use this mortgage calculator to approximate your monthly mortgage payment.

TAKE THE NEXT STEP

Now that you have an idea of what your monthly mortgage payments might look like, spend some time learning more about the various loan options available to you.

Find a loan

Review our available loan options to find the loan that is right for you.

[LOAN OPTIONS](#)

Contact a Mortgage Specialist or Participating Lender

You can also contact one of our Mortgage Specialists or Participating Lenders at this, or any point along your path, for expert guidance and support.

[CONTACT A MORTGAGE SPECIALIST](#)

[FIND A PARTICIPATING LENDER](#)

Complete a pre-qualification application

Submit this application and Rhode Island Housing will provide you with an estimate of the loan amount that you may be able to afford.

[DOWNLOAD FORM](#)

Frequently asked questions

Responses to the most frequently asked questions about Rhode Island Housing's homeownership loans and services.

Does Rhode Island Housing provide mortgages only to first-time homebuyers?

If I want to buy a home in need of repairs, do I need a separate loan for the improvements?

Does Rhode Island Housing sell its mortgages?

What is your minimum credit score requirement?

Do all Rhode Island Housing borrowers need to take Homebuyer Education?

No, only first-time homebuyers are required to participate in a Homebuyer Education class. Mortgages for existing homeowners looking to buy a new home or to refinance do not require completion of the course. Buyers of multi-family properties, however, must attend landlord-tenant education classes.

[CLICK HERE TO LEARN MORE ABOUT OUR HOMEBUYER EDUCATION CLASSES](#)

How do I become qualified for a mortgage?

Links to external sites for more information

FAQs



Our loan process

Pre-qualify for a loan
Complete this form and Rhode Island Housing will provide an estimate of the mortgage amount you may be able to afford.

Find a mortgage specialist
Find the Rhode Island Housing mortgage specialist who is best suited to help you buy a home.

Become pre-approved
Apply for Rhode Island Housing pre-approval and receive the purchasing power desired by property sellers.

Apply for a loan
Find the Rhode Island Housing loan that is right for you and contact one of our mortgage specialists.

Find a home
Work with a Real Estate professional to help you find your home.

Contracts & closings
Understand the requirements and necessary legal obligations before you close on the purchase of your home.

Why Rhode Island Housing?
Homebuying info & tools
Rates
Our loan process
Pre-qualify for a loan
Find a mortgage specialist
Become pre-approved
Apply for a loan
Find a home
Contracts & closings
Loan Center
Participating Lenders
Homebuyer Education
For real estate professionals
How we can help

Get help with the loan process
Whether you are ready to get started or don't know where to begin, our Mortgage Specialists, Loan Center staff and Participating Lenders are here to help get you home.
Use the links below for more information.
[CONTACT A MORTGAGE SPECIALIST](#)
[FIND A PARTICIPATING LENDER](#)

Highlight our Mortgage Originators

Find a mortgage specialist

Our team of seasoned mortgage specialists can help you understand what's involved in buying a home and finding the loan that is right for you.
We serve homebuyers throughout different areas of the state. Please reference the coverage areas below to find which mortgage specialist is responsible for your area.

Paul Sousa
Loan Center Manager
401-457-1289
psousa@rhodeislandhousing.org

Sandra Mazo
Mortgage Originator
401-450-1303
smazo@rhodeislandhousing.org
Habla español

Ann Palmisciano
Mortgage Originator
401-450-1359
apalmisciano@rhodeislandhousing.org

Rob Rocchio
Mortgage Originator
401-450-1304
rrocchio@rhodeislandhousing.org

Margy Thurber
Mortgage Originator
401-450-1310
mthurber@rhodeislandhousing.org

Coverage Area: Barrington, Bristol, Central Falls, East Providence, Pawtucket, Providence (Zip Codes: 02901, 02904, 02906, 02907, 02912), Warren

Coverage Area: Burrillville, Cumberland, Foster, Glocester, Johnston, Lincoln, Little Compton, Middletown, Newport, North Providence, North Smithfield, Portsmouth, Scituate, Smithfield, Tiverton, Woonsocket

Coverage Area: Block Island, Cranston, Coventry, Jamestown, Narragansett, North Kingstown, Providence (Zip Codes: 02903, 02905, 02908, 02909), South Kingstown

Coverage Area: Charlestown, East Greenwich, Exeter, Hopkinton, Richmond, Warwick, Westerly, West Greenwich, West Warwick

Apply for a loan

Regardless of where you are in your homebuying journey, Rhode Island Housing offers a suite of loan options to help you achieve your dreams. Our loans help many types of homebuyers and homeowners – from first-time homebuyers to move-up buyers, to those looking to refinance, Rhode Island Housing is here to help.

Find a Rhode Island Housing loan
See our loan options to find which Rhode Island Housing loan is best for you. Whether you're looking to buy a home or fix up the one you have, Rhode Island Housing offers a variety of safe and affordable loan options to meet your needs.
[LOAN OPTIONS](#)

Contact a Mortgage Specialist or Participating Lender
If you are ready to apply for a loan, contact one of our Mortgage Specialists or Participating Lenders today.
[CONTACT A MORTGAGE SPECIALIST](#)
[FIND A PARTICIPATING LENDER](#)

Find a home

As you begin to search for the home that fits both your needs and your budget, Rhode Island Housing encourages you to buy smart. It is recommended that you work with a certified real estate professional to help you find your home. But whether you are working with a professional or searching on your own, the key to finding the home of your dreams is to be patient and make safe, informed decisions. The resources below are helpful for any buyer looking for a home in Rhode Island.

