

Hardest Hit Fund Rhode Island Outreach Campaign Communications: Creative Media

The Program

Rhode Islanders have been coping with unprecedented foreclosure and unemployment rates for the past few years. The U.S. Treasury recently allocated 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 plan.

Grassroots Outreach

Our grassroots efforts to reach all at-risk Rhode Islanders have two major components: Firstly, a mailing campaign as well as participating in events planned by our partners, local companies, homeownership fairs, faith-based organizations, veterans groups, colleges and universities, schools, libraries, tax collectors, ethnic groups' fairs and festivals, expos and, secondly, we hosted a series of free informational meetings throughout Rhode Island. (We started with holding meetings in the hardest hit areas of Rhode Island. We also coordinated meetings with local officials such as state Representatives, Senators, mayors, etc.) In addition, we participated in borrowers' outreach events; teamed up with organizations such as NeighborWorks; and reached out to State 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. Some examples of these meetings, which we acted as a partner or participated in, included the League of Cities and Towns; meeting with police officers at risk of being laid-off, and handing out materials at an event sponsored by the Rhode Island Emergency Management Agency on Hurricane preparedness for municipal officials.

We were able to identify existing lines of communication that we could tap into and used 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.

Our own HHFRI outreach stretched way beyond traditional grassroots efforts and became a consistent and extensive effort of sending out packets of information and following up with telephone calls, e-blasts and newsletters, as well as holding free informational meetings throughout the state more than weekly. Community Meetings are held in locations with strong community ties – place people are comfortable, familiar, and trusting toward. **(Since, launching HHFRI in December, we have hosted nearly 60 community meetings and presentations throughout the state with over 1,423 attendees.** Our multi-lingual staff provides translation services to members of the public who attend these meetings.) One of our Hardest Hit Fund Rhode Island informational presentations was filmed by Capital TV, which is funded by the legislature, and the recording of the presentation has been shown multiple times on public access television, is on the HHFRI website and YouTube.

We communicate regularly via enews, letters, emails or eblasts and earned media about upcoming HHFRI informational meetings or related HHFRI news to many groups around the state such as educational institutions, cities and towns, monitoring agents, libraries, our partners, medical institutions, employers, DLT, the state, media, counselors, lending institutions, local servicers, the General Assembly members, Governor's office etc. We ask them to help us spread the word. We place our HHFRI informational meetings on community and media calendars and meetings have been highlighted on the local news. We have received an impressive amount of earned media, which is about two or three times per week. (Off and on, we have advertised meetings in local newspapers adding additional attention to this massive campaign.)

Collateral

In addition to a full complement of collateral, which includes posters, checklists, flyers (in English, Spanish, Portuguese, Laotian, Cambodian, Hmong and Vietnamese), etc. we created two kinds of HHFRI door hangers (in two languages English and Spanish). One lists upcoming HHFRI meetings; the other is generic with information on the Fund. We then 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.

We also developed a power point that clearly explained HHFRI. It detailed how to qualify, the various programs, DTI calculating and what paperwork was needed for the application. We handed out the power point, which was translated into Spanish, to each attendee at our informational meetings as well as had them readily available at events.

The hardest hit communities in Rhode Island tend to be urban, and each major city has a nonprofit, or several nonprofits, which are certified to deliver counseling services as well as to assist homeowners to apply for Hardest Hit assistance. Through this network in the urban core, Hardest Hit information is readily available and accessible. The counseling agencies also perform their own outreach over and above what is done by Rhode Island Housing. In addition, a number of lenders have allowed us to promote their contact information so their mortgage holders can contact them for help.

New and Innovative Partnerships

Several state Representatives and Senators have taken an active roll in helping to coordinate and publicize HHFRI informational meetings in their districts throughout the state. We partnered with the Department of Labor and Training to communicate to unemployed Rhode Islanders that they call us directly and begin the HHFRI application process. The local water company has placed HHFRI buckslips in water bills. Another example of tapping into an existing line of communication to reach out to homeowners who may be struggling with their bills. In addition, we send letters to homeowners, who we have helped to pay delinquent taxes, informing them of HHFRI foreclosure-prevention assistance.

HHFRI online

We created www.hhfri.org, which is now in English and Spanish. Since its launch, we continue to receive more than 1,000 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 critical in promoting HHFRI as well as our informational meetings including directions to meetings and a tool kit for partners to download posters and related materials.

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 and are still being aired.

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. The print ads were in English and Spanish. 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.

It is difficult to gauge the method that was most effective. The TV advertising was used for awareness. People at the community meetings did mention that they saw the TV ads and that's how they knew of the program's existence. However, they attended a meeting because they read about it in one of the local weeklies or heard about it from a neighbor or a local member of the General Assembly or received a door hanger or saw a poster in a nearby shop. 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.

Our Customers

We also reached out to our at-risk mortgage holders to help them get the help they need to stay in their homes. We have opened up our offices on several Saturdays and weeknights for one-on-one counseling meetings. We contact them via letter in English and Spanish urging them to come in and meet with one of our counselors. We continue to reach out to those customers with additional letters encouraging those who have not yet come in to set up an appointment.

Earned Media

ProJo editorial, blogs, outreach and meetings with editorial boards; appearances on local TV and radio shows have gleaned a wealth of earned media. We had four HHFRI certified counselors answer telephones during the dinner hour TV news on the No. 1-rated station in our market. During the two-hours of on-air call-ins (with frequently publicity from the anchors), the phones were consistently ringing. *Please see the attached listing of a sampling of HHFRI news articles.*

Facebook and electronic communications

As part of this campaign, we focused much of our energy on this free and marketable method of communications. Links were posted from our website to our newly created HHFRI Facebook page where we regularly posted the latest news and information about the program and meetings. We used staff members' Facebook pages to get the word out. An electronic newsletter was created as a means of sending out frequent communications to various audiences such as our General Assembly with updated information on the program and lists of upcoming informational meetings.

We had several HHFRI success stories agree to tell their story. We are attaching one particularly poignant one of a Pawtucket, R.I., woman who would have lost her house if not for HHFRI. These stories personalized HHFRI and encouraged others who were struggling to pay their mortgage to seek help.

Results

Unique and innovative aspects, such as the Call-In Panel, water bill inserts, massive grassroots outreach, multiple languages as well as the involvement and support of community leaders, politicians and our partners has 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 TV Panel on our top-rated station, call-in radio and partnership with local media, 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.



Help for homeowners (really!)

July 10, 2011

At the height of the financial crisis, posters reading "Where's my bailout?" popped up everywhere, brandished by ordinary Americans. After a fashion, the bailout has arrived in Rhode Island. But too few people know about it. Rhode Island Housing, created by the state to improve housing opportunities, hopes to change that, ultimately distributing some \$80 million in federal assistance.

Under a program called Hardest Hit Fund Rhode Island (HHFRI), federal dollars are available to help unemployed and underemployed residents keep their homes. The fund can help with mortgage payments, loan modifications or financial crises that could lead to foreclosure (delinquent property taxes, condo fees or insurance payments, for example). For homeowners who simply cannot afford to remain in their homes, HHFRI can help cover moving expenses.

So far, hundreds of households have been helped, but plenty of aid remains available. Rhode Island Housing is running the fund, and will answer questions at (401) 277-1500. It will also assist with applications through its HelpCenter (401)457-1130. More information is available on a Web site, www.HHFRI.org. Other HUD-certified counselors (listed on the Web site) may help with applications. So may homeowners' lenders, as long as they are Rhode Island-based banks and credit unions. Rhode Island Housing stresses that there is no charge for counseling or for applying.

