

# Using Technology to Help Struggling Homeowners Get a Fresh Start

## **Rhode Island Housing**

Management Innovation: Technology

### **HFA Staff Contact**

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## EXECUTIVE SUMMARY

RIHousing's Fresh Start App allowed this HFA to successfully roll out and administer \$2 million in Hardest Hit Funds (HHF) to struggling homeowners in the midst of a pandemic and when staff were working remotely. Using in-house staffing and resources, RIHousing designed, built and rolled out our new online application portal in a 6-week timeframe. The Fresh Start App stands as our first fully online, internally developed customer interface. **To date, RIHousing has utilized the app to deploy \$1.9 million to assist over 300 homeowners. The online portal allowed us to meet the state's housing needs while keeping our staff and members of the general public safe and in compliance with social distancing guidelines.**

## OFFERING HOMEOWNERS A "FRESH START"

RIHousing was in the process of winding down our long running Hardest Hit Fund (HHF) program with only close-out activities remaining when the COVID-19 pandemic hit. With a remaining balance of \$2 million in administrative funds, we initially expected to return these funds to Treasury at the close of the program. And then ***the COVID-19 pandemic arrived and homeowners across the state were hard hit again and struggling to make their mortgage payments.***

Seeing the need, RIHousing requested that the U.S. Treasury allow the reallocation of administrative funds to program funds to help those homeowners. With the approval to proceed from Treasury, we ***needed to be able to easily accept applications for mortgage assistance in a virtual world.*** Prior to COVID, we were able to meet with applicants in person and also accept applications and documentation in hard copy format.

Due to COVID precautions, our offices were closed to visitors and the vast majority of our employees were working remotely. We needed a new application process that provided the ability to apply for assistance completely online, allow staff to review and process applications, and we needed it quickly.

We had previously shut down the online application system we had used for the administration of HHF funds ("Counselor Direct") almost two years prior as part of winding down the program. The technology requires an annual fee and we wanted to conserve as much of the \$2 million as possible and get it into the hands of struggling homeowners. ***With the quick turnaround time needed and the desire to not use program funds for technology costs, we decided to build the system in-house.***

## THE "TECHY" STUFF

Utilizing our existing IT staffing capacity, we built the new app on *AZURE Cloud Datacenter* with *.NET CORE software* and a *Microsoft SQL database*. Once an application is submitted, it gets routed to our *Atlassian JIRA Service Desk App* to manage the underwriting process. HHF staff receive an email notification via the *JIRA Service Desk application* to alert them when a new application has been received. We also utilize *uScanIt*, which allows applicants to use their iPhones as a portable document scanner and as a repository for the submitted documents. Documents are then accessible via the JIRA ticketing system. At the end of the process, all documents and data are fed into our *MITAS system*, where Finance can pull reports and process checks. Best of all, the data from the Fresh Start App flows through to our *Data Warehouse*, where senior management and program staff can review both high-level and detailed information on program applications, create mapping and reporting.

## Fresh Start App Highlights

- The online system allows applicants to complete all the required information as well as upload all necessary documentation.

- Ability to access the application via a laptop, tablet or phone to apply for assistance.
- The online application portal is available in both English and Spanish.
- It is completely ADA accessible and mobile friendly.
- Collects all data required by Treasury, allowing staff to pull reports and required reporting and demographic information.
- Incorporates all Treasury-approved disclosures needing to be signed by all parties; applicants utilize DocuSign for the application and all disclosures.
- Applicants can complete the entire application process in the app, returning multiple times to upload additional requested documents.

## OUTCOMES

Our new mortgage assistance application signals a fresh start for homeowners as well as a new way of doing things at RIHousing. If not for COVID, we may have continued with paper applications and/or in-person meetings. But ***we were pushed to innovate and respond to the changing landscape: both the social distancing requirements of COVID as well as the drastic increase in homeowners struggling to make their mortgage payments.*** We're incredibly proud that within a short timeframe and utilizing only existing staffing, we were able to quickly and successfully pivot from a paper-heavy process, with on-site staff, to the roll out of the "Fresh Start App," which allowed homeowners the ability to log into a simple, easy-to-use platform and complete their application. And we were able to ***preserve the money needed to outsource the design and roll-out of a new application portal and use those funds to help Rhode Island homeowners.***

The new app also met agency and state remote work guidelines as it allowed staff to safely work from home during the pandemic. Staff could work remotely, interact with program colleagues remotely, and provide quick and easy updates on application status and outstanding documents. Program supervisors can manage the workflow, approvals, and closing of the requests.

**To date, RIHousing has utilized the app to deploy \$1.9 million to assist over 300 homeowners. 77% of applications came through the electronic application process, increasing response time, decreasing review time, and reducing the need for on-site staff.** Top further ensure staff and public safety, underwriting took place remotely and closings were also scheduled remotely.

## LOOKING AHEAD

While the revived HHF program recently closed to new applicants, we plan to template this app into a new application for homeowner assistance with the \$40 million in COVID Relief funds anticipated to be coming to Rhode Island, as well as a new Customer Service application and a One-Stop application portal for development funding. The experience of building and launching the Fresh Start App in 2020 for the HHF program means we can use the experience and lessons learned to utilize the same technology to quickly stand up any new programs.

## WHY IT'S AWARD-WORTHY

**Innovative:** Most HHF states have utilized outside vendors for accepting applications. The Fresh Start App was created using in-house capacity to address a time-sensitive need to help homeowners during the pandemic when physically collaborating in person was difficult or non-existent.



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*Using Technology to Help Struggling Homeowners Get a Fresh Start*

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**Replicable:** The effort can be replicated for other programs at very little cost and in a limited amount of time. We will use this development process and template for future programs, and other HFAs can utilize this same model for success.

**Responds to a management challenge or opportunity:** The COVID-19 pandemic shut down much of the world, but at the same time, it greