

## **Hardest Hit Fund Rhode Island Outreach Campaign Communications: Promotional Materials and Newsletters**

### **Summary**

Rhode Islanders have been coping with unprecedented foreclosures and unemployment for the past few years. In 2010, the U.S. Treasury allocated \$79 million in funds to our state to help prevent foreclosures and stabilize the housing market. Rhode Island Housing launched the Hardest Hit Fund Rhode Island (HHFRI) program in December 2010. To ensure that struggling homeowners, especially the most vulnerable and underserved populations, have access to these critical funds we launched a multi-faceted outreach and promotional plan.

### **Promotional and Awareness Campaign**

Recognizing that even homeowners in need may sometimes be reluctant to seek help, and those who may be searching for assistance may not know where to turn, we realized we needed to ramp up our communications with a full-blown promotional and awareness campaign for HHFRI. Having the funding from the Treasury would do little good for Rhode Islanders if they unaware of it and lacked the knowledge of how to apply.

We started with the development of a recognized “brand” for the program, creating a logo and initial marketing materials and a website, HHFRI.org. This soon evolved into a full-blown promotional campaign that included the creation of Facebook and Twitter pages, brochures, posters, flyers (in English, Spanish, Portuguese, Laotian, Cambodian, Hmong and Vietnamese), doorknockers and more. The HHFRI logo features the outline of a house with a sun behind it, sending a clear message of hope to struggling homeowners. We also developed a Power Point that clearly explained HHFRI to use at free informational community meetings we held in coordination with members of our General Assembly. The meetings detailed how to qualify; the various programs; D/I calculating; and what paperwork was needed for the application.

Initially, these collateral materials were distributed as part of a mailing campaign to our housing partners, state and local leaders, state agencies, local companies, faith-based organizations, veterans groups, colleges and universities, schools, libraries, tax collectors, etc. Additionally, we distributed these materials at events planned by our partners, local companies, homeownership fairs, ethnic groups’ fairs and festivals, expos and foreclosure prevention workshops held by local leaders and our Congressional delegation. As for the free informational meetings throughout Rhode Island, we started holding the meetings in the hardest hit areas of Rhode Island and coordinated meetings with local officials such as state Representatives, Senators, Mayors, etc.) Community Meetings are held in locations with strong community ties – places of comfort, familiarity and trustworthy. **(Since, launching HHFRI in December 2010, we have hosted more than 100 community meetings throughout the state reaching nearly 4,000 attendees.)**

### **A Statewide Approach**

While our grassroots distribution efforts were starting to prove effective, we soon realized that we needed to reach beyond our traditional partners and blanket the entire state. We created radio (English and Spanish) and TV spots and hit the airwaves with a PSA campaign. We utilized earned media by having our Executive Director appear on local TV news programs; morning drive radio and morning TV talk; published an op-ed story in local newspapers; and was featured in local blogs and online publications. We had four HHFRI certified counselors answer telephones during the dinner hour on the No. 1 rated TV news show. During the two-hours of on-air call-ins (with frequently publicity from the anchors), the phones were consistently ringing.

In addition, we participated in borrowers’ outreach events; teamed up with organizations such as NeighborWorks; and reached out to State of Rhode Island agencies and departments. We essentially blanketed the state with HHFRI information. We left no stone unturned as we attempted to communicate with Rhode Islanders about the foreclosure-prevention programs. We also enlisted AmeriCorps members into neighborhoods near upcoming meetings to hang door hangers and posters, and talk to shop owners and neighbors encouraging them to attend an upcoming HHFRI meeting.

### **Advertising**

The advertising, with the tag-line “Don’t Wait!,” has been a two-pronged effort – general branding of HHFRI and the grassroots community outreach. Major TV advertising during a two-month period (one month after launching HHFRI) successfully helped to brand HHFRI and reach the key at-risk target market (35-64 year olds) of those needing foreclosure-prevention assistance. The ads were specifically planned to run late at night and during the day on network TV and cable stations. After the two months ended and the spots reached 91 percent of the target market with between 5 and 7 impressions, the TV ads went into PSA rotation.

As for the print advertising, in addition to being used for brand-awareness with “generic HHFRI” ads, we placed in local community newspapers an advertising notice of when and where we were holding a free HHFRI informational community meeting. Print ads are in English and Spanish to reflect our state’s demographics. Because many areas have high concentrations of Portuguese citizens, we also placed these ads in appropriate outlets. In total, we continue to reach our target market with about two or three impressions per week.

### **New and Innovative Approaches and Partnerships**

One of the most successful and new tool for Rhode Island Housing was the use of robo-calls to promote HHFRI. Our executive director would record a message and then just prior to an HHFRI meeting homeowners in and around the area where it was being held would receive the recorded telephone call. When polled residents said they learned of the meeting via a robo-call. Attendance has steadily increased since we started using robo-calling.

Another successful strategy was the use of eblasts. Electronic newsletters were created to spread the word about how members of our General Assembly were helping to coordinate HHFRI meetings. The involvement of our G.A. members and the robo-calls combined to play a role in increased attendance at HHFRI meetings. Additionally, other Representative and Senators requested to help with a meeting in their respective districts. General Assembly members who previously coordinated a meeting have asked to coordinate additional meetings.

Our partnerships also included a key joint branding campaign with the R.I. Department of Labor and Training (DLT), which allowed us to reach out to Rhode Islanders receiving unemployment insurance. We created a joint mailing encouraging homeowners to apply for the foreclosure-prevention funds. We set up a special telephone number so we can track the number of calls from the joint DLT mailings. Weekly, we measure 75 to 100 callers. Rhode Island has one of the highest unemployment rates in the country, and our HHFRI funding to date has been primarily used to help those who are unemployed or underemployed.

### **HHFRI online**

We created [www.hhfri.org](http://www.hhfri.org), which is now in English and Spanish. Since its launch, we continue to receive more than 1,500 hits per week. The website has become an incredible resource for dispensing information, key pieces of collateral in various languages; checklists for borrowers; DTI calculator; and community meeting schedules and directions. In addition, the website has a log-in for counselors and lenders to get additional information, related collateral and an application. The website has been very useful in promoting HHFRI as well as our free informational meetings including directions to meetings and a tool kit for partners to download posters and related materials.