Among those eligible are families that can document a financial hardship, such as the death or disability of a key wage earner, or unforeseen medical expenses. Members of the armed forces whose income has dropped as a result of their service may also qualify. Gross annual income for a household of three or more must be less than \$102,400. Smaller households are limited to \$87,800. Anyone interested should call an approved counselor for full details.

Ideally, as many qualified homeowners as possible will apply. Because of its poor economy, Rhode Island is among just 10 states that received extra federal aid to stem foreclosures, but it is unclear how long these funds might remain available. The more Rhode Islanders who manage to stay in their homes, the more stable the housing market will become. And a stable housing market is vital to the state's economic recovery. If you think there is even a remote chance you might qualify, look into the HHFRI.



Informational meeting on the foreclosure-prevention program to be held in Cranston

July 6, 2011

An informational and open-to-the-public meeting on the latest changes to the foreclosure-prevention program Hardest Hit Fund Rhode Island (HHFRI) will be held on Saturday, July 9, at 9 a.m. in the Cranston YMCA in the Peter Pastore Youth Center, 1225 Park Ave.

Those encouraged to attend this meeting are homeowners who are having difficulty making mortgage payments due to a documented financial hardship such as a sudden loss of a job, underemployment, unforeseen medical expenses or the disability of a family's key wage-earner.

If you are unemployed or you know anyone who has lost a job and believe they may qualify for HHFRI funds, you or they can now contact the HHFRI Center, 277-1500, directly to make an appointment to begin the HHFRI application process.

A new change to the program provides that homeowners who own more than one property may now qualify for assistance. (The requirement that homeowners could not own other property has been eliminated.) The amount families can have in a savings account and still qualify for assistance has been increased to \$15,000. Applicants can have any amount in a retirement account such as a 401k or an IRA. "With these adjustments HHFRI will be able to bring relief to more Rhode Islanders and keep them in their homes," said Richard Godfrey, executive director of Rhode Island Housing.

The purpose of this program is to prevent foreclosures and stabilize the housing market by helping homeowners make mortgage payments. Struggling homeowners may qualify for this program if they have a documented financial hardship such as a sudden loss of a job, underemployment, unforeseen medical expenses, and disability of a family's key wage-earner or costly home repairs as a result of the flooding in Rhode Island during the spring of 2010. Members of the U.S. Armed Forces who have experienced a drop in

income due to deployment may qualify as well. This applies to all enlisted personnel in regular and reserve units of the Army, Navy, Air Force, Marines and Coast Guard.

This free HHFRI meeting will be in English with a Spanish translator. For more information on HHFRI and the list of all community meetings, visit www.HHFRI.org; e-mail info@HHFRI.org; or call 277-1500. The U.S. Treasury has made available to Rhode Islanders \$80 million to help those at risk of losing their homes. Rhode Island Housing has been designated by the Treasury to oversee the funds. The agency will be processing, approving and administering the submissions from lenders, servicers and specially trained HHFRI certified counselors such as the ones at Rhode Island Housing's HelpCenter, who can be reached at 457-1130.

The Valley **Breeze**

Hardest Hit Fund Rhode Island helps at-risk Rhode Islanders avoid foreclosure

January 27, 2011

The Hardest Hit Fund Rhode Island program, a new program to prevent avoidable foreclosures by assisting homeowners who are unable to make their mortgage payments due to a documented financial hardship, is now available statewide, announced Rhode Island housing.

In all, the U.S. Treasury has made available to Rhode Islanders \$80 million to help those at risk of losing their homes. A series of informational meetings to inform the public about HHFRI is being held statewide. The next meeting in the local area will be Monday, Jan. 24, at 7 p.m. at the Light of Hope Hispanic Church, 14.5 Summit St., Pawtucket. On Nov. 1, lenders and specially certified housing counselors started processing applications from Providence homeowners who have a documented financial hardship such as job loss or underemployment. Applications are now being accepted from homeowners statewide. For a complete listing of counselors and lenders, visit www.HHFRI.org.

There are two ways to apply for HHFRI assistance. They are either through the lender if it is a Rhode Island-based bank or credit union, or via a HUD approved and HHFRI certified counselor such as the Rhode Island Housing HelpCenter. Assistance will address Rhode Islanders' unique situation, but it generally breaks down into the following areas: Help to obtain a loan modification from your lender; Help to make mortgage payments while unemployed; Help to make an immediate payment to save your home, such as unpaid property taxes; Help to assist homeowners who are in a severe financial crisis to relocate.

Rhode Island Housing will be processing, approving and administering the submissions from lenders, servicers and specially trained HHFRI certified counselors. "The funding for Hardest Hit Fund Rhode Island means we are able to bring relief to a large spectrum of Rhode Islanders who are in danger of losing their home," said Richard Godfrey, executive director of Rhode Island Housing. "The purpose of this program is to prevent foreclosures by helping homeowners who have a documented financial hardship that has affected their ability to make a mortgage payment."

HHFRI is intended to complement existing federal and lender programs, and will only be available to Rhode Islanders who have exhausted all other options and do not own

any other real estate. The HHFRI program will vary but generally will be in the form of either a loan modification from lenders or assistance with mortgage payments. For more information on the Hardest Hit Fund Rhode Island, visit www.HHFRI.org.

HHFRI Media Coverage

6/9/11	<p>Foreclosure Program <i>South County Independent</i></p> <ul style="list-style-type: none"> - Notice about the upcoming HHFRI Community Meeting at Christ Episcopal Church, in Westerly 	Print/Online
5/29/11	<p>Foreclosure Assistance Expanded <i>Providence Journal</i></p> <ul style="list-style-type: none"> - Article about changes to HHFRI to help more Rhode Islanders avoid foreclosure - Quote from Richard Godfrey about how the changes will expand the pool of applicants and address concerns that some of the qualifications were excluding people who deserved help from the program 	Print/Online
5/11/11	<p>Informational Meeting on the Foreclosure-prevention Program <i>Kent County Daily Times</i></p> <ul style="list-style-type: none"> - Notice about the upcoming HHFRI Community Meeting at the Peace Dale Library 	Print/Online
5/4/11	<p>Water Department money flows in after Cumberland threatens shutoffs <i>The Valley Breeze Newspapers</i></p> <ul style="list-style-type: none"> - Article about the Cumberland Water Department's efforts to shut off water for residents who are delinquent - Water Superintendent Chris Champi is referring some customers needing financial help to Hardest Hit Fund, which has 80 million for Rhode Islanders trying to avoid foreclosure 	Online
4/14/11	<p>The Hardest Hit Fund is helping struggling homeowners like Mirta of Pawtucket, RI <i>U.S. Department of Treasury, Treasury Notes</i></p> <ul style="list-style-type: none"> - Article about Mirta, a recipient of HHFRI funding - Describes how a HelpCenter counselor was able to help Mirta access the much-needed funding, which helped her keep her home 	Online
4/14/11	<p>Mortgage assistance offered at Wednesday meeting <i>The Valley Breeze</i></p> <ul style="list-style-type: none"> - Article about the upcoming HHFRI Community Meeting at the Cumberland Public Library 	Print/Online
3/14/11	<p>Preventing foreclosures with financial assistance <i>East Bay RI Newspapers</i></p>	Print/Online

	- Brief article about the upcoming HHFRI Community Meeting at Mt. Hope High School in Bristol	
2/27/11	Citadel Community: Rhode Island Housing <i>WPRO Radio</i> - Half-hour long community affairs program hosted by Bill Haberman - Richard Godfrey discussed the HHFRI program and who it is designed to help	Radio/Online
2/20/11	R.I. Housing fund reaches out to those hardest hit by foreclosure <i>Westerly Sun</i> - Article about the HHFRI Community Meeting at Christ Church in Westerly on Feb. 19 - Details the HHFRI programs eligibility requirements - Quote from Peter Walsh regarding HHFRI being one of many options that may be available to struggling homeowners	Print/Online
2/18/11	Hardest Hit Fund available to help R.I. homeowners <i>Westerly Sun</i> - Article about the Hardest Hit Fund Rhode Island program - Details the program requirements and eligibility qualifications - Includes quotes from Richard Godfrey about where the funds are coming from and who they are designed to help - Promotes upcoming community meetings	Print/Online
2/4/11	Mortgage assistance is topic of Meeting <i>Newport Daily News</i> - Brief article about upcoming HHFRI Community Meeting at CCRI's Newport Campus	Print/Online
1/30/11	North Smithfield to hold meetings on senior and financial issues <i>Woonsocket Call</i> - Brief article about the upcoming HHFRI Community Meeting at The Meadows in North Smithfield	Print/Online
1/20/11	Foreclosure program at WW Library <i>Kent County Daily Times</i> - Brief article promoting Community Meeting on 1/23/11 at the West Warwick Library	Print
1/18/11	Hardest Hit Fund Rhode Island helps at-risk Rhode Islanders avoid foreclosure	Print/Online

	<p>Valley Breeze</p> <ul style="list-style-type: none"> - Article about the Hardest Hit Fund Rhode Island - Promotes Community Meeting on 1/24/11 in Pawtucket 	
1/3/11	<p>Mortgage help for 'Hardest Hit'</p> <p>www.turnto10.com</p> <ul style="list-style-type: none"> - Brief article about the January 4, 2011 meeting at the Fox Point Library in Providence 	Online
12/19/10	<p>Few take advantage of rescue program</p> <p>Providence Journal</p> <ul style="list-style-type: none"> - Article about the small number of people taking advantage of HAMP - Briefly mentions that HHFRI is now available to help struggling homeowners in Rhode Island 	Print/Online
12/13/10	<p>RI Housing "Hardest Hit RI Fund" Information Sessions</p> <p>Johnston Patch</p> <ul style="list-style-type: none"> - Article about the upcoming HHFRI informational meetings - Lists future meetings scheduled in Providence, Pawtucket, and Riverside 	Online
12/7/10	<p>Foreclosure help available</p> <p>Woonsocket Call</p> <ul style="list-style-type: none"> - Brief preview article about the HHFRI Community Meeting in Woonsocket - Information about who this funding is going to help 	Print
12/7/10	<p>Hardest Hit Fund Rhode Island to hold public meeting tonight</p> <p>Woonsocket Patch</p> <ul style="list-style-type: none"> - Preview piece about the HHFRI public meeting in Woonsocket - Article provided details about the program and information about the meeting's location and time 	Online
12/5/10	<p>Program to help prevent foreclosures expands in R.I.</p> <p>Providence Journal</p> <ul style="list-style-type: none"> - Article about HHFRI now being available to homeowners statewide - Listing series of upcoming meetings in Central Falls, Woonsocket, and Providence 	Print/Online
12/4/10	<p>HHFRI Community Meeting</p> <p>NBC-10 Weekend</p>	TV

	<ul style="list-style-type: none"> - Interview with Outreach Specialist Maria Cuesta regarding the HHFRI - Explained how homeowners can apply for the funds 	
12/2/10	<p>Program to help prevent foreclosures expands in R.I. <i>Providence Journal</i></p> <ul style="list-style-type: none"> - Article about HHFRI now being available to homeowners statewide - Listing series of upcoming meetings in Central Falls, Woonsocket, and Providence 	Print/Online
11/30/10	<p>Foreclosure forum to be held in city <i>Pawtucket Times</i></p> <ul style="list-style-type: none"> - Brief article about the HHFRI Community Meeting being held at the Blackstone Valley Visitor Center on November 30th 	Print
11/26/10	<p>Five questions with: Richard Godfrey <i>Providence Business News</i></p> <ul style="list-style-type: none"> - Interview with Richard Godfrey regarding the Hardest Hit Fund Rhode Island - Richard provided details about the eligibility qualifications and the application process - He also discussed the community meetings being held across the state 	Print/Online
11/24/10	<p>Treasury aims to help RI owners <i>Coventry Courier</i></p> <ul style="list-style-type: none"> - Article about the HHFRI program and the application process - Mentions the upcoming community meeting being held at John F. Deering Middle School in West Warwick - Directs homeowners who may be struggling to attend the community meeting or visit the website to learn more 	Print
11/18/10	<p>'Hardest Hit' homeowners to learn of relief Saturday <i>Warwick Beacon</i></p> <ul style="list-style-type: none"> - Article about the Hardest Hit Fund Community Meeting being held in Warwick - Directed homeowners to attend the meeting and learn more about the program and the assistance available 	Print/Online



Mirta Hernandez

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 ailing mother and daughter. 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, they embarked on preparing the paper work for a loan modification.

“I brought in a lot of paper work,” recalls Mirta, who has owned her two-story home since 2005. “I waited for months for an answer. I was very scared.”

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.”

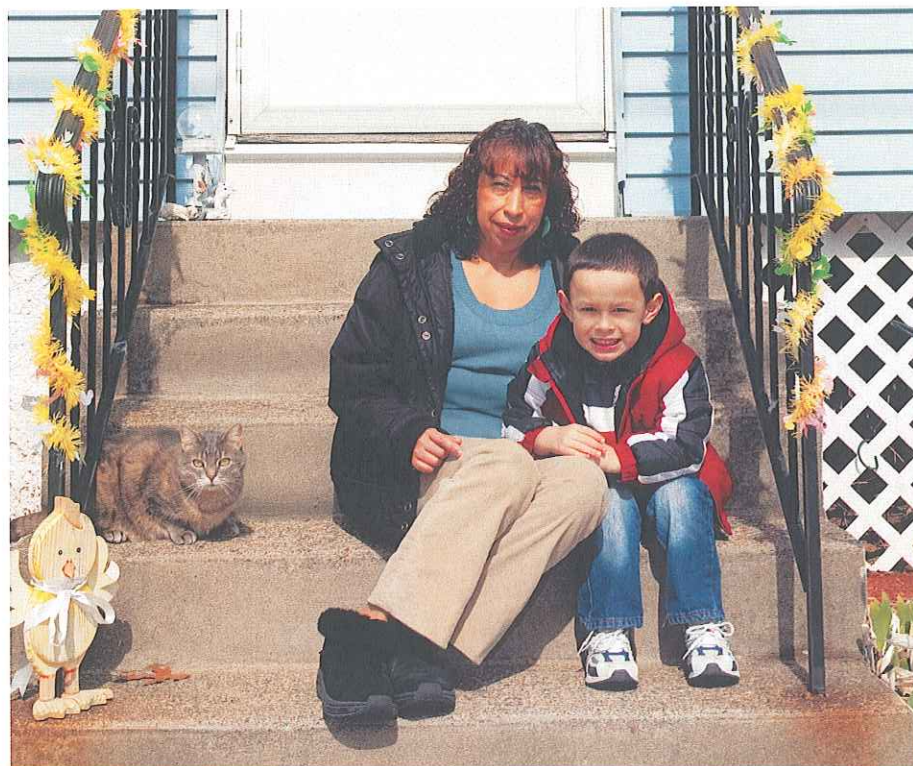
The counselor, with Mirta’s help, was able to gather the right paper work and fill out Mirta’s application so she could receive needed HHFRI assistance. For the next six months, HHFRI funds will be paying a portion of Mirta’s mortgage, and Mirta will be paying the rest.

“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.”

Mirta expects that within six months she will have a full time job and plans to continue to moonlight at the discount department store. In the meantime, the extra help from HHFRI has allowed her to remain in her home with the welcoming door mat that reads: “Proud Americans live here.”

“I am grateful to Rhode Island Housing and I am very happy,” she says. “Right now my house is in great shape. I have it all fixed up and ready for Easter.”

Mirta sits with her four year old grandson, Ayden, in front of her Pawtucket home.



**Struggling to make
your mortgage payment?**

Don't wait.

Contact your lender/servicer or a HUD approved and HHFRI certified counselor right away to learn about the many options available to you – including the Hardest Hit Fund Rhode Island.

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, live in the building and do not own other real estate.
- 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 the greater of three monthly mortgage payments or \$5,000 in savings) and have already used all available bank or government assistance programs. 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 in the family of a key wage-earner;
 - unforeseen medical expenses;
 - costly home repairs as a result of the recent flooding in Rhode Island.

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



What's Available?

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

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

How to Apply?

There are only two ways to apply for HHFRI assistance:

1. 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.
2. Through a HUD approved and HHFRI certified counselor including the Rhode Island Housing HelpCenter. Go to www.HHFRI.org for a list of HUD approved and HHFRI certified counseling agencies.

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 stay in contact with your lender or counselor throughout the process.

To learn more, visit www.HHFRI.org
Call: 401-277-1500; e-mail: info@HHFRI.org

Dificuldades em fazer o seu pagamento de hipoteca?

Não Espere

Contacte de imediato o seu credor / serviços de assistência de empréstimos ou HUD (Departamento de Habitação e Desenvolvimento Urbano) aprovado e um gestor qualificado de HHFRI (Fundo Económico de Dificuldade Financeira de Rhode Island) para se informar sobre as várias opções disponíveis para si - incluindo o Hardest Hit Fund Rhode Island.

O que é Hardest Hit Fund Rhode Island (HHFRI)?

O Departamento do Tesouro dos EUA deu fundos ao Departamento de Habitação de Rhode Island para ajudar em evitar execuções hipotecárias e estabilizar o mercado imobiliário. HHFRI é o programa que vai distribuir os fundos do Tesouro.

Quem se Qualifica?

HHFRI só estará disponível para os proprietários que têm documentado dificuldades financeiras extremas e esgotaram todas as opções para manter os pagamentos de hipoteca e evitar a execução. Você poderá qualificar se:

- Você tem uma propriedade de 1 a 4 famílias ou um condomínio, mora no prédio e não possui outros bens imóveis.
- O rendimento anual bruto é inferior a 87.800 dólares, se houver 1 ou 2 pessoas na sua habitação, ou menos de 102.400 dólares para uma habitação de 3 ou mais pessoas.
- O pagamento mensal da hipoteca, incluindo impostos e seguros, é mais de 31% do seu rendimento mensal bruto.
- Você não tem recursos financeiros próprios (excepto para mais de três pagamentos mensais da hipoteca ou \$5,000) e já usou todos os programas disponíveis de assistência bancária e do Governo. Você pode ter qualquer montante numa conta de reforma, tais como 401k ou um IRA.
- Você tem dificuldades financeiras extremas que afectaram sua capacidade para pagar a sua hipoteca, tais como:
 - desemprego ou emprego de salário muito baixo;
 - morte ou invalidez de um membro crucial no rendimento da família;
 - despesas médicas inesperadas;
 - consertos dispendiosos da habitação, como resultados das recentes inundações no Estado de Rhode Island.

Nota: A perda de valor ou depreciação da habitação, só por si, não constitui dificuldade financeira extrema.

O que é que está Disponível?

A assistência financeira vai dar atenção especial à sua situação, MAS geralmente resume-se às seguintes áreas:

- Ajuda em obter uma modificação ao seu empréstimo com o seu credor.
- Ajuda com os pagamentos do empréstimo enquanto estiver desempregado.
- Ajuda a fazer um pagamento imediato para salvar a sua casa, tal como pagar os impostos da propriedade.
- Ajuda na assistência aos proprietários que estão numa crise financeira extrema para mudar de casa.

Como se Inscrever?

Existem apenas duas formas de solicitar assistência de HHFRI:

1. Através do seu banco local ou união de crédito que tenham um escritório de serviço e empréstimos em Rhode Island. Se a sua hipoteca é com Rhode Island Housing ligue para 800-854-1180.
2. Através de um HUD aprovado e gestor qualificado de HHFRI, incluindo o Rhode Island Housing HelpCenter. Ir à página da www.HHFRI.org para uma lista de HUD aprovada e as agências de aconselhamento HHFRI certificadas.

Obtenção de assistência HHFRI através do seu credor ou um HUD aprovado e gestor qualificado HHFRI é gratuita. Você não precisa pagar a ninguém para preparar um pedido de assistência de HHFRI ou aconselhamento de HHFRI. No entanto, como parte do acordo HHFRI, você pode ser obrigado a pagar uma porção de qualquer delinquência da hipoteca ou outras obrigações relacionadas com a hipoteca, como os impostos em atraso ou seguros.

A aplicação HHFRI e o processo de aceitação do credor pode levar vários meses. Mantenha-se envolvido! Preencha toda a papelada necessária e permaneça em contacto com o seu credor ou gestor financeiro durante todo o processo.



Para mais informações, visite
www.HHFRI.org

Ligue: 401-277-1500; e-mail: info@HHFRI.org

Ntxhov siab khwv nyiaj tsis txaus them nqi tsev?

Txhob tos.

Nug mus rau koj tus tswv qiv nyiaj/tus neeg khiav haujlwm lossis rau HUD thiab HHFRI tus neeg pab tswvyim tam si es kawm txog tej kev pab uas muaj rau koj – xam cov nyiaj tseemfww xa tuaj pab hu ua Hardest Hit Fund Rhode Island nrog .

Hardest Hit Fund Rhode Island (HHFRI) Yog Dab Tsi?

Tseemfww tebchaws U.S. lub txhab nyiaj tau xa ib pob nyiaj tuaj rau Rhode Island Housing siv pab txhawb nqa tsis pub kom cov neeg poob tej vajtsev rov qab thiab pab tiv thaiv kom tej kev lagluam muag vaj muag tsev khiav zoo. HHFRI yog ib txoj kabkev uas pab muab cov nyiaj tuaj ntawm Tseemfww faib siv tawm.

Leejtwg Muaj Cuab Kav Tau Txais?

HHFRI mas tsuas muaj pab rau cov neeg muaj tsev uas muaj ntaubntawv povthawj tias muaj kev txomnyem txog nyiaj txiag thiab xyuas tag txhua yam kev pab lawm los yeej pheej tseem them tsis tau lub nqi tsev, es tsis xav kom poob lub tsev rov qab rau luag. Tejzaum koj muaj cuab kav tau txais yog:

- Koj muaj lub tsev 1 rau 4 chav lossis muaj ib chav tsev ua koj tug (condominium), koj nyob hauv lub tsev thiab koj tsis muaj vaj tsev liaj av lwm yam.
- Koj qhov nyiaj khwv tau ua ntej them se ib xyoos twg tau tsawg tshaj \$87,800, yog tias muaj 1 lossis 2 leej neeg nyob rau hauv koj tsevneeg, lossis tsawg tshaj \$102,400 rau tsevneeg uas muaj 3 leej los tshaj ntawd.
- Tus nqi tsev koj niaj hli them xam tej nqi se thiab tej nqi ees-xus-lees tib si nrog, raug tshaj li ntawm 31% ntawm qhov nyiaj koj niaj hli khwv tau ua ntej txiav se tawm.
- Koj tus kheej yeej khwv tsis tau nyiaj qhov twg los (tsuas tshuav qhov nyiaj txaus them peb hli nqi tsev lossis tshuav \$5000 khaws tseg lawm xwb) thiab yeej siv tej nyiaj qhov txhia chaw hauv lub txhab nyiaj lossis tej kev pab tuaj ntawm tseemfww tag lawm. Koj muaj nyiaj pes tsawg nyob rau hauv 401K lossis hauv IRA los tsis ua cas.
- Koj muaj ntaubntawv povthawj qhia tias koj muaj kev txomnyem txog nyiaj txiag es ua rau koj tsis muaj cuab kav them tau koj lub nqi tsev, xws li:
 - ntaubntawv poob haujlwm lossis ua haujlwm tsawg tsis txaus moo;
 - muaj kev tuag lossis kev mob ua tsis tau haujlwm rau tus tswv khwv nyiaj txiag yug tsevneeg;
 - muaj nqi kho mob uas ras tsis txog;
 - muaj nqi kho vaj kho tsev vim dej nyab nyob rau Rhode Island tsis ntev dhau los no.

Ceebtoom: Yog lub tsev poob nqi lawm xwb mas xam tsis tau tias yog muaj kev txomnyem nyiaj txiag.

Qhov Kev Yuav Pab Yog Dab Tsi?

Qhov kev pab mas yuav pab raws li saib koj qhov teebmeem yog dab tsi TIAMSIS raws li muab coj los phua xyuas ces kev pab yeej faib raws li nram no:

- Pab muab qhov nyiaj koj qiv yuav tsev ntawd rov hloov kho.
- Pab koj them nqi tsev thaum koj tsis muaj haujlwm ua.
- Pab them tej nqi rau tsev kom koj txhob poob lub tsev, xws lis them tej nqi se rau vaj tsev.
- Pab cov neeg muaj vaj tsev ua muaj kev txhom nyem heev txog nyiajtxiag rhas mus nyob qhov chaw tshiab.

Yuav Ua Ntaubntawv Thov Li Cas?

Muaj ob txoj kev ua ntaubntawv thov kev pab ntawm HHFRI:

1. Ua ntaubntawv mus rau lub txhab nyiaj ntawm koj zos lossis rau credit union uas khiav haujlwm txog koj cov nqi txais nyiaj yuav tsev hauv Rhode Island. Yog koj tus tswv qiv nyiaj yog Rhode Island Housing, ces hu rau 800 854-1180.
2. Ua ntaubntawv mus rau HUD thiab HHFRI tus neeg muaj ntaubntawv khiav haujlwm tawm tswvyim, xam Rhode Island Housing Help Center nrog tib si rau. Nkag mus xyuas www.HHFRI.org txog HUD thiab HHFRI cov tsev loo kam muaj ntaubntawv tawm tswvyim khiav haujlwm.

Thov cov nyiaj pab tuaj ntawm HHFRI ntawm tus tswv qiv nyiaj lossis kev pab ntawm HUD thiab HHFRI cov neeg tawm tswvyim ua ntaubntawv mas puav leej yog haujlwm pab dawb. Koj tsis tas them tej nqi tes thov HHFRI ua ntaubntawv lossis thov HHFRI muab tswvyim pab. Tiamsis, ib qho lus uas yuav tsum tau lav nrog HHFRI mas yog, tejzaum koj yuav tsum tau them qee qhov nqi tsev uas yav tag los koj tsis them rov qab lossis tej nqi tsev lwm yam xwslis nqi se thiab nqi ees-xus-lees tej rov qab.

Tsab ntawv thov nyiaj HHFRI pab thiab tej ntaubntawv tos tswv qiv nyiaj teb tuaj saib puas kam mas tejzaum yuav siv ntau hli thiaj ua tiav. **Yuav tsum rau tes nrog xyuas!** Ua tej ntaubntawv kom tiav tag tag thiab taug xyuas tej ntaubntawv nrog tus tswv qiv nyiaj lossis nrog tus neeg tawm tswvyim taug xyuas kom tej haujlwm tiav.



Xav paub ntxiv, nkag mus xyuas hauv

www.HHFRI.org

Hu rau: 401 277-1500; e-mail: info@HHFRI.org

តើលោកអ្នកខំប្រឹងដោះស្រាយដើម្បីទូទាត់ ការប្រាក់នៃប្រាក់ឱ្យខ្ចីរបស់លោកអ្នកឬ?

សូមលោកអ្នកកុំរង់ចាំ។

សូមទាក់ទងអ្នកឱ្យខ្ចី/អ្នកផ្តល់សេវាកម្មឥណទាន ឬ ក្រសួងអភិវឌ្ឍន៍លំនៅដ្ឋាននិងទីក្រុង HUD ដែលបានអនុម័ត និង
អ្នកផ្តល់ឱវាទស្របច្បាប់នៃមូលនិធិសម្រាប់ការខូចខាតលំនៅដ្ឋាននិងអគារនៅរដ្ឋអៃរលេន HHFRI ភ្លាមៗ ដើម្បីសិក្សាអំពីដំណោះស្រាយដែលអាចប្រើប្រាស់ទៅបានសម្រាប់លោកអ្នក
ដែលរួមមាន មូលនិធិសម្រាប់ការខូចខាតលំនៅដ្ឋាននិងអគារនៅរដ្ឋអៃរលេន Rhode Island ។

តើមូលនិធិសម្រាប់ការខូចខាតលំនៅដ្ឋាននិងអគារនៅរដ្ឋអៃរលេន (HHFRI) គឺជាអ្វី?

រតនាគារសហរដ្ឋអាមេរិក បានផ្តល់មូលនិធិសម្រាប់លំនៅដ្ឋាននិងអគារនៅរដ្ឋអៃរលេន Rhode Island ដើម្បីជួយការពារពី
ការខាតបង់សិទ្ធិជាម្ចាស់ទ្រព្យ និងស្ថេរភាពទីផ្សារសម្រាប់អ្នកទិញនិងលក់ផ្ទះ។ HHFRI គឺជាកម្មវិធីដែលបញ្ជាក់មូលនិធិ
រតនាគារ។

តើអ្នកណាខ្លះមានគុណសម្បត្តិគ្រប់គ្រាន់?

HHFRI នឹងអាចទទួលបានតែចំណេះម្ចាស់ផ្ទះខាងលើមានបញ្ញត្តិដោយផ្អែកលើកម្រិត និងបានបញ្ជាក់
អស់នូវលទ្ធភាពនៃការប្រើសេវាសំរាប់ដើម្បីរក្សាទុកទូទាត់ការប្រាក់ឱ្យខ្ចី។ លោកអ្នកអាចមានលក្ខណៈសម្បត្តិ
គ្រប់គ្រាន់ ប្រសិនបើ៖

- លោកអ្នកមានកម្មសិទ្ធិផ្ទះគ្រួសារល្អក្រៅ ឬ ផ្ទះក្នុងមូលនិធិ 1 ដល់ 4 ដែលរស់នៅក្នុងអគារនេះ និង កុំមានកម្មសិទ្ធិ
អចលនទ្រព្យផ្សេងៗទៀត។
- ចំណូលប្រចាំឆ្នាំសរុបរបស់លោកអ្នក មានចំនួនតិចជាង \$87,800 ដុល្លារ ប្រសិនបើសមាជិកគ្រួសារមានចំនួន 1 ឬ 2
នាក់ នៅក្នុងផ្ទះរបស់លោកអ្នក ឬ មានចំណូលប្រចាំឆ្នាំសរុបតិចជាង \$102,400 ដុល្លារ សម្រាប់គ្រួសាររួមដែលមាន
សមាជិកចំនួន 3 នាក់ ឬ ច្រើនជាងនេះ។
- ការទូទាត់ការប្រាក់ឱ្យខ្ចីប្រចាំខែ ដែលរួមមាន ពន្ធ និង ការតាមដានបំរុង មានចំនួនច្រើនជាង 31% នៃចំណូលប្រចាំ
ឆ្នាំសរុបរបស់លោកអ្នក។
- លោកអ្នកកុំមានប្រភពបរិច្ឆារផ្តល់មូលនិធិរបស់លោកអ្នក (លើកលែងតែចំនួនដ៏ច្រើនពីការទូទាត់ការប្រាក់ឱ្យខ្ចីប្រចាំខែ
ឬមានចំនួន \$5,000 ដុល្លារ នៃប្រាក់សង្ឃឹម) ហើយដែលបានប្រើប្រាស់រួមបញ្ចូលទៅក្នុងគណនីសម្រាប់ការចូលនិវត្តន៍ ដូចជា ផែនការ
គណនីសង្ឃឹមប្រាក់សម្រាប់ការចូលនិវត្តន៍ 401k ឬ គណនីសម្រាប់ការចូលនិវត្តន៍ជាលក្ខណៈបុគ្គលឬក៏ជា IRAs។
- លោកអ្នកមានបញ្ញត្តិដោយផ្អែកលើកម្រិតនៃការប្រាក់ឱ្យខ្ចី ដូចជា៖
 - ភាពគ្មានការងារធ្វើ ឬ ភាពគ្មានការងារធ្វើគ្រប់គ្រាន់
 - មរណភាព ឬ ពិការភាពនៅក្នុងគ្រួសារនៃអ្នកចំណូលប្រាក់ខែសំខាន់ៗ
 - ការចំណាយលើសេវាកម្មសុខភាពដែលពុំអាចដឹងជាមុនបាន
 - តម្លៃជួសជុលផ្ទះដែលបណ្តាលមកពីលទ្ធផលទឹកជំនន់នៃពេលវេលាឬនេះនៅក្នុងរដ្ឋអៃរលេន Rhode Island។

សំគាល់៖ ការបាត់បង់តម្លៃផ្ទះក្នុងតំបន់ មិនបង្កើតឱ្យមានបញ្ញត្តិដោយផ្អែកលើកម្រិតឡើយ។

តើវិញ្ញាបនបត្រដែលអាចអនុវត្តបាន?

- ជំនួយ និងដោះស្រាយនូវស្ថានភាពតែមួយរបស់លោកអ្នក ប៉ុន្តែជាទូទៅដំណោះស្រាយនេះចែកចេញជាផ្នែកបន្តបន្ទាប់ដូចខាង
ក្រោម៖
- ជួយឱ្យបានទទួលនូវការកែសម្រួលប្រាក់កម្ចីពីអ្នកឱ្យខ្ចី។
 - ជួយនូវការទូទាត់ការប្រាក់នៃប្រាក់ឱ្យខ្ចី នៅក្នុងពេលគ្មានការងារធ្វើ។
 - ជួយឱ្យការបង់ប្រាក់បានឆាប់រហ័សដើម្បីស្រោចស្រង់ផ្ទះរបស់លោកអ្នក ដូចជា ពន្ធនាគារលើទ្រព្យសម្បត្តិដែលមិនបានបង់។
 - ជួយសម្រោះម្ចាស់ផ្ទះខាងលើស្ថិតនៅក្នុងវិបត្តិបរិច្ឆារតូចតួចមួយ ប្រយោជន៍ដើម្បីផ្តល់ជំនួយប្រចាំខែ។

តើលោកអ្នកត្រូវដាក់ពាក្យសុំតាមរបៀបណា?

គឺមានពីរបៀបតែប៉ុណ្ណោះ ដើម្បីដាក់ពាក្យសុំជំនួយ HHFRI:

1. តាមរយៈរតនាគារមូលដ្ឋាន ឬ សហគមន៍ឥណទានរបស់លោកអ្នក ដែល ផ្តល់សេវាកម្មសម្រាប់ប្រាក់ឱ្យខ្ចី
របស់លោកអ្នកនៅរដ្ឋអៃរលេន Rhode Island។ ប្រសិនបើអ្នកឱ្យខ្ចីឥណទានរបស់លោកអ្នកមានលំនៅដ្ឋាននៅរដ្ឋ
អៃរលេន Rhode Island សូមហៅទូរស័ព្ទលេខ 800 854-1180។
2. តាមរយៈក្រសួងអភិវឌ្ឍន៍លំនៅដ្ឋាននិងទីក្រុង HUD ដែលបានអនុម័ត និង អ្នកផ្តល់ឱវាទស្របច្បាប់នៃមូលនិធិសម្រាប់
ការខូចខាតលំនៅដ្ឋាននិងអគារនៅរដ្ឋអៃរលេន HHFRI ដែលរួមមានមជ្ឈមណ្ឌលជួយលំនៅដ្ឋាននៅរដ្ឋអៃរលេន
Rhode Island។ សូមមើលគេហទំព័រ www.HHFRI.org សម្រាប់បញ្ជី HUD ដែលបានអនុម័ត
និងទីភ្នាក់ងារផ្តល់ឱវាទស្របច្បាប់ HHFRI។

កុំមានការបង់ថ្លៃសម្រាប់ការទទួលបានជំនួយ HHFRI តាមរយៈអ្នកឱ្យខ្ចីឥណទានរបស់លោកអ្នក ឬ HUD
ដែលបានអនុម័ត និងអ្នកផ្តល់ឱវាទស្របច្បាប់ HHFRI។ លោកអ្នកកុំត្រូវឱ្យបង់ប្រាក់ជូនអ្នកណាម្នាក់ដើម្បីរៀបចំពាក្យសុំ
ជំនួយ HHFRI ឬ សម្រាប់ការជួយផ្តល់ឱវាទ HHFRI ឡើយ។ ប៉ុន្តែ ជាផ្នែកមួយនៃការប្រមូលនិធិ HHFRI លោកអ្នក
អាចត្រូវបានគេទាមទារឱ្យបង់ប្រាក់កាកខ្លះនៃការសងប្រាក់កម្ចីមានវត្តមានបញ្ចាំយើងឬហួសកាលកំណត់ ឬ កាតព្វកិច្ចពាក់ព័ន្ធនឹងប្រាក់
កម្ចីមានវត្តមានផ្សេងៗទៀត ដូចជា ពន្ធនាគារ ឬ ការតាមដានបំរុងដែលមិនទាន់បានបង់តាមកាលកំណត់។

ការដាក់ពាក្យ HHFRI និង ដំណើរការទទួលបានជំនួយឱ្យខ្ចីឥណទាន អាចចំណាយ ពេលវេលាជាច្រើនខែ។ **សូមចូលរួម!**
សូមលោកអ្នកបំពេញនូវកិច្ចការវិជ្ជាជីវៈ និងរក្សាទំនាក់ទំនងជាមួយអ្នកឱ្យខ្ចីឥណទាន ឬ អ្នកផ្តល់ឱវាទសម្រាប់ដំណើរការ
ទាំងអស់នេះ។



ດື່ນລົນພະຍາຍາມຈ່າຍ ຄ່າໜີ້ບ້ານຂອງທ່ານແມ່ນບໍ່?

ຢ່າລໍຖ້າ

ຕິດຕໍ່ຜູ້ໃຫ້ກູ້ຢືມ/ຜູ້ໃຫ້ບໍລິການຂອງທ່ານ ຫຼື ຜູ້ໃຫ້ຄຳປຶກສາທີ່ໄດ້ຮັບອະນຸມັດຈາກ HUD ແລະ ໄດ້ຮັບການຮັບຮອງຈາກ HHFRI ທັນທີ ເພື່ອຮຽນຮູ້ ກ່ຽວກັບທາງເລືອກຫຼາຍທາງທີ່ມີໃຫ້ທ່ານ - ລວມເຖິງ ໂຄງການຊ່ວຍເຫຼືອ Hardest Hit Fund Rhode Island

Hardest Hit Fund Rhode Island (HHFRI) ຄືຫຍັງ?

ກະຊວງການຄັງແຫ່ງສະຫະລັດໄດ້ໃຫ້ທຶນແກ່ ກົມບ້ານພັກອາໄສແຫ່ງໂຮດໄອແລນ ເພື່ອຊ່ວຍບ້ອງກັນ ການຍຶດຊັບສິນທີ່ຈຳນອງແລະສ້າງ ຄວາມໝັ້ນຄົງໃຫ້ແກ່ຕະຫຼາດບ້ານພັກອາໄສ. HHFRI ແມ່ນ ໂຄງການທີ່ຈະແຈກຢາຍທຶນທີ່ໄດ້ຮັບຈາກ ກະຊວງການຄັງ

ໃຜມີເງື່ອນໄຂໄດ້ຮັບ?

HHFRI ຈະຊ່ວຍເຫຼືອໃຫ້ແກ່ເຈົ້າຂອງເຮືອນທີ່ມີ ເອກະສານທີ່ສະແດງເຖິງຄວາມຍາກລຳບາກດ້ານ ການເງິນເທົ່ານັ້ນ ແລະ ໄດ້ໃຊ້ທາງແກ້ໄຂບັນຫາທາງແລ້ວເພື່ອໃຫ້ສາມາດຈ່າຍຄ່າໜີ້ບ້ານ ຕໍ່ໄປໄດ້ ແລະຫຼີກເວັ້ນການຖືກຍຶດຊັບສິນ. ທ່ານອາດມີເງື່ອນໄຂເໝາະສົມ ຖ້າຫາກ:

- ທ່ານເປັນເຈົ້າຂອງເຮືອນທີ່ມີຄອບຄົວອາໄສຢູ່ 1-4 ຄົນ ຫຼື ຄອນໂດມິນຽມ, ທ່ານອາໄສຢູ່ໃນຕືກອາຄານ ແລະບໍ່ໄດ້ເປັນເຈົ້າຂອງອະສັງຫາລິມະສັບອື່ນ.
- ລາຍໄດ້ລວມຕໍ່ປີຂອງທ່ານຕໍ່າກວ່າ \$87,800, ໃນກໍລະນີທີ່ມີຄົນ 1 ຫຼື 2 ຄົນອາໄສຢູ່ໃນເຮືອນ ຂອງທ່ານ; ຫຼື ຕໍ່າກວ່າ \$102,400 ສໍາລັບຄົວເຮືອນ ທີ່ມີຄົນຢູ່ 3 ຄົນຂຶ້ນໄປ.
- ຄ່າງວດໜີ້ບ້ານປະຈຳເດືອນຂອງທ່ານ, ລວມ ພາສີ ແລະປະກັນພັຍ, ແມ່ນຫຼາຍກວ່າ 31% ຂອງ ລາຍໄດ້ລວມຕໍ່ເດືອນຂອງທ່ານ.
- ທ່ານບໍ່ມີແຫຼ່ງຊັບສິນຂອງທ່ານເອງ (ຍົກເວັ້ນສໍາລັບ ຄ່າງວດໜີ້ບ້ານປະຈຳເດືອນທີ່ສູງກວ່າສາມເດືອນ ຫຼື \$5,000 ໃນບັນຊີຝາກປະຢັດ) ແລະໄດ້ໃຊ້ທະນາຄານ ຫຼື ໂຄງການຊ່ວຍເຫຼືອຂອງຮັຖບານພົດ ທຸກແຫ່ງແລ້ວ. ທ່ານສາມາດມີຈຳນວນເງິນໃດໆ ໃນບັນຊີເງິນບໍານານໄດ້ ເຊັ່ນ 401k ຫຼື IRA.
- ທ່ານມີເອກະສານທີ່ສະແດງເຖິງບັນຫາຍາກລຳບາກທາງການເງິນຊຶ່ງສົ່ງຜົນຕໍ່ຄວາມສາມາດຂອງ ທ່ານໃນການຈ່າຍຄ່າໜີ້ບ້ານຂອງທ່ານ, ເຊັ່ນ:
 - ການຫວ່າງງານ ຫຼື ບໍ່ມີວຽກເຮັດງານທຳ;
 - ການເສັງຊີວິດ ຫຼື ພິການ ຂອງຄົນໃນຄອບຄົວຊຶ່ງ ເປັນຜູ້ມີລາຍໄດ້ສຳຄັນຂອງຄອບຄົວ;
 - ມີຄ່າໃຊ້ຈ່າຍດ້ານການບິນປົວຊຶ່ງບໍ່ໄດ້ຄາດໝາຍມາກ່ອນ;
 - ມີຄ່າໃຊ້ຈ່າຍໃນການຮ້ອນແປງເຮືອນທີ່ແຫ້ງ ຊຶ່ງເປັນຜົນມາຈາກຖືກນໍ້າຖ້ວມໃນໂຮດ ໄອແລນ.

ໝາຍເຫດ: ການສູນເສັງມູນຄ່າຂອງເຮືອນ ແຕ່ພຽງຢ່າງດຽວບໍ່ຖືເປັນພາວະຄວາມຍາກ ລຳບາກທາງການເງິນ.

ມີການຊ່ວຍເຫຼືອແນວໃດແດ່?

ການຊ່ວຍເຫຼືອຈະຊ່ວຍແກ້ໄຂສະພາບການຂອງທ່ານ ແຕ່ໂດຍທົ່ວໄປແລ້ວ ການຊ່ວຍເຫຼືອຈະຈຳແນກອອກ ດັ່ງລຸ່ມນີ້:

- ຊ່ວຍໃນການດັດແປງເງິນກູ້ ຈາກຜູ້ໃຫ້ກູ້ຂອງທ່ານ.
- ຊ່ວຍຈ່າຍຄ່າໜີ້ບ້ານໃນຂະນະທີ່ບໍ່ມີວຽກງານທຳ.
- ຊ່ວຍຈ່າຍເງິນໃຫ້ທັນທີ ເພື່ອຮັກສາເຮືອນຂອງທ່ານໄວ້, ເຊັ່ນ ຄ່າພາສີອະສັງຫາລິມະສັບທີ່ຍັງ ບໍ່ໄດ້ຈ່າຍ.
- ຊ່ວຍເຫຼືອບັນດາເຈົ້າຂອງເຮືອນທີ່ຕົກຢູ່ໃນພາວະວິກິດດ້ານການເງິນເພື່ອຍ້າຍບ່ອນຢູ່.

ຈະຮ້ອງຂໍແນວໃດ?

ມີສອງວິທີເທົ່ານັ້ນໃນການຮ້ອງຂໍຮັບການຊ່ວຍເຫຼືອຈາກ HHFRI:

1. ໂດຍຜ່ານທະນາຄານໃນເຂດຂອງທ່ານ ຫຼື ເຄຣດິດ ຢູນຽນ ຊຶ່ງໃຫ້ບໍລິການຮັບໃຊ້ດ້ານ ການກູ້ຢືມຂອງທ່ານໃນໂຮດໄອແລນ. ຖ້າຫາກ ຜູ້ໃຫ້ກູ້ຢືມຂອງທ່ານ ແມ່ນອົງການບ້ານພັກອາໄສ ແຫ່ງໂຮດ ໄອແລນ (Rhode Island Housing), ໂທ 800 854-1180.
2. ຜ່ານເຈົ້າໜ້າທີ່ໃຫ້ຄຳປຶກສາທີ່ໄດ້ຮັບອະນຸມັດຈາກ HUD ແລະໄດ້ຮັບການຮັບຮອງຈາກ HHFRI ລວມເຖິງສູນຊ່ວຍເຫຼືອດ້ານບ້ານພັກອາໄສແຫ່ງ ໂຮດໄອແລນ (Rhode Island Housing HelpCenter). ໄປທີ່ www.HHFRI.org ເພື່ອເບິ່ງລາຍຊື່ຂອງ ອົງການໃຫ້ຄຳປຶກສາ ທີ່ໄດ້ຮັບອະນຸມັດຈາກ HUD ແລະ ຮັບການຮັບຮອງຈາກ HHFRI.

ຮັບເອົາການຊ່ວຍເຫຼືອ HHFRI ຜ່ານຜູ້ໃຫ້ກູ້ຢືມຂອງທ່ານ ຫຼື ເຈົ້າໜ້າທີ່ໃຫ້ຄຳປຶກສາທີ່ໄດ້ຮັບ ອະນຸມັດຈາກ HUD ແລະຮັບການຮັບຮອງຈາກ HHFRI ໂດຍບໍ່ຕ້ອງເສັງຄ່າ. ທ່ານບໍ່ຈຳເປັນຕ້ອງ ຈ່າຍໃຫ້ໄຜເພື່ອຈັດຕຽມຄ່າຮ້ອງຂໍ HHFRI ຫຼື ສຳລັບການຊ່ວຍເຫຼືອດ້ານການໃຫ້ຄຳປຶກສາ HHFRI. ຢ່າງໃດກໍຕາມ, ໃນສ່ວນໜຶ່ງຂອງຂໍ້ຕົກລົງ HHFRI, ທ່ານອາດຈຳເປັນຕ້ອງຈ່າຍບາງສ່ວນສຳລັບ ຄວາມຜິດໃນການບໍ່ຊຳລະໜີ້ຄ່າງວດໜີ້ບ້ານ ຫຼື ເງິນຈ່າຍທີ່ເປັນຂໍ້ຜູກມັດດ້ານການເປັນໜີ້ບ້ານ ເຊັ່ນ ພາສີຄ່າງ ຫຼື ປະກັນພັຍ.

ຂັ້ນຕອນໃນການຮ້ອງຂໍ HHFRI ແລະການຍອມຮັບຂອງຜູ້ໃຫ້ກູ້ຢືມ ອາດໃຊ້ເວລາຫຼາຍເດືອນ. **ຈົ່ງຕິດຕໍ່ໄວ້ສະເໝີ** ປະກອບເອກະສານທັງໝົດ ແລະຕິດຕາມກັບຜູ້ໃຫ້ກູ້ຢືມຂອງທ່ານ ຫຼື ຜູ້ໃຫ້ຄຳປຶກສາຕະຫຼອດຂັ້ນຕອນ.



Quý vị gặp khó khăn trong
việc thanh toán tiền thế chấp?

Đừng chờ đợi.

Hãy liên hệ đơn vị cho vay/nhà cung cấp dịch vụ hoặc một tư vấn viên được HUD chấp thuận và HHFRI chứng nhận ngay lập tức để tìm hiểu thêm về nhiều lựa chọn dành cho quý vị - kể cả tổ chức Hardest Hit Fund Rhode Island.

Hardest Hit Fund Rhode Island (HHFRI) là gì?

Bộ Tài Chính Hoa Kỳ (U.S. Treasury) đã tài trợ cho Rhode Island Housing để giúp ngăn chặn các trường hợp tịch biên và ổn định thị trường nhà ở. HHFRI là chương trình phân bổ các khoản tài trợ của Bộ Tài Chính.

Ai Đủ Điều Kiện?

HHFRI sẽ chỉ dành cho những chủ nhà nào đã có khó khăn tài chính được chứng minh và không còn lựa chọn nào để duy trì thanh toán tiền thế chấp và tránh bị tịch biên. Quý vị có thể đủ điều kiện nếu:

- Quý vị sở hữu một căn nhà hoặc chung cư có 1 đến 4 gia đình, sống trong tòa nhà đó và không sở hữu bất động sản khác.
- Tổng lợi tức hàng năm của quý vị dưới \$87.800, nếu có 1 hoặc 2 người trong gia đình quý vị; hoặc dưới \$102.400 đối với một hộ gia đình có 3 người trở lên.
- Khoản thanh toán tiền thế chấp hàng tháng của quý vị, đã tính thuế và bảo hiểm, cao hơn 31% tổng lợi tức hàng tháng của quý vị.
- Quý vị không có nguồn tài chính riêng nào (trừ khoản nào lớn hơn trong ba khoản thanh toán tiền thế chấp hàng tháng hoặc \$5.000 tiết kiệm) và đã sử dụng mọi chương trình hỗ trợ khả dụng của ngân hàng hoặc chính phủ. Quý vị có thể có bất kỳ khoản tiền nào trong một tài khoản hưu trí chẳng hạn như chương trình 401k hoặc IRA.
- Quý vị có khó khăn tài chính đã chứng minh ảnh hưởng đến khả năng thanh toán tiền thế chấp, chẳng hạn như:
 - thất nghiệp hoặc không đủ công việc;
 - người có lợi tức chính qua đời hoặc thương tật;
 - các chi phí y tế không đoán trước được;
 - chi phí sửa chữa nhà tổn kém do trận lũ gần đây ở Rhode Island.

Lưu ý: Chỉ có trường hợp mất giá trị căn nhà không đủ được tính là khó khăn tài chính.



Có Các Dịch Vụ Nào?

Sự hỗ trợ sẽ giúp giải quyết hoàn cảnh riêng của quý vị NHƯNG thường được chia thành các phạm vi sau đây:

- Giúp có được sự điều chỉnh tiền vay từ đơn vị cho vay.
- Giúp thanh toán tiền thế chấp trong thời gian thất nghiệp.
- Giúp thực hiện một khoản thanh toán tức thời để giữ lại căn nhà của quý vị, chẳng hạn như các khoản thuế nhà ở chưa đóng.
- Giúp tái định cư cho các chủ nhà nào gặp khủng hoảng tài chính nghiêm trọng.

Cách Đăng Ký?

Có hai cách để đăng ký nhận hỗ trợ của HHFRI:

1. Thông qua ngân hàng địa phương của quý vị hoặc liên minh tín dụng có cung cấp khoản thế chấp của quý vị tại Rhode Island. Nếu đơn vị cho vay của quý vị là Rhode Island Housing, hãy gọi số 800 854-1180.
2. Thông qua một tư vấn viên được HUD chấp thuận và HHFRI chứng nhận kể cả Trung Tâm Trợ Giúp của Rhode Island Housing. Truy cập www.HHFRI.org để biết danh sách các cơ quan tư vấn được HUD chấp thuận và HHFRI chứng nhận.

Việc nhận được sự trợ giúp của HHFRI qua đơn vị cho vay hoặc một tư vấn viên được HUD chấp thuận và HHFRI chứng nhận được thực hiện miễn phí. Quý vị không cần phải trả tiền cho bất kỳ ai để lập đơn đăng ký HHFRI hoặc để được hỗ trợ tư vấn về HHFRI. Tuy nhiên, trong thỏa thuận của HHFRI, quý vị có thể phải thanh toán một phần của bất kỳ khoản nợ thế chấp nào hoặc nghĩa vụ khác liên quan đến thế chấp chẳng hạn như các khoản thuế hoặc bảo hiểm chưa đóng.

Quy trình đăng ký của HHFRI và chấp nhận đơn vị cho vay có thể mất vài tháng.

Hãy tham gia! Điền vào mọi giấy tờ bắt buộc và giữ liên hệ với đơn vị cho vay hay tư vấn viên của quý vị trong suốt quy trình này.

Để tìm hiểu thêm, hãy truy cập www.HHFRI.org
Hãy gọi: **401 277-1500**; thư điện tử: info@HHFRI.org