HOUSING RESOURCES

RILiving
RILiving.com is the official public website of the Rhode Island Association of REALTORS® and offers a statewide Multiple Listing Service. The website maintains the state's most accurate, current and comprehensive list of homes available for sale in all price ranges.
[VISIT RILIVING](#)

HomeLocatorRI
HomeLocatorRI.net is a service designed to provide easy access to information about homes available for sale in Rhode Island. Whether you are looking to rent an apartment, buy your first home, or relocate to a new home that better fits your needs and budget, HomeLocatorRI.net provides you with the listings and resources you need to find a home that's right for you.
[VISIT HOMELOCATORRI](#)

Download HomeCompare
Use the official Rhode Island Housing iPhone mobile app to streamline your home search process. Use HomeCompare as a digital notebook to record your entire home search. Record important information, including property address, list price, photos and videos, and also make personal notes.
[VISIT HOMECOMPARERI.COM](#)

Rhode Island Community Profiles by ProvPlan
Rhode Island Community Profiles by ProvPlan gathers key demographic, housing and economic statistics for all Rhode Island cities and towns on one convenient website. You can compare school performance, access to public transit, employment by industry and hundreds of other statistics to help narrow your search to the towns and neighborhoods that best meet your needs.
[VISIT RHODE ISLAND COMMUNITY PROFILES BY PROVPLAN](#)

The Housing Network of Rhode Island
The Housing Network is the state association of Rhode Island non-profit Community Development Corporations. Members have created thousands of affordable homes throughout the state. The Network supports the work of our member Community Development Corporations, and promotes public awareness and policies that address Rhode Island's housing and community economic needs. The Network also offers HUD approved Homebuyer Education Classes.
[VISIT THE HOUSING NETWORK OF RHODE ISLAND](#)

Each step of Loan Process opens to page with more detail about the step.

Become pre-approved

During this step, you will begin your pre-approval application. You will work one-on-one with a trained mortgage specialist and provide detailed documentation of your income, assets and employment history. We will also pull your credit report.
We will then provide you with a pre-approval amount – a conditional approval of the mortgage amount that we can finance.

Completing this step makes you a more attractive buyer and gives you greater negotiation power, allowing you to prove to property owners that you have your financing in order and are able to afford the property.

Requirements to complete our pre-approval form:

- Two most recent pay stubs, or other proof of employment spanning the last 30 days
- Two most recent W-2 forms
- Detailed documentation of your income, assets and employment history
- If self-employed, last two years Tax Returns

TAKE THE NEXT STEP

Contact a Mortgage Specialist or Participating Lender
Contact a Mortgage Specialist or Participating Lender to begin your pre-approval application.
[CONTACT A MORTGAGE SPECIALIST](#)
[FIND A PARTICIPATING LENDER](#)

Download the pre-approval application
Use the links below to access the pre-approval application and get started on this important step.

[Pre-Approval Application - English](#)
[Pre-Approval Application - Spanish](#)

Pre-qualify for a loan

Pre-qualification is the first step in the mortgage process. During this informal process, a mortgage specialist will review your recent pay stubs, tax returns, bank account statements and other general financial information.
This information, paired with estimates of necessary taxes and insurance, will help the lender paint your financial picture to provide an estimate of the mortgage amount that you may be able to afford.

Completing a Rhode Island Housing pre-qualification does not provide you with a guaranteed loan amount. However, the estimate will help you to better understand your borrowing limits and the different loan options that may be appropriate for you.

Requirements to complete our pre-qualification form:

- Two most recent pay stubs, or other proof of employment/income spanning the last 30 days
- Three most recent checking and savings account statements
- If self-employed, a year-to-date profit and loss statement
- Tax returns and W-2 forms for the past three years (for first-time homebuyers only)

Complete a pre-qualification application
Submit this application and Rhode Island Housing will provide you with an estimate of the loan amount that you may be able to afford.

[DOWNLOAD FORM](#)

Contracts & closings

In this final step on your path to homeownership, you will finalize the terms of your loan and legally take ownership of your home. This is the most important step in the homebuying process and it is essential to fully understand the different requirements involved.

As you prepare to close on your home, you should consult your closing and title attorney. Our Mortgage Specialists are available throughout this process to make sure you understand the terms of your loan and to help you make smart, informed decisions.

In this final step, you will:

- Perform a final property walk-through
- Purchase homeowner's insurance (proof of insurance will be required at your closing)
- Review settlement statement and all legal documents with your attorney
- Complete your purchase and sign final documents

Congratulations! Go out and celebrate your new home!

Integration of Online Forms throughout site

Links to helpful external websites for more information

For real estate professionals

Since 1973, Rhode Island Housing has worked together with dedicated industry professionals to help more than 60,000 Rhode Islanders purchase their first home. What sets us apart is our ability to provide 100% financing, closing cost assistance and, in some cases, no mortgage insurance. In addition to our lending services, we are committed to providing your clients education and guidance to help them realize the dream of owning a home.

We have designed this website to provide easy access to resources for you and your clients. To learn more about how we can help you, please contact one of our Mortgage Specialists or Participating Lenders.

Help your clients become successful homeowners

Both our Homebuyer Education classes and our recently launched HomeCompare mobile app help homebuyers make informed decisions when purchasing a home.

There are many factors that make now a great time to purchase a home. At Rhode Island Housing, we want customers to buy smart and we know you do too. Check out these valuable resources today and be sure to share them with your clients.

Services for Realtors

Events and Trainings

Rhode Island Housing also offers regular Realtor events and trainings throughout the state. We are also happy to come out to your office and meet with your colleagues to review and discuss all of our mortgage loans and services.

Contact Loan Center Manager Paul Sousa today to:

- schedule training on products and services
- pre-approve your customers
- show you how your clients can finance 100%
- learn about closing cost and down payment assistance
- answer any questions you may have

Paul Sousa
401-457-1289
psousa@rhodeislandhousing.org

Recognition

Realtor of the Quarter

The Realtor of the Quarter Award is presented to real estate professionals throughout the state who have helped the most first-time homebuyers connect with Rhode Island Housing's Loan Center. Through partnerships like these, we help first-time homebuyers navigate the homebuying process. Use the links below to learn more about our recent Realtor of the Quarter honorees.

Fourth Quarter 2013 - Nelson Esteves
Third Quarter 2013 - Laura Dauphinais
Second Quarter 2013 - Meredith Milner

In the Know

In an effort to keep you up to date on the latest news from the Rhode Island Housing Loan Center, we send out In the Know, our monthly e-news. View our most recent editions below. Sign up for our InTheKnow newsletter.

April 2014: Introducing our streamline 203(k)
January 2014: Online Homebuyer Education and Spring Homebuying Outlook
December 2013: No MI and 100% Financing Options
September 2013: 203(k) Loans and Homebuyer Education

TAKE THE NEXT STEP

Contact a Mortgage Specialist or Participating Lender

If you have questions about any aspect of our loan programs, contact one of our Mortgage Specialists or Participating Lenders today.

[CONTACT A MORTGAGE SPECIALIST](#)
[FIND A PARTICIPATING LENDER](#)

Stay informed

If you would like to stay up to date on all the latest news from Rhode Island Housing sign up for our InTheKnow newsletter specifically tailored to news for the real estate community. Additionally, be sure to check out our Facebook page.

[SIGN UP TO RECEIVE InTheKnow](#)
[FOLLOW US ON FACEBOOK](#)

Why Rhode Island Housing?

[Homebuying info & tools](#)

[Rates](#)

[Loan options](#)

[Our loan process](#)

[Loan Center](#)

[Participating Lenders](#)

[Homebuyer Education](#)

[For real estate professionals](#)

[How we can help](#)

Realtor of the quarter



Nelson Esteves
RE/MAX
Professionals of
East Greenwich

nelson@sellri.com
401-440-0080

Rhode Island Housing has recognized Nelson Esteves of RE/MAX Professionals of East Greenwich with its Realtor of the Quarter award for the fourth quarter of 2013. This is Esteves' third time being honored for connecting homebuyers with the Rhode Island Housing Loan Center.

[CLICK HERE TO READ MORE](#)

Recognition of
Realtor Partners

Important contact
information easily
accessible
throughout site

Participating Lenders

Rhode Island Housing works with a statewide network of approved Participating Lenders. These lenders know our programs and will help you choose a loan that suits your needs. Top 3 Participating Lenders are ranked by Rhode Island Housing mortgage production for 2013. Remaining Participating Lenders are listed alphabetically.

Rank	Lender	Contact Number
1	Coastway Community Bank	401-455-3200
2	Homestar Mortgage	888-744-3300
3	The Washington Trust Company	401-348-1200
	AAA Southern New England	800-446-6997
	Anchor Financial Mortgage Inc.	401-722-9032
	Bank Newport	877-709-2265
	Bank RI	401-456-5000
	Bristol County Savings Bank	401-277-0845
	Citizens Bank	401-245-4306
	Coventry Credit Union	401-397-1900
	Eastern Bank	866-901-2300
	Family Financial Group	401-739-4600
	Greenwood Credit Union	401-739-5363
	Guaranteed Rate, Inc.	401-287-4900
	Home Loan Investment Bank	888-500-6025
	Majestic Mortgage	800-678-4779
	Mortgage Master	401-438-5176
	N.E. Moves Mortgage	508-472-3979
	Prospect Mortgage	888-539-6492
	Province Mortgage Associates, Inc.	401-490-4400
	Residential Mortgage Services	401-223-5454
	Santander Bank	877-729-4801
	Savings Institute Bank & Trust	401-847-5500
	Semper Home Loans	866-330-4411
	Stonegate Mortgage	401-952-1433
	The Mortgage Corner of New England	401-732-4141
	Union Federal Savings Bank	800-992-0278
	Webster Bank	800-325-2424
	Weichert Financial	800-872-7653

Why Rhode Island Housing?

[Homebuying info & tools](#)

[Rates](#)

[Loan options](#)

[Our loan process](#)

[Loan Center](#)

[Participating Lenders](#)

[Homebuyer Education](#)

[For real estate professionals](#)

[How we can help](#)

Participating Lender Login

[CLICK HERE TO LOGIN](#)

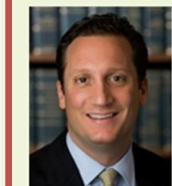
Congratulations to our Participating Lender of the Year



Rhode Island Housing is proud to recognize Coastway Community Bank with our Participating Lender of the Year award for 2013 in recognition of their commitment to strengthening Rhode Island communities by supporting first-time homebuyers and providing them with our flexible loan options.

[VISIT COASTWAY COMMUNITY BANK'S WEBSITE](#)

Lender Services Manager



Peter Pagonis
Lender Services
Manager

ppagonis@rhodeislandhousing.org
401-457-1152

Peter Pagonis brings 14 years of experience in the financial services industry to his role as Rhode Island Housing's Lender Services Manager. He is here to help Participating Lenders with every aspect of their work with Rhode Island Housing, from structuring loans to communicating with our underwriters and beyond. Pagonis believes that promoting partnerships in the lending community will ultimately benefit homebuyers.

[READ MORE ABOUT PETER PAGONIS](#)

Highlight and
promote work
of our Lender
Partners

Spotlight on our
Employees



Agency Website Loan Option Pages: Old

homepage | search | about us | find a home or apartment | contact us | site map | para español

RhodeIslandHousing
working together to bring you home

Home Page > our loan options > FirstHomes & other options

our mission
our products
our services

for homebuyers & owners
for renters
for landlords
for business partners
for cities and towns
for legislators
for community agencies
for investors
for employees

our loan options

Rent vs. Buy Mortgage Calculator • **FirstHomes & other options** • 100 Things To Know Before You Buy a Home • Beyond FirstHomes • LastingHomes • CreatingHomes • our loan options & services • links

Rhode Island Housing offers a line of safe, affordable products and services designed to help first-time and [non-first-time](#) homebuyers safely buy and keep a home.

FirstHomes100
-FirstHomes100 mortgages are low, fixed-rate, 30-year mortgages for single-family homebuyers with 100 percent financing.

-Our No Mortgage Insurance option for first-time homebuyers who qualify is an added lower-cost alternative.

-Rhode Island Housing will service your loan and provide free counseling education and support.

FirstHomes100+
-This special loan provides all the benefits of our FirstHomes100 PLUS all the funds to complete essential repairs and upgrades to the home, and a consultant to help you through the renovation - in one low, fixed-rate loan.

Click [here](#) for a Step by Step Guide to our FirstHomes100+ loans.

FirstHomes100 and 100+ both offer:
-100 percent financing
-100 percent local, personal service
-100 percent support for the life of the loan
-100 percent qualified for the extended and expanded federal tax credit

If your household income falls within our [lending limits](#), you have access to our wide range of options, services and benefits including:

- [Options for No Down Payment](#)
- [Closing-Cost Assistance](#)
- [Renovation Assistance](#)
- [Free Homebuyer Education](#)
- [No Pre-Payment Penalties](#)
- [Local Mortgage Servicing](#)
- [Section 8 to Home Ownership Loan](#)
- [Recapture](#)

To find out if you [qualify](#) or to [apply](#) for a mortgage or for more information, contact Rhode Island Housing at 401-243-0000.

Eligibility

Many Rhode Island families are eligible for Rhode Island Housing's low-interest loans and products for first-time homebuyers.

INCOME: If there are one or two people in your household, you may earn up to \$87,800* (combined gross annual income) to qualify. Households of three or more people may earn up to \$102,400*.

PURCHASE PRICE: In most Rhode Island communities, you may purchase a single-family home or a multi-family home (2-4 families) costing up to \$415,000*.

PREVIOUS HOMEOWNERS: If you buy a home in some areas of Central Falls, Pawtucket, Providence, Newport or Woonsocket, you do not have to be a first-time homebuyer.

Please contact Rhode Island Housing at 401-450-1344 for details.

* Purchase-price and income limits are subject to change.

Eligibility with Previous Homeowners

Our products are available to Rhode Islanders who currently own a home or plan to refinance. For details on our [Beyond FirstHomes](#) mortgages or to learn if you may [qualify](#) contact Rhode Island Housing at 401-450-1344.

Our Rates

Features and Benefits of FirstHomes

FREE HOMEBUYER EDUCATION: We offer free classes to help you better understand the process of buying and keeping your home. The course covers everything you need to know from "how much can I borrow?" to "how do I avoid unsafe loans?" For more information, [click here](#).

FLEXIBLE TERMS: We offer 30-year terms with different options, making it easier for you to afford the monthly payments. FirstHomes also offers second mortgages to first-time homebuyers with incomes less than \$45,000. This special loan allows you to take up to 15 percent of the total cost of your home and place it in a separate loan that has no monthly payment. The second mortgage does not need to be repaid until you sell your home or refinance.

NO PENALTIES FOR PRE-PAYMENT: If you decide to pay off any Rhode Island Housing mortgage early, there are no pre-payment penalties or fees.

LOCAL MORTGAGE SERVICING: Rhode Island Housing values you as a neighbor and our customer. We never sell our FirstHomes mortgages. We service all of our mortgages personally for the life of the loan. This means when you have a question or concern, you can speak to a person right here in Rhode Island, face-to-face or on the phone. You can even visit us at the office to make your payments in person or use our convenient and secure drop box if you choose. Our staff members are your neighbors. They live and work in the communities we serve and are committed to helping Rhode Islanders buy and retain their homes.

Other FirstHomes Features

Down-Payment Assistance
For many families, coming up with a down payment can be very difficult. FirstHomes can help. You may be eligible for our no-down payment option or grant money. Some grants for down payments do not need to be paid back.

Closing-cost Assistance
Depending on your income, Rhode Island Housing offers ways to help you pay for closing costs. We offer several kinds of grants, some of which never need to be repaid. We also offer low-interest closing-cost loans that can be paid back over 15 years.

Renovation Assistance
Many first-time homebuyers find homes that fit their budget, but need some [repairs and renovations](#). In today's market, situations like this are very common, especially as many homes in Rhode Island are becoming more affordable. With our renovation-assistance product, you can purchase your home and borrow the amount needed to make repairs, all in one safe, low-interest mortgage.

To find out if you [qualify](#) or to [apply](#) for a FirstHomes loan or for more information, contact: Rhode Island Housing at 401-243-0000.

affiliated sites

- RhodeIslandHousing HelpCenter
a safe place for home help
- keepspace
- eHomeAmerica
Rhode Island Housing Approved Online Homebuyer Education
- HomeLocatorRI.net
- HousingWorksRI
Quality affordable homes for all
- FAIR HOUSING RHODE ISLAND

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RhodeIslandHousing
working together to bring you home

Home Page > our loan options > LastingHomes

our mission
our products
our services

for homebuyers & owners
for renters
for landlords
for business partners
for cities and towns
for legislators
for community agencies
for investors
for employees

our loan options

Rent vs. Buy Mortgage Calculator • **FirstHomes & other options** • 100 Things To Know Before You Buy a Home • Beyond FirstHomes • **LastingHomes** • CreatingHomes • our loan options & services • links

LastingHomes

Through our LastingHomes line of products, Rhode Island Housing works to ensure that, as existing homeowners, you can afford to live in and maintain your home for as long as you want.