### **HHFRI Issue Brief**

As we reached the one-year mark for HHFRI, we recognized the need for a single promotional piece that would sum up the program; activity to date; partnerships; and the success of other foreclosure-prevention programs we have available in Rhode Island. We have shared with a wide audience including homeowners, people helped by HHFRI, our community partners, politicians, the U.S. Treasury, our Congressional Delegation, members of the General Assembly and others. Utilizing the now recognized brand, the brief examines the results and outcomes of the program; its various facets; challenges ahead; and recognition of key

partners in the effort including the members of our G.A. who volunteered their time to help coordinate a meeting. We featured a story of a local homeowner who had been helped by the program as a way of showing others that they too could be helped by HHFRI. These stories personalize HHFRI and encouraged others who were struggling to pay their mortgage to seek help.

The use of simple charts and graphics helps to clearly illustrate the many successes to date of the program. We also utilized the piece as a way of also raising awareness of other programs to help homeowners, including those of our partners as well as our own HelpCenter and Conciliation Counselors. The HHFRI Issue Brief is a promotional publication that has helped us present a snapshot of the program, and assisted our General Assembly members who are able to use the updates and stats included in the brief in their own efforts to educate their constituency about foreclosure prevention. It has helped them make their constituents aware of the program.

### **Grassroots Outreach**

Our grassroots efforts to reach all at-risk Rhode Islanders relied heavily on identifying existing lines of communication that we could tap into and use to reach out to homeowners in need. For this outreach effort, we greatly expanded our existing networks beyond traditional housing partners while building on existing partnerships with our General Assembly, Congressional delegation, Governor, community leaders, service providers, nonprofit partners, credit counselors, lenders and businesses. We were able to engage community leaders, opinion and religious leaders to help spread the word to their constituents.

### **Replicable and Cost Conscious**

Unique and innovative aspects, such as the Call-In TV-Panel, robo-calls, DLT partnership, massive grassroots outreach, multiple languages as well as the involvement and support of community leaders, politicians and our partners have allowed us to blanket the entire state with our message of “Don’t Wait!” The remarkable amount of earned media including the impressive call-in panel on our top-rated station, morning-drive radio and early morning TV talk, our General Assembly is something other HFAs could emulate with their own campaigns. The social networking was an incredible budget-friendly avenue of communicating with customers that could easily be replicated by other HFAs. What was most unique was building relationships with key ethnic groups and faith-based organizations by making the effort to reach out to them via free informational meetings, translations of materials and the HHFRI power point, which became an invaluable resource.

### **Effectiveness and Achieving Strategic Objectives**

The TV advertising was used for awareness and a way to launch a new program to the public. People at the community meetings mentioned that they saw the TV ads and that’s how they knew of the program’s existence. They attended a free informational meeting to learn more because they received a robo-call; heard about it from a local official; read it in a newspaper; saw a poster in a nearby shop; or word-of-mouth from an AmeriCorp volunteer who left behind a door hanger. As we had hoped, the grassroots effort of reaching out via door hangers, posters, community groups, faith-based organizations, etc. created strong word-of-mouth that has been invaluable in communicating the benefits of HHFRI.

As a result, HHFRI has been deemed by Treasury as one of the most successful Hardest Hit Funds in the country. In June, the Under Secretary for Domestic Finance, Mary J. Miller, visited HHFRI to learn more about its successes. She met with HHFRI certified counselors and discussed the program with key staff members. Since launching HHFRI in December of 2010, we have helped 1,760 R.I. homeowners accounting for \$27.8 million. An additional 453 homeowners (\$6 million) have been approved and have started or soon will be receiving assistance. We are on target to distribute all of the \$79 million by 2015.

## Expanded Foreclosure Prevention Assistance

# Don't wait.

To learn more visit: [www.HHFRI.org](http://www.HHFRI.org) • call: 401-277-1500 • email: [info@HHFRI.org](mailto:info@HHFRI.org)

### What is Hardest Hit Fund Rhode Island (HHFRI)?

The U.S. Treasury has given funds to Rhode Island Housing to help prevent foreclosures and stabilize the housing market. HHFRI is the program that will distribute the Treasury funds.

### Who Qualifies?

HHFRI will only be available to homeowners who have a documented financial hardship and have exhausted all options to maintain mortgage payments and avoid foreclosure. You may qualify if:

- You own a 1 to 4 family home or a condominium and live in the building.
- Your gross annual income is less than \$87,800, if there are 1 or 2 people in your home; or less than \$102,400 for a household of 3 or more.
- Your monthly mortgage payments, including taxes and insurance are greater than 31% of your gross monthly income.
- You have no financial resources of your own (except for \$15,000 or less in savings). You can have any amount in a retirement account such as a 401k or an IRA.
- You have a documented financial hardship that has affected your ability to make your mortgage payment, such as:
  - unemployment or underemployment;
  - death or disability of a key wage-earner;
  - unforeseen medical expenses;
  - received FEMA or other natural disaster assistance and still have extensive property damage.
- Deployed members of the U.S. Armed Forces or those discharged within the last 12 months who have experienced a drop in income. (This applies to all personnel in regular and reserve components of the Army, Navy, Air Force, Marines and Coast Guard.)

**Note:** A loss of home value alone does not constitute a financial hardship.



To learn more,  
visit: [www.HHFRI.org](http://www.HHFRI.org);  
call: 401-277-1500;  
email: [info@HHFRI.org](mailto:info@HHFRI.org)

### What's Available?

Assistance will address your unique situation BUT generally breaks down into the following areas:

- Help to make mortgage payments while unemployed or underemployed.
- Help to make an immediate payment to save your home, such as unpaid property taxes.
- Help to obtain a loan modification from your lender.
- Help to assist homeowners who are in a severe financial crisis to relocate.

### How to Apply?

There are three ways to apply for HHFRI assistance:

1. Through a HUD approved and HHFRI certified counselor including the Rhode Island Housing HelpCenter, 401-457-1130. Visit [www.HHFRI.org](http://www.HHFRI.org) for a list of HUD approved and HHFRI certified counseling agencies.
2. If you are unemployed and believe you may qualify, you can contact the HHFRI Center for an appointment at 401-277-1500 or email: [info@HHFRI.org](mailto:info@HHFRI.org).
3. Through your local bank or credit union which services your mortgage. **If your lender is Rhode Island Housing, call 800-854-1180.**

Obtaining HHFRI assistance through your lender or a HUD approved and HHFRI certified counselor is free. You do not need to pay anyone to prepare a HHFRI application or for HHFRI-counseling assistance. However, as part of the HHFRI agreement, you may be required to pay some portion of any mortgage delinquency or other mortgage-related obligation such as delinquent taxes or insurance.

The HHFRI application and lender acceptance process may take several months. **Stay involved!** Fill out all the required paperwork and keep in contact with your lender or counselor throughout the process.