LastingHomes products include:

- [Home-equity Loans](#)
- [Home Repair](#)
 - [Home-repair Loans](#)
 - [Access Independence Home-repair Loans](#)
 - [Community Septic System Home-repair Loans](#)
- [LeadSafe Homes Loans](#)

Home-equity Loans
If you are an existing FirstHomes customer, you may be eligible for a fixed-rate, low-interest loan that can be used for anything you choose. Based on the equity in your home and your income, you may be eligible to borrow up to \$60,000 to use for things like home improvements, paying off high-interest loans, or tuition bills. And, in many cases, interest on home-equity loans is tax deductible.

- No points or application, title, credit report or appraisal fees to pay.
- Borrowers can have a maximum household income of \$90,000.
- The minimum loan is \$5,000. Loan terms range from 5 to 20 years.
- Only owner-occupied homes are eligible for home-equity loans.
- Only existing FirstHomes customers are eligible for home-equity loans.

Click [here](#) for Home Equity Loan Application

For more information about our Home-equity Loans, contact us at 401-450-1344 or loaninfo@rhodeislandhousing.org.

Home Repair
HOME REPAIR LOANS: We also offer loan products specifically designed for repairing and improving existing homes. Generally you may use the money from our low-interest, fixed-rate loans for a range of projects including:

- Correcting building code violations
- Improving energy efficiency
- Repairing roofs
- Replacing septic systems
- Updating heating, plumbing or electrical systems
- Remodeling for accessibility for individuals with disabilities
- Removing hazardous substances such as [lead paint](#) and asbestos

The maximum home-repair loan is \$25,000. These are 20-year, fixed-rate mortgages. The interest rate matches our low FirstHomes rate. There are no points, application fees or other charges.

Click [here](#) for Home Repair Application

For more information about Home-repair Loans, contact us at 401-457-1127 or lgagnon@rhodeislandhousing.org.

ACCESS INDEPENDENCE HOME-REPAIR LOANS: On behalf of the state Department of Behavioral Healthcare, Developmental Disabilities and Hospitals, we also administer low-interest loans and grants for qualified low-and-moderate-income owners of single-family homes to remodel a home for individuals with physical limitations or disabilities. Funding is limited.

For more information about Access Independence Home-repair Loans, contact us at 401-457-1127 or lgagnon@rhodeislandhousing.org.

COMMUNITY SEPTIC SYSTEM LOANS: In partnership with [Rhode Island Clean Water Finance Agency](#) and the state Department of Environmental Management, Rhode Island Housing offers loans to repair or replace septic systems in participating communities. The goal of the program is to safeguard public health and protect and improve ground and surface water resources by ensuring the proper functioning and maintenance of all septic systems.

Contact us at 401-457-1127 or lgagnon@rhodeislandhousing.org to find out if your community participates in this program.

QUALIFYING FOR HOME-REPAIR LOANS: Many Rhode Island families are eligible for Rhode Island Housing's low-interest loans and products for homeowners.

INCOME: In most areas of Rhode Island, if there are one or two people in your household, you may earn up to \$87,800* (combined gross annual income) to qualify. The income limit for households of three or more people is \$102,400.

LeadSafe Homes
Our [LeadSafe Homes](#) program helps Rhode Islanders lessen the dangers associated with lead in their homes through education, forgivable loans and support services. Whether you are a homeowner, homebuyer, landlord or developer, our program is designed to provide you with the support and resources you need throughout the entire process.

For more information about LeadSafe Homes, [click here](#) or contact us at 401-450-1350.

To get the latest rates 24 hours a day, call 401-457-1111. For more information, contact us at 401-450-1344 or loaninfo@rhodeislandhousing.org.

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Long, cluttered pages like these posed a challenge for visitors to our site.

First-time homebuyer loans



Email and Print Buttons

the dream of
to you buy – and keep –
the home that is right for you and your family.

FirstHomes100 loans offer:

- 100% financing (no down payment required)
- Down payment and closing cost assistance
- No Mortgage Insurance required for qualified borrowers (resulting in lower monthly payments)
- 100% personal, local service and support for the life of the loan

Many first-time homebuyers may also be eligible for our FirstHomes Tax Credit – a federal tax credit that could save you as much as \$2,000 a year for the life of your mortgage.

100% financing: down payment assistance

FirstHomes100, combined with our down payment assistance, allows you to finance 100% of the purchase price of your home.

Closing cost assistance

We offer assistance to help qualified customers pay for closing costs, including low-interest loans that can be paid back in up to 15 years.

No mortgage insurance

Some well-qualified borrowers will not be required to have mortgage insurance for their loan. This results in lower monthly costs and overall savings to the homeowner.

FirstHomes Tax Credit

Our FirstHomes Tax Credit is a great way to receive an additional tax benefit on a new home purchase. If you're an eligible buyer purchasing your first home, you could receive a tax credit worth up to \$2,000 a year for the life of your mortgage.

Loan amount

Rhode Island Housing lends up to \$417,000 for a one- to four-family home or eligible condominium.

Income limits

Please contact our Loan Center directly if your annual household income is less than \$86,280 (for a 1-2 person household) or \$100,660 (for a 3+ person household). Participating Lenders can assist you with our loan programs at any income level.

TAKE THE NEXT STEP

Take a Homebuyer Education class

Our Homebuyer Education classes are a perfect resource to help first-time homebuyers learn everything there is to know about buying a home. We offer both in-person and online classes to meet the unique needs of each homebuyer. You can register online or contact us for more information.

[HOMEBUYER EDUCATION CLASSES](#)

Complete a pre-qualification application

Submit this application and Rhode Island Housing will provide you with an estimate of the loan amount that you may be able to afford.

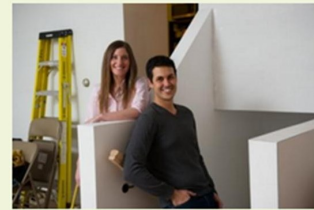
[DOWNLOAD FORM](#)

Easy access to contacts

- Why Rhode Island Housing?
- Homebuying info & tools
- Rates
- Loan options
 - FirstHomes
 - Beyond FirstHomes
 - LastingHomes
- Our loan process
- Loan Center
- Participating Lenders
- Homebuyer Education
- For real estate professionals
- How we can help

Customer Success Story Sidebar

Helder Cabral



"I found a home that completely fits my lifestyle...I couldn't be happier with the decision I made."

Helder had always thought owning a home was one of life's greatest achievements; Rhode Island Housing helped him do just that.

[READ THIS STORY](#)

Highlight Helpful Features

Mortgage Payment Calculator

Our mortgage payment calculator can help estimate the monthly mortgage payment for homes in which you are interested, making it easier to decide on the right home for you.

[USE THE MORTGAGE PAYMENT CALCULATOR](#)

Customer Success Story Full Text

Customer Profile: Helder Cabral



Helder Cabral had always thought that owning a home was one of life's greatest achievements. So, after earning his bachelor's degree in Biology from Rhode Island College in 2007, Helder focused on doing what was necessary to purchase a home of his own. He took an entry-level laboratory position and began paying off his school loans and other debt. Three years later, he started his career as the Microbiologist for the City of Newport, knowing that the

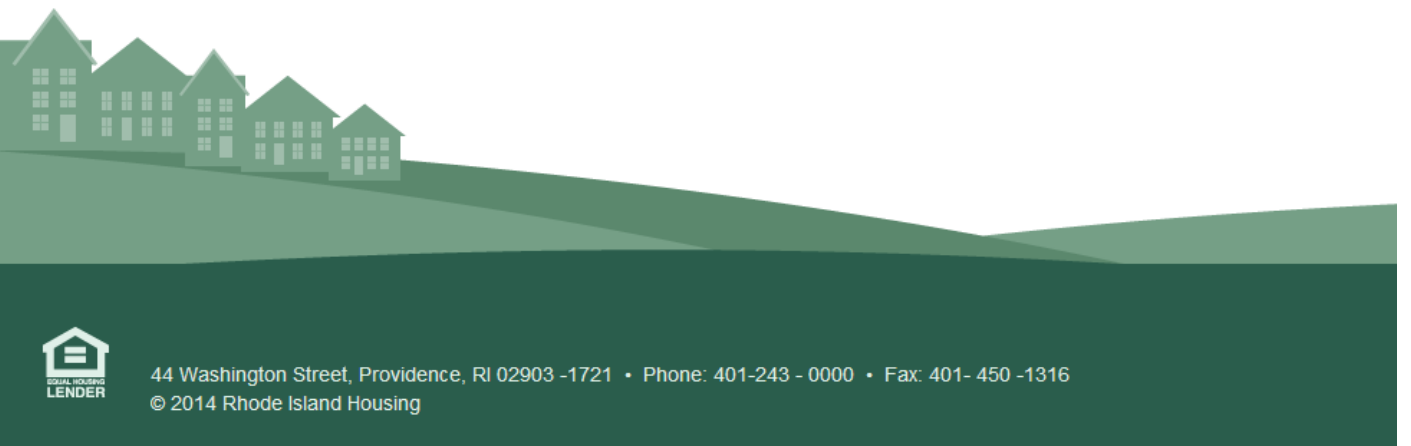
opportunity would do more than just further his career, as it would also allow him to save money and continue working toward his goal of homeownership.

By 2013, Helder had found the perfect home; it needed some work, but it had almost every requirement on his dream home list. It was, however, a short sale which would make the purchase more complicated. When the process became overwhelming, his mother suggested he contact the Rhode Island Housing Loan Center as his uncle had done when purchasing his home. Helder took his mother's advice, a decision he is glad he made.

"Rhode Island Housing stuck with me and saw the process through until the end," Helder said. The flexibility of the staff and wide array of loan options available, helped him maximize his buying power and purchase the home of his dreams.

"I couldn't be happier with the decision I made," said Helder. "It certainly feels like it was meant to be."

- Why Rhode Island Housing?
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- Loan Center
- Participating Lenders
- Homebuyer Education
- For real estate professionals
- How we can help



44 Washington Street, Providence, RI 02903 -1721 • Phone: 401-243 - 0000 • Fax: 401- 450 -1316
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Inclusion of Customer Success Stories puts a face to the facts and shows visitors the real, personal impact of our work.

Integration of Online Forms throughout site

Promotion of new Homeownership Microsite

E-blasts

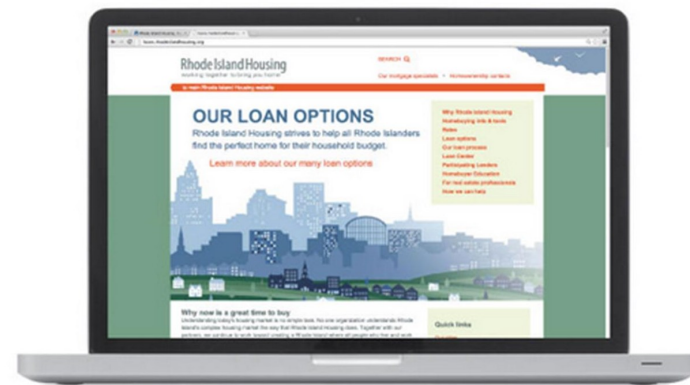
Social Media



New Tools & Resources Available for Homebuyers and Homeowners

To better serve our customers, lenders, real estate professionals and partners in the community, we've launched a new homeownership microsite. With a redesigned navigation and clear organization of content, this microsite provides a wealth of information helpful to anyone on the path to homeownership.

loans.rhodeislandhousing.org



[Visit our new microsite today!](#)

The Rhode Island Housing Homeownership Microsite offers visitors:

- Details on our many loan options
- Homebuying information and tools
- A comprehensive Education Center
- Access to our Participating Lender network
- Real stories of Rhode Island Housing customers

About Rhode Island Housing

Since 1973, Rhode Island Housing has worked together with dedicated industry professionals to help more than 60,000 Rhode Islanders purchase their first home. What sets us apart is our ability to provide 100% financing, closing cost assistance and, in some cases, no mortgage insurance. In addition to our lending services, we are committed to providing your clients education and guidance to help them realize the dream of owning a home.

[Forward email](#)

Current Rates

Access to Credit for Homebuyers



Rhode Island Housing's Executive Director, Richard Godfrey, recently appeared on NBC 10's Business Lunch with Frank Coletta to discuss the importance of access to credit for homebuyers. [Click here](#) to view the interview.

Homebuyer Education

Rhode Island Housing offers classes to help homebuyers better understand the process of buying and keeping a home. [Our classes](#) are offered at any time online, and held weekly at convenient locations throughout Rhode Island.



[Join Our Mailing List!](#)

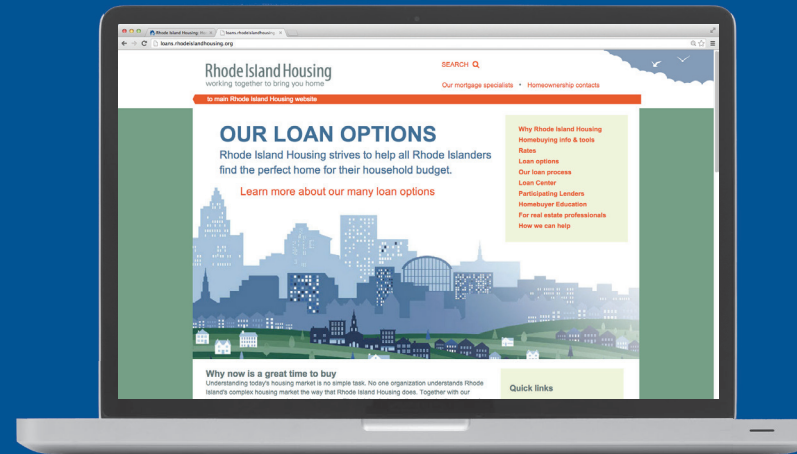
The screenshot shows the Facebook profile for Rhode Island Housing. The cover photo features the organization's logo and a graphic of houses. The profile picture is a blue square with a white house icon. The page has 993 likes and is located at 44 Washington St, Providence, Rhode Island. A recent post from June 19, 2014, reads: "Have you checked out our new Homeownership microsite? The microsite presents our entire suite of loan options,..." with a link to fb.me/6zcuKBznX. Another post from June 24, 2014, says: "Rhode Island Housing Launches New Homeownership Microsite fb.me/2ZZj9zUU5". A third post from June 24, 2014, states: "If you haven't already checked out our new Homeownership microsite, you're missing out on learning more about our..." with a link to fb.me/6AeLLYKbz. A fourth post from June 24, 2014, includes the URL loans.rhodeislandhousing.org/For_real_estat... and a link to fb.me/17GD8Wepn. The page also features a 'Participating Lenders' section and a video titled 'Homebuyer Education'.

The screenshot shows the Twitter profile for Rhode Island Housing (@RIHousing). The bio reads "Welcome to Twitter." There are three tweets visible, all from June 19 and June 24, 2014. The first tweet asks if users have checked out the new Homeownership microsite. The second tweet announces the launch of the microsite. The third tweet mentions that users are missing out on learning more about the microsite. The profile picture is a blue square with a white house icon.

loans.rhodeislandhousing.org



*Find tools and information
to become a successful
homebuyer and homeowner*



Visit Our New Homeownership Microsite



loans.rhodeislandhousing.org
401-243-0000

The Rhode Island Housing Homeownership Microsite offers:

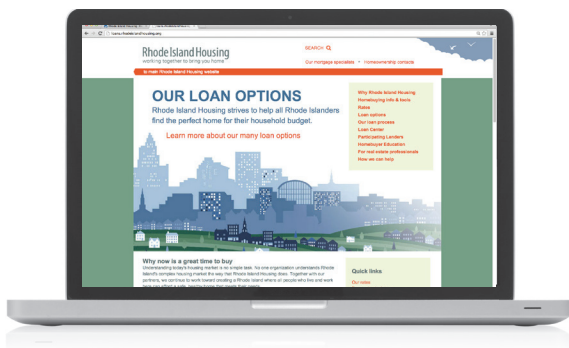
- Details on our many loan options
- Homebuying information and tools
- A comprehensive Education Center
- Our network of Participating Lenders
- Resources for Real Estate Professionals
- Real stories of Rhode Island Housing customers



Rhode Island Housing
working together to bring you home

Visit Our New Homeownership Microsite

loans.rhodeislandhousing.org



*Find tools and information to become
a successful homebuyer and homeowner*

The Rhode Island Housing Homeownership Microsite offers:

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- Homebuying information and tools
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- Real stories of Rhode Island Housing customers



loans.rhodeislandhousing.org
401-243-0000





Rhode Island Housing microsite

June 22, 2014

Rhode Island Housing on Wednesday announced the launch of its new homeownership microsite, designed to respond to the needs of today's Rhode Island homebuyers. Along with lower rates, more participating lenders and a renewed emphasis on customer service, the new website is helping more Rhode Islanders to buy a home.

"In the first four months of this year, while statewide home sales in Rhode Island were up 1.8 percent, our production numbers were up 25 percent over 2013," said Richard Godfrey, executive director of Rhode Island Housing. "Many people may be nervous about buying because of the recent recession, but right now is a good time to buy a home for those who can fit it into their budget. This new microsite gives Rhode Island's homebuyers the tools and knowledge to make smart, informed purchasing decisions for their futures."

During the past 40 years, Rhode Island Housing, working with its participating lender partners, has helped more than 60,000 Rhode Islanders buy a home.

With Rhode Island home prices and interest rates still at relatively low levels (4.125 percent for a Rhode Island Housing 30-year government insured mortgage) and with rents high in Rhode Island, many families can buy a home at a monthly cost that's comparable to the cost of renting.

"As the state's principal housing agency, we know that a key element in re-establishing the overall health of the housing sector is helping first-time homebuyers regain confidence and better understand the opportunities and responsibilities of homeownership," said Godfrey. "A robust homebuying market helps to improve our overall economy — not only by supporting the real estate industry, but also by bringing more investment to communities, and helping to further boost lender confidence."

The homeownership site is a companion to Rhode Island Housing's general website, and can be accessed directly at loans.rhodeislandhousing.org.

"We are committed to making the homebuying process as simple as possible for our customers," said Peter Walsh, director of homeownership and customer service for Rhode Island Housing.

For those who aren't yet ready to buy a home, the microsite provides resources to prepare potential homeowners for that journey. Homebuyer education classes, tips and articles, and a detailed breakdown of the Rhode Island Housing loan process are designed to help potential buyers understand the scope and steps of buying a home.

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Rhode Island Housing launches microsite

June 24, 2014

By Rhonda Miller

Rhode Island Housing has launched a new homeownership microsite offering tools and information about residential real estate purchases, the agency announced June 18.

“Many people may be nervous about buying because of the recent recession, but right now is a good time to buy a home for those who can fit it into their budget,” said Rhode Island Housing Executive Director Richard Godfrey. “We’re proud to offer this resource to homebuyers, our customers, the realtor community and our network of lender partners.”

The microsite presents Rhode Island Housing’s entire suite of loan options, including solutions for first-time homebuyers and those considering buying a home that requires improvement. Information about participating lender partners is also included.

“Rhode Island Housing understands the local real estate market. As the state’s principal housing agency, we know that a key element in re-establishing the overall health of the housing sector is helping first-time homebuyers regain confidence and better understand the opportunities and responsibilities of homeownership,” said Godfrey. “A robust home buying market helps to improve our overall economy.”

The microsite is www.loans.rhodeislandhousing.org.

The Valley **Breeze**

Rhode Island Housing launches new homeownership microsite

June 24, 2014



In the midst of the summer homebuying market, Rhode Island Housing today announced the launch of its new homeownership microsite. The microsite is designed to respond to the needs of today's Rhode Island homebuyers, offering valuable tools and information to help homebuyers become successful homeowners. Along with lower rates, more participating lenders and a renewed emphasis on customer service, the new website is helping more Rhode Islanders to buy a home.

“In the first four months of this year, while statewide home sales in Rhode Island were up 1.8 percent, our production numbers were up 25 percent over 2013,” said Richard Godfrey, Executive Director of Rhode Island Housing. “Many people may be nervous about buying because of the recent recession, but right now is a good time to buy a home for those who can fit it into their budget. This new microsite gives Rhode Island’s homebuyers the tools and knowledge to make smart, informed purchasing decisions for their futures. We’re proud to offer this resource to homebuyers, our customers, the realtor community and our network of lender partners.”

During the past 40 years, Rhode Island Housing, working with its participating lender partners, has helped more than 60,000 Rhode Islanders buy a home. The new homeownership microsite is an additional tool to assist homebuyers to better understand the opportunities and

responsibilities of homeownership and make the transition to homeownership a smooth one. With Rhode Island home prices and interest rates still at relatively low levels (4.125 percent for a Rhode Island Housing 30-year government insured mortgage) and with rents high in Rhode Island, many families can buy a home at a monthly cost that's comparable to the cost of renting.

“Rhode Island Housing understands the local real estate market. As the state’s principal housing agency, we know that a key element in re-establishing the overall health of the housing sector is helping first-time homebuyers regain confidence and better understand the opportunities and responsibilities of homeownership,” said Godfrey. “A robust homebuying market helps to improve our overall economy - not only by supporting the real estate industry, but also by bringing more investment to communities, and helping to further boost lender confidence.”

The microsite presents Rhode Island Housing’s entire suite of loan options, including solutions for first-time homebuyers and those looking to buy a home that needs some improvements, as well as information about our participating lender partners. The new site features redesigned navigation that presents a clear organization of the content that is most needed by homebuyers and homeowners. Paired with a clean visual design, the result is a microsite that’s easy to use for any audience. The homeownership site is a companion to Rhode Island Housing’s general website, and can be accessed directly at www.loans.rhodeislandhousing.org.

Key microsite features and resources include:

- * Comprehensive loan option details, including Rhode Island Housing’s attractive interest rates, and extra assistance options for down payments and closing costs
- * Homebuying information and tools, including home search resources, Things to Know Before You Buy a Home, a mortgage payment calculator and helpful FAQs
- * Education Center featuring online registration for homebuyer education classes and educational resources for homebuyers and homeowners on topics such as Improving Your Credit, Seasonal Maintenance Tips and more
- * Contact information for Rhode Island Housing’s network of participating lender partners
- * Resources for Real Estate Professionals, including notice of trainings and support for the Realtor community
- * Profiles of local customers who have purchased their home with Rhode Island Housing mortgages

“We are committed to making the homebuying process as simple as possible for our customers, said Peter Walsh, Director of Homeownership and Customer Service for Rhode Island Housing. “Our new microsite helps serve this purpose - giving homebuyers immediate access to the tools

they need to navigate their path to homeownership. This new resource will be of great benefit to our customers and lender partners as they consider Rhode Island Housing as their home lending solution.”

For those who aren't yet ready to buy a home, the microsite still provides a wealth of resources to prepare potential homeowners for that journey. Homebuyer education classes, helpful tips and articles, and a detailed breakdown of the Rhode Island Housing loan process will help any potential buyer understand the scope and steps of buying a home.

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