**If you are unemployed, please call  
401-277-1500  
to set up an appointment to begin  
the application process.**

## Más asistencia en prevención de ejecuciones hipotecarias

# No espere.

Para obtener más información, visite: [www.HHFRI.org](http://www.HHFRI.org) • llame al: 401-277-1500  
envíe un correo electrónico a: [info@HHFRI.org](mailto:info@HHFRI.org)

### ¿Qué es “Hardest Hit Fund Rhode Island” (HHFRI)?

El Departamento del Tesoro de EE.UU. ha otorgado fondos a Rhode Island Housing (Departamento de la Vivienda de Rhode Island) para contribuir a prevenir las ejecuciones de hipotecas y estabilizar el mercado de la vivienda. HHFRI es el programa que distribuirá los fondos del Tesoro.

### ¿Quién califica?

HHFRI solamente estará disponible a propietarios de viviendas que tienen una necesidad económica documentada y han agotado todas las opciones para continuar pagando la hipoteca y evitar la ejecución hipotecaria. Usted puede calificar si:

- Es propietario de una casa de 1 a 4 familias o de un condominio, y vive en el inmueble.
- Su ingreso bruto anual es menos de \$87,800, si hay 1 o 2 personas en su casa; o menos de \$102,400 para una familia de 3 o más personas.
- Sus pagos hipotecarios mensuales, incluyendo impuestos y seguro que sea más de 31% de su ingreso bruto mensual.
- No tiene recursos económicos propios (con excepción de \$15,000 o menos en ahorros). Puede tener cualquier cantidad en una cuenta de retiro, como una 401k o una cuenta individual de retiro (IRA, por sus siglas en inglés).
- Tiene una dificultad económica documentada que ha afectado sus posibilidades de pagar la hipoteca, como:
  - desempleo o subempleo;
  - muerte o incapacidad en la familia del proveedor de ingresos principal;
  - gastos médicos imprevistos;
  - hayan recibido ayuda del FEMA u otra asistencia para desastres naturales, y que todavía tenga extensivo daño en la propiedad.
- Miembros desplegados de las Fuerzas Armadas de Los Estados Unidos o aquellos que hayan sido dados de baja en los últimos 12 meses quienes hayan experimentado una disminución de ingresos. (Esto se aplica a todo el personal regular y de reserva que componen el Ejército, la Fuerza Naval, la Fuerza Aérea, la Infantería de Marina y la Guardia Costera).

*Nota: La pérdida del valor de la vivienda no constituye una dificultad económica.*

### ¿Qué está disponible?

La asistencia se dirigirá a su situación particular PERO generalmente se divide en las siguientes áreas:

- Ayuda para pagar la hipoteca mientras esté desempleado o subempleo.
- Ayuda para efectuar un pago de inmediato para salvar su casa, como por ejemplo, los impuestos a la propiedad impagos.
- Ayuda para obtener una modificación de préstamo de su entidad crediticia.
- Ayuda para reubicación para los propietarios que atraviesen una crisis económica severa.

### ¿Cómo solicitar?

Hay tres maneras de solicitar asistencia a través del HHFRI:

1. A través de un asesor aprobado por HUD y autorizado por el HHFRI, incluido el Rhode Island Housing HelpCenter (Centro de ayuda para la vivienda de Rhode Island), 401-457-1130. Visite [www.HHFRI.org](http://www.HHFRI.org) para obtener una lista de las agencias asesoras aprobadas por HUD y certificadas por el HHFRI.
2. Solamente si está desempleado y considera que cumple con los requisitos, puede comunicarse con el centro del HHFRI para hacer una cita, llamando al 401-277-1500, o enviando un correo electrónico a: [info@HHFRI.org](mailto:info@HHFRI.org).
3. A través de su banco o cooperativa local que administra su hipoteca.

**Si su entidad crediticia es Rhode Island Housing, llame al 800-854-1180.**

Obtener asistencia del HHFRI a través de su entidad crediticia o asesor aprobado por HUD y autorizado por el HHFRI es gratis. No le debe pagar a nadie para preparar una solicitud del HHFRI o para obtener asistencia de asesoría sobre el HHFRI.

Sin embargo, como parte del acuerdo del HHFRI, puede que se le exija que pague alguna porción de la hipoteca morosa o de otra obligación relacionada con la hipoteca, como por ejemplo impuestos o seguro atrasados.

Es posible que la solicitud del HHFRI y la aceptación de la entidad crediticia demoren varios meses. **¡Manténgase involucrado!** Llene todos los documentos necesarios y manténgase en contacto con su entidad crediticia o asesor durante todo el proceso.



Para obtener más información, visite: [www.HHFRI.org](http://www.HHFRI.org);  
llame al: 401-277-1500;  
envíe un correo electrónico a: [info@HHFRI.org](mailto:info@HHFRI.org)

**Si usted está desempleado, por favor llame al  
401-277-1500  
para hacer una cita  
para iniciar el proceso de aplicación.**





# HHFRI

Hardest Hit Fund - Rhode Island

Find us 



## Funds Available

Contact your [Lender](#) or a [HHFRI Certified Counselor](#)



HOME


ABOUT HHFRI

FAQ

CHECK ELIGIBILITY

LENDER INFORMATION

NEWS

Language:  



HHFRI Customer Testimonials

## Goal of HHFRI

The Hardest Hit Fund Rhode Island has been put in place in Rhode Island by the U.S. Treasury to prevent avoidable foreclosures by helping homeowners who are unable to make their mortgage payments due to a hardship such as job loss or underemployment. Rhode Island Housing has been designated by the Treasury to oversee HHFRI.

HUD Approved and  
HHFRI Certified  
Counselors

[CLICK HERE >>](#)

Meeting with your  
counselor or  
lender/servicer?

In foreclosure in 2009 or 2010? You may be eligible for compensation or other remedy. [Click here](#) to learn more. Deadline extended to September 30, 2012



## Tax Information

Frequently Asked Questions on Tax Information for HHFRI Assistance [click here](#)

Tax Information for HHFRI Assistance [click here](#)


IRS Resources [click here](#)


## How to apply

There are only three ways to apply for HHFRI assistance:

- Through a HUD approved and HHFRI certified counselor including the Rhode Island Housing HelpCenter. Click [here](#) for a list of counseling agencies.
- If you are unemployed and believe you may qualify, you can contact the HHFRI Center for an appointment with a HUD approved and HHFRI certified counselor at 401-277-1500 or email: [info@HHFRI.org](mailto:info@HHFRI.org).
- Through your local bank or credit union which services your mortgage in Rhode Island. If your lender is Rhode Island Housing, call 800 854-1180.

The agency will be processing, approving and administering the submissions from your lender/servicer and specially trained HUD approved and HHFRI certified counselors.

 [What You Need - English](#)  
[Downloadable PDF](#)

 [What You Need - Spanish](#)  
[Downloadable PDF](#)

## Community Meetings

Monday, July 16  
[Chepachet](#)

[VIEW ALL >>](#)

A HHFRI outreach professional, who speaks Spanish, is at Progreso Latino in Central Falls most Mondays and is available to meet with you on other weekdays. Call 401-277-1561 to make an appointment.

## Are you a Lender or a HHFRI Certified

**Note:** A loss of home value alone does not constitute a financial hardship.




## 3 Things You Should Do

- **ACT IMMEDIATELY - Contact your lender/servicer**  
The earlier you act, the more options you will have  
[Here's how to contact your lender/servicer.](#)
- **SEEK HELP**  
If you're not making progress or you have an out of state lender/servicer and need assistance, call a [HUD certified counseling agency.](#)
- **STAY INVOLVED**  
Fill out the required paperwork and stay in contact throughout the process.

## HHFRI Certified Counselor?

[CLICK HERE >>](#)

## Toolkit

-  [HHFRI Issue Brief](#)
-  [HHFRI Flyer - English](#)
-  [HHFRI Flyer - Spanish](#)
-  [HHFRI Flyer - Portuguese](#)
-  [HHFRI Flyer - Laotian](#)
-  [HHFRI Flyer - Cambodian](#)
-  [HHFRI Flyer - Hmong](#)
-  [HHFRI Flyer - Vietnamese](#)
-  [HHFRI Poster - English](#)
-  [HHFRI Poster - Spanish](#)





# HARDEST HIT FUND RHODE ISLAND

## At One Year

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### In this Report:

Criteria and Qualifications

Outcomes

Successes and Ongoing Challenges

HHFRI Helps a Pawtucket Resident

Outreach and Education Efforts

State and Local Officials Help Coordinate  
HHFRI Meetings

Local Foreclosure Mediation and  
Counseling Assistance

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**AS WE MARK** the end of HHFRI's first full year of operation, we celebrate approving more than \$15 million of assistance to nearly 1,400 Rhode Island families and individuals who were at risk of foreclosure. 2011 was the fourth year of the disastrous real estate recession. By year's end foreclosures were continuing at a record high pace across our State and country. However, we now have HHFRI to provide cash assistance to families who are struggling to make mortgage payments due to a significant loss in income, usually attributable to job losses and cutbacks.

It has not been easy to create a new government assistance program that requires the cooperation of lenders – large and small – and their agents from all across the country. Rhode Island Housing has established working relationships and secure electronic communications with 54 lenders (40 national lenders and 14 local lenders). We process, report and reconcile payments through 22 electronic portals (SFTP sites) and 32 secure email relationships. More work needs to be done by the nationwide lending industry to give assistance to their struggling customers. We have seen significant progress during the past year. We are proud that Rhode Island Housing has been a nationwide leader in bridging that gap between lender and borrower.

As many families silently struggle to responsibly uphold their debt obligations, it has been a challenge to communicate the potential benefits of HHFRI. Many households are reluctant to ask for help and amidst the blizzard of offers for help it is hard to know who to trust. Rhode Island Housing is extremely thankful to members of our Congressional delegation without whom this program would not have been possible, and the General Assembly for lending their reputations to the program and inviting constituents to information sessions. Mayors of our largest cities have also helped. We look forward to continuing to work with these critical partners.

Rhode Island Housing has learned a lot during its first year and enhanced the program terms four times by welcoming input from its community Working Group. As we learn more about the details and complexities of family finances in our State, we will continue to re-engineer our programs to reach more R.I. families. Every family who gets either help or a denial before the program is amended has their file reviewed for an extension or potential new eligibility.

HHFRI offers help in the form of a loan or grant. If the homeowner stays in the property for 5 years, the loan does not have to be repaid. If the homeowner moves or the property changes ownership during the five years, the loan is forgiven at 20 percent per year. So, most people will not have to repay HHFRI. However, most people will still have to make a fair payment toward their outstanding mortgage obligation.

Helping nearly 1,400 Rhode Island families keep their homes in 2011 means that it was a very good year. We thank all of our partners for making it happen, and we have lots more assistance to provide in 2012 and beyond.

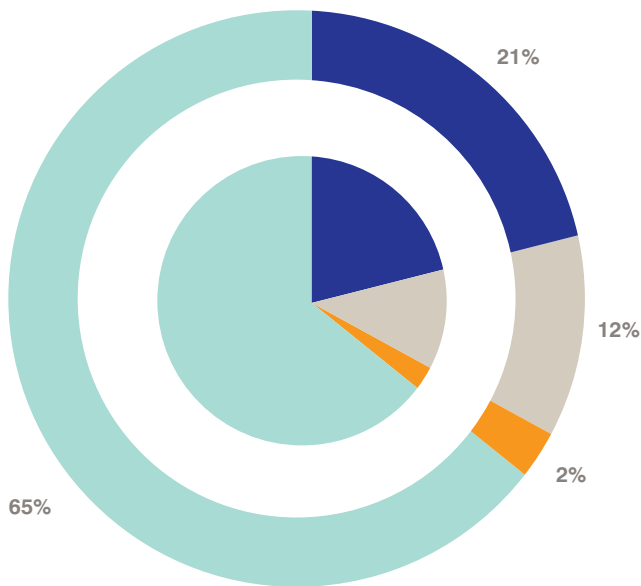
## CRITERIA AND QUALIFICATIONS

The Hardest Hit Fund Rhode Island is available to Rhode Island homeowners who have a documented financial hardship and have exhausted all options to maintain mortgage payments. Homeowners may qualify for these funds if: they own a 1- to 4- family home or a condominium and live in the building; their gross annual income is less than \$87,800 for 1 or 2 persons in the household or less than \$102,400 for three or more; their monthly mortgage payments, including taxes and insurance are greater than 31 percent of gross monthly income; and they have no financial resources (except for \$15,000 or less in savings and not including retirement savings). Homeowners can receive HHFRI assistance regardless of the amount in a retirement account such as a 401(k) or an IRA.

The criteria to receive assistance from HHFRI generally include a documented financial hardship such as a loss of a job, underemployment, unforeseen medical expenses or disability of a family's key wage-earner.

In addition, R.I. homeowners may receive special assistance if they:

- Are older than 62-years-old.
- Have a deed restricted property and have received federal or State subsidies.
- Own a multi-family property and have had a loss of rental income, which has compromised their ability to afford their mortgage payment.
- Have received FEMA or other natural disaster assistance and still need assistance due to extensive property damage.
- Are deployed members of the U.S. Armed Forces or those discharged within the last 12 months who have experienced a drop in income. (This applies to all personnel in regular and reserve components of the Army, Navy, Air Force, Marines and Coast Guard.)



### HHFRI TOTAL APPROVED ASSISTANCE BY PROGRAM \$ AS OF DECEMBER 31, 2011

- MORTGAGE PAYMENT ASSISTANCE-UNEMPLOYMENT PROGRAM (MPA UP)
- TEMPORARY AND IMMEDIATE HOMEOWNER ASSISTANCE (TIHA)
- LOAN MODIFICATION ASSISTANCE (LMA)
- MOVING FORWARD ASSISTANCE (MFA)

*HHFRI assistance generally breaks down into the following categories: Loan Modification Assistance (LMA) – help to obtain a loan modification from your lender; TIHA – help to make an immediate payment to save your home, such as unpaid property taxes; MPA UP – help to make mortgage payments while unemployed or under-employed; and MFA – help to assist homeowners who are in a severe financial crisis to relocate.*

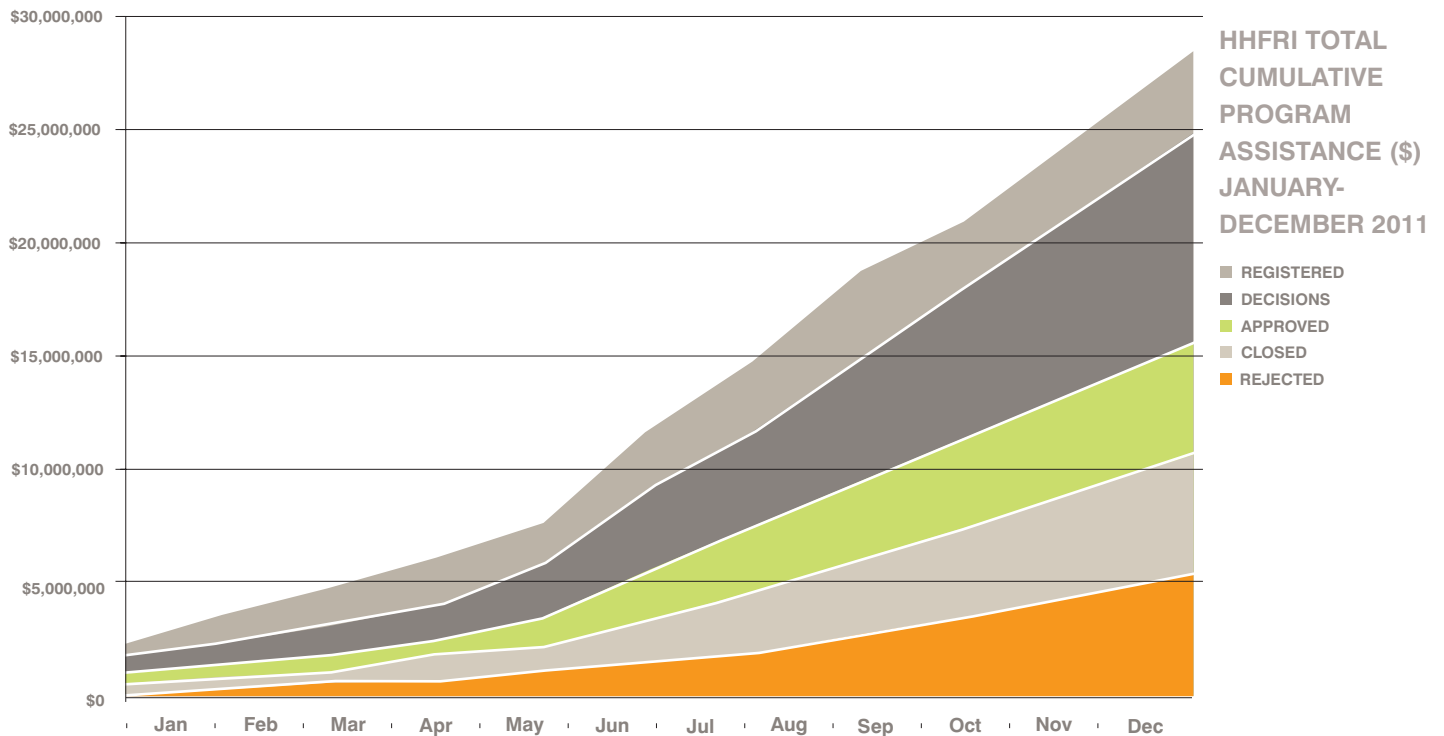
*Those who are unemployed and believe they may qualify should call 401-277-1500. Any Rhode Islander struggling to make mortgage payments can apply through a HUD approved and HHFRI certified counselor including the HelpCenter at Rhode Island Housing. Or, Rhode Islanders can apply for HHFRI through a local lender.*

**“Rhode Island Housing is one of 18 State Housing Finance Agencies to receive this program designed in partnership with the U.S. Treasury to help homeowners make mortgage payments. We continue to work closely with lenders, servicers, counselors and community groups to prevent foreclosures and stabilize the housing market.”**

*– Richard Godfrey, Executive Director of Rhode Island Housing*

## HHFRI WORKING GROUP MEMBERS

|   |                                       |   |
|---|---------------------------------------|---|
| Bank of America   | Federal Home Loan Bank of Boston      | Progreso Latino                                   |
| Citizens Bank   | Federal Reserve Bank of Boston        | Rhode Island Bankers Association                  |
| City of Cranston  | Housing Action Rhode Island           | Rhode Island Board of REALTORS                    |
| City of Providence Department of Planning and Development | Housing Network                       | Rhode Island Legal Services                       |
| City of Providence Office of Neighborhood Services        | Housing Resources Commission          | Rhode Island Mortgage Bankers Association         |
| City of Warwick   | HUD                                   | State Office of Housing and Community Development |
| Credit Union Association of Rhode Island                  | The Martone Group                     | SWAP  |
| Department of Business Regulation                         | Money Management International Inc.   | Urban League of Rhode Island                      |
| Department of Labor and Training                          | National Consumer Law Center          | West Elmwood Housing Development Corporation      |
| Fannie Mae  | NeighborWorks America                 |   |
|   | NeighborWorks Blackstone River Valley |   |



## OUTCOMES

More than 2,600 Rhode Island homeowners have registered for HHFRI through December 31, 2011. For those who have completed the application and review process, more than 60 percent have been approved for funding. In total, nearly 1,400 families have been approved for more than \$15 million in foreclosure-prevention funds. HHFRI has assisted Rhode Islanders in every county, but not surprisingly, the majority of program participants to date come from Providence and Kent counties. The number of registrants is indicative of the impact the economic downturn is having on Rhode Island homeowners – with the hardship of unemployment claimed by nearly 65 percent of those seeking assistance through HHFRI.

Rhode Island Housing often hears about Rhode Islanders who do not think they are eligible for HHFRI because they are not delinquent on their mortgage. Not only are these homeowners eligible but the best time to seek assistance is before a homeowner starts to fall behind on mortgage payments. Additionally, about half of HHFRI participants are actually current on their mortgage.

## SUCCESSSES AND ONGOING CHALLENGES

As HHFRI reaches the one-year mark, Rhode Island Housing continues to refine and improve this effort to help Rhode Islanders stay in their home. The most successful element of the program has been the Mortgage Payment Assistance for unemployed and underemployed Rhode Islanders. Sixty-five percent of approved HHFRI applications have been for assistance through this program. (The agency has successfully partnered with most local and national lenders to accept payments under this program and established a streamlined system to process applications.)

The creation of HHFRI and the increasing number of Rhode Islanders seeking assistance are strongly due to: partnerships with federal, State and local elected officials; community partners who spread the word; and input of the Working Group. Valued partnerships also have been established with agencies that provide intake and counseling for HHFRI, and with local banks that are connecting their borrowers with the program.

The greatest challenge to the program, as with national efforts to address the foreclosure crisis, has been the participation

of national lender/servicers in loan modification assistance programs. While local lenders have more flexibility to modify portfolio loans, the national ones are constrained by investors' varied guidelines and processes. With new HHFRI modification program terms approved for 2012, we anticipate expanded participation on a national level.

To date, we have been successful in establishing secure communications and developing working business relationships with the top five lender/servicers and numerous regional ones. While these lender/servicers accept our HHFRI unemployment and reinstatement assistance, the process of setting up, reporting and monitoring monthly payments issued by the Automated Clearing House, wire transfer or check for homeowners is time consuming but well worth the effort. During 2011, we set up more than 15,500 mortgage assistance and/or reinstatement payments on behalf of HHFRI eligible-homeowners to some 90 different lender/servicers and 30 cities or towns.

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## HHFRI HELPS KEEP MIRTA HERNANDEZ IN HER PAWTUCKET HOME

Mirta turned to Hardest Hit Fund Rhode Island for help after her lender deemed her ineligible for a loan modification

Owning a home in Pawtucket has meant "everything" to Mirta V. Hernandez, who spent 20 years working at a jewelry company and moonlighting part time at a discount department store.

Mirta made enough money from both of her jobs to cover her mortgage and living expenses as well as send money to help her daughter and ailing mother. Then, the jewelry company where she worked closed its doors, and Mirta's only income was from her part-time job.

"One thing happens and then another and then another," she said. "It was scary because I knew I was about to start falling behind on my mortgage."

A friend, who had been successfully counseled on similar mortgage issues by a HUD approved counselor at the Rhode Island Housing HelpCenter, recommended Hernandez set up an appointment with one of the Center's counselors. With the help of a counselor, Mirta embarked on preparing the paperwork for a loan modification.



Mirta V. Hernandez - Photo by Gretchen Ertl

After her lender had determined that she was ineligible for a loan modification because of her employment situation, the HelpCenter counselor immediately started working with Mirta to submit an application for the Hardest Hit Fund Rhode Island.

"I was grateful to hear about Hardest Hit Fund Rhode Island," Mirta notes. "I was getting frustrated and frightened that I would lose my home. Having a home means everything to me."

The counselor, with Mirta's help, was able to gather the right paperwork and fill out Mirta's application so she could receive needed HHFRI assistance. For the next six months, HHFRI funds will be paying a portion of Mirta's mortgage, and Mirta will be paying the rest.

"You work hard so you can get a home and then I was working to keep my home," she says. "I have been a hard worker all of my life. I'm a working person."



## OUTREACH AND EDUCATION EFFORTS

Rhode Island Housing, in partnership with community organizations, public officials, State agencies and faith-based organizations has launched a major outreach effort to spread the word about HHFRI.

To reach as many Rhode Islanders with the HHFRI message of helping homeowners to make mortgage payments, marketing materials have been translated into Spanish, Portuguese, Laotian, Hmong, Vietnamese and Cambodian. English and Spanish websites, [www.HHFRI.org](http://www.HHFRI.org), have been created, and the sites include key information on how to access assistance and provide details on upcoming free HHFRI community meetings. The websites continue to receive more than 1,000 hits per month; listings of the community meetings are published in the media and on community calendars; and to date the media have published nearly 70 news stories and broadcast some 15 TV and radio reports on this foreclosure-prevention program.

In addition, Rhode Island Housing initiated a grassroots effort to reach out to Rhode Islanders about HHFRI. The agency has partnered with the Department of Labor and Training (DLT) to notify those whose unemployment benefits are about to expire, and those who are applying for unemployment.

Late this fall, DLT staff members started sending about 600 letters per week to unemployed Rhode Islanders. In addition, some 4,500 HHFRI flyers were placed in water bills and sent to Providence Water customers in the Olneyville and Hartford Avenue neighborhoods.

Members of Rhode Island's Congressional delegation and the General Assembly, mayors and city and town councils continue to play an integral role in getting the word out about HHFRI. Rhode Island Housing, in coordination with local law makers, has hosted nearly 70 free informational meetings throughout Rhode Island in libraries, community centers, churches and schools. Elected officials have volunteered their time to record robo-calls in their districts to encourage constituents to attend free HHFRI community meetings. Many attendees have cited a call from a public official as their reason for attending a meeting.

The assistance of Rhode Island's State Senators, Representatives, Mayors and local officials continues to be exemplary. Their support helps us spread the message that HHFRI is a safe, respected program that truly helps the people in our communities. Due to the connections that elected officials have in the neighborhoods in which they serve, our cooperative efforts enable us to increase awareness and reach more people.

## HHFRI meetings have been coordinated with the help of many State and local officials including:

Mayor Avedisian  
Mayor Fung  
Mayor Rogers  
Mayor Taveras

Senator Algieri  
Senator Bates  
Senator Crowley  
Senator DaPonte  
Senator DeVall  
Senator Doyle  
Senator Felag  
Senator Fogarty  
Senator Jabour  
Senator Lanzi  
Senator Nesselbush  
Senator Ottiano  
Senator Tassoni  
Senator Walaska

Representative Azzinaro  
Representative Blazejewski  
Representative Chippendale  
Representative Coderre  
Representative DaSilva  
Representative Gallison  
Representative Guthrie  
Representative Keable  
Representative Kennedy  
Representative Lima  
Representative MacBeth  
Representative Morgan  
Representative Morrison  
Representative Nunes  
Representative O'Grady  
Representative O'Neill  
Representative Serpa  
Representative Silva  
Representative Tarro  
Representative Tomasso  
Representative Walsh  
Representative Williams

Those interested in hosting a meeting should contact:  
Jessica Buhler  
401-457-1285  
[jbuhler@rhodeislandhousing.org](mailto:jbuhler@rhodeislandhousing.org)

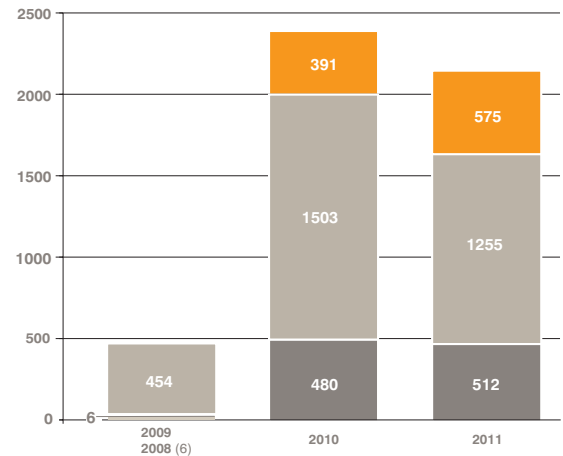
HHFRI materials can be found in tax collectors offices, city halls, libraries, churches, community centers and on government and related nonprofits' websites. Local lenders have been receptive to HHFRI allowing Rhode Island Housing to use their names and phone numbers as a resource, all of which are posted on the lender page at [HHFRI.org](http://HHFRI.org).

## MEDIATION AND CONCILIATION

Three of Rhode Island's largest cities (Providence, Cranston and Warwick) have passed ordinances that require loan servicers to engage a Conciliation Conference Coordinator at a HUD-approved counseling agency before filing a foreclosure deed. The Coordinator determines whether the loan servicer made a good-faith effort to reach an agreement with the homeowner. Servicers can forego a conference and pay a fine in two of the cities, Providence and Warwick. The third city, Cranston, does not impose a fine; it requires servicers to obtain a Certificate of Good Faith from the Coordinator before filing a foreclosure deed. To date, Rhode Island Housing is the primary local HUD-approved agency that has made these services available. In addition to working with a Conciliation Coordinator, homeowners must be receiving foreclosure-prevention counseling with a HUD-approved counselor (such as the ones in Rhode Island Housing's HelpCenter).

Housing counseling combined with a conciliation conference is one of the most effective ways to help homeowners avoid foreclosure. Of the homeowners who have completed the conciliation conference, typically nearly three-quarters are able to remain in their homes. In all, 392 positive mediation outcomes as a result of a conference; nearly 351 foreclosures have been canceled by the lender (prior to the conference being held) as a result of the program.

The greatest challenge with the current program is its limited scope (the process can only be accessed by homeowners in the three participating municipalities), and the fact that the mandated conciliation procedures begin so late in the process. While the program has been very successful at assisting those homeowners who participate, the vast majority of homeowners have already given up by the time housing counselors reach out to them. Because the process is triggered after the foreclosure process has been initiated, only about 20 percent of the notices reach the actual homeowners despite outreach efforts.



### RHODE ISLAND HOUSING CONCILIATION COORDINATOR ACTIVITY

*Dates Ordinances began:*

*Providence - 9/3/09 Cranston - 12/23/09 Warwick - 5/25/10*

■ PROVIDENCE ■ CRANSTON ■ WARWICK

## THE FOUNDING OF THE HELPCENTER AT RHODE ISLAND HOUSING

In 2007, just as the foreclosure crisis was building in Rhode Island, Rhode Island Housing opened the HelpCenter to educate, counsel and assist Rhode Islanders who are at risk of either losing or coping with the loss of a home. Rhode Island Housing's HelpCenter has received support from several partners including NeighborWorks America through the National Foreclosure Mitigation Counseling Program and United Way of Rhode Island. At the official opening of the HelpCenter, Rhode Island Housing's Executive Director Richard Godfrey said: "One of our goals in creating the Center is to encourage people to seek help at the first sign that they might be in trouble. The sooner people come to us for help, the more options they will have."

Since opening its doors at the end of 2007, some 12,000 Rhode Island homeowners have contacted our HelpCenter seeking assistance. Of this number, 6,653 homeowners, with a full range of financial challenges, have met face-to-face with our counseling staff. Nearly 5,915 homeowners have completed the counseling process and more than 740 homeowners are being reviewed by servicers. Of those who have completed counseling, about half are able to remain in their home successfully or have been referred to legal or other services such as credit counseling.

Since HHFRI was launched, the counselors at Rhode Island Housing's HelpCenter have also been able to secure HHFRI

funds for clients who have exhausted all other means of assistance. The HelpCenter counsels, educates and works with struggling homeowners, to obtain an affordable solution that could include HHFRI.

HelpCenter counselors have also been able to assist clients who have been helped by the Madeline Walker Act of 2006. The law gives Rhode Island Housing the ability to purchase delinquent tax, water or sewer liens before they go to tax sale. Rhode Island Housing works with the owners of these properties to set up a payment plan, but also connects them with other resources like the Hardest Hit Fund and HelpCenter foreclosure-prevention counselors.

As of December 31, 2011, Rhode Island Housing has exercised its right of first refusal and acquired 2,300 tax liens in nearly every community in Rhode Island, at a total cost of more than \$10 million. The agency works closely with these homeowners to get them back on track with their payments, and as a result more than 63 percent (1,451) of the liens purchased by Rhode Island Housing have already been redeemed by the homeowners. Since the inception of this important Act, Rhode Island Housing has provided outreach to more than 20,000 homeowners facing tax sale.



# **Expanded Foreclosure Prevention Assistance**

# **Don't wait.**

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**Monday, January 9, 2012**

presentation begins at 6 p.m.

**Coventry Town Hall Auditorium**  
1675 Flat River Rd. • Coventry

The presentation will be in English.

This meeting has been organized in cooperation with:

Rep. Michael Chippendale • Rep. Scott Guthrie • Rep. Patricia Morgan  
Rep. Jared Nunes • Rep. Patricia Serpa • Rep. Lisa Tomasso

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To learn more, visit **[www.HHFRI.org](http://www.HHFRI.org)**, email **[info@HHFRI.org](mailto:info@HHFRI.org)**  
or call **401-277-1500**



# Expanded Foreclosure Prevention Assistance

# Don't wait.

The Hardest Hit Fund Rhode Island (HHFRI) is a U.S. Treasury program that helps struggling Rhode Islanders make mortgage payments. If you or others you know are having difficulty making a payment, learn more by visiting **[www.HHFRI.org](http://www.HHFRI.org)**; calling **401-277-1500**; or emailing **[info@HHFRI.org](mailto:info@HHFRI.org)**.



is a service of



**RhodeIslandHousing**  
working together to bring you home

**If you are unemployed,  
please call  
401-277-1500  
to set up an  
appointment to  
begin the application  
process.**





**Más asistencia en  
prevención de ejecuciones hipotecarias**

# No espere.

El fondo para los más afectados de Rhode Island (HHFRI) es un programa del Tesoro de EE.UU que ayuda luchar a los residentes de Rhode Island hacer sus pagos hipotecarios. Si usted o otras personas saben que están teniendo dificultades para hacer un pago, obtenga más information visitando nuestra pagina **www.HHFRI.org**, llamando a **401-277-1500**, o envíe un correo electrónico **info@HHFRI.org**.



**HHFRI**  
Hardest Hit Fund - Rhode Island

es un servicio de



**RhodeIslandHousing**  
trabajando juntos para llevarlo a casa

**Si usted está  
desempleado,  
por favor llame al  
401-277-1500  
para hacer una cita  
para iniciar el proceso  
de aplicación.**



## Expanded Foreclosure Prevention Assistance

# Don't wait.

Are you an unemployed or underemployed homeowner or do you know someone struggling to make a mortgage payment? Don't wait! The Hardest Hit Fund Rhode Island (HHFRI) may be able to help.

The U.S. Treasury has given funds to Rhode Island Housing to help prevent foreclosures and stabilize the housing market. HHFRI is the program that will distribute the Treasury funds.

HHFRI will only be available to homeowners who have a documented financial hardship such as unemployment or underemployment.

To learn more visit: [www.HHFRI.org](http://www.HHFRI.org) or call: **401-277-1500**.

Please note this is NOT an offer to pay your water bill. You are still responsible for your payment. This assistance is to help you with your mortgage payments and to keep you in your home.

**If you are unemployed,  
please call  
401-277-1500  
to set up an appointment to  
begin the application process.**



**HHFRI**

Hardest Hit Fund - Rhode Island

**Más asistencia en  
prevención de ejecuciones  
hipotecarias para  
ayudar a más familias**

**No espere.**

¿Es usted un propietario de vivienda desempleado o subempleado, o conoce a alguien que tiene dificultades para hacer su pago hipotecario? ¡No espere! Es posible que The Hardest Hit Fund of Rhode Island (el Fondo de Rhode Island para Los Más Afectados o HHFRI, por sus siglas en inglés) pueda ayudar.

El Departamento del Tesoro de EE.UU. ha otorgado fondos a Rhode Island Housing para contribuir a prevenir los embargos y estabilizar el mercado de la vivienda. HHFRI es el programa que distribuirá los fondos del Tesoro.

HHFRI sólo estará a disposición de los propietarios de vivienda que tengan penurias económicas documentadas, como desempleo o subempleo. Para obtener más información, visite: [www.HHFRI.org](http://www.HHFRI.org), o llame al: **401-277-1500**.

Por favor tenga en cuenta que esto NO es una oferta para pagar su factura del agua. Usted tiene la responsabilidad de pagar su factura. Esta asistencia es para ayudarle con sus pagos hipotecarios y mantenerle en su hogar.

**Si usted está desempleado, por favor llame al  
401-277-1500  
para hacer una cita para iniciar  
el proceso de aplicación.**



Be prepared. This checklist has been designed to help you identify all of the documents you will need to bring with you when you meet with your lender or counselor.

## Identification Information

- Identification such as a copy of driver's license or state-issued picture ID card for all borrowers.

## Documentation of Hardship

- A written description and evidence of the hardship circumstance which places you at risk of foreclosure. Examples of hardship include: death or disability in family, insufficient income, unemployment, extended loss of income or unforeseen medical expenses.  
Your hardship is:  temporary  long-term  permanent

## Property and Mortgage Information

- Confirmation that you occupy the property, such as a gas, electric or cable bill in your name.
- Attach copy of mortgage note or warranty deed
- A second mortgage statement (if you have one).
- Copies of your property tax bill and homeowner's insurance premium (if not included in your mortgage).
- Any default notices from your lender or property related default, such as tax sale or redemption deadlines.
- Copies of your mortgage closing documents.

## Income and Asset Information (for all contributing household members)

- Two most recent pay stubs from employer, including year-to-date information.
- Two most recent tax returns signed and completed with all schedules.
- If self-employed, copy of most recent quarterly or year-to-date signed and dated Profit and Loss Statement. Copy of your last two years of personal and business tax returns, signed and completed with all schedules.
- Copy of current rental or lease agreement(s), if applicable.
- If applicable, most recent benefit award statement from:
  - Social Security Income (SSI)  Social Security Disability Income (SSDI)
  - Temporary Disability Insurance (TDI)
- Unemployment benefit amount received.
- Bank statements from all savings and checking accounts for the last two months (actual statements required with all pages).
- Bankruptcy documents, including discharge notice (if applicable).
- Copy of divorce decree, separation agreement, or other legal written agreement filed with the court that shows the amount of the award and period of time in which it will be received.
- For income not specified above, signed and dated letter for the person(s) that contributes the amount and frequency of the income.

## Expense Information

- Please complete the expense worksheet on the reverse side.





# HHFRI Checklist

## Monthly Household Expenses/Debt

|  |           |
|--|-----------|
| First Mortgage Payment                                 | \$        |
| Alimony Payment  | \$        |
| Child Support Payment                                  | \$        |
| Dependent Care Payment                                 | \$        |
| Liens/Rents  | \$        |
| Other Mortgages  | \$        |
| Personal Loans/Student Loans                           | \$        |
| Auto Loans   | \$        |
| Auto Expenses/Gasoline                                 | \$        |
| Auto Insurance   | \$        |
| Medical Expenses                                       | \$        |
| Medical Insurance                                      | \$        |
| HOA/Condo Fees   | \$        |
| Phone(s)/Cable/Internet                                | \$        |
| Credit Card(s)/Installment Loans                       | \$        |
| Groceries/Household Supplies                           | \$        |
| Spending Money   | \$        |
| Utilities/Water/Sewer                                  | \$        |
| Donations  | \$        |
| Property Taxes (If not escrowed)                       | \$        |
| Insurance – Hazard, Wind, Flood etc. (If not escrowed) | \$        |
| Other  | \$        |
| _____  |           |
| _____  |           |
| _____  |           |
| <b>Total Debt/Expenses</b>                             | <b>\$</b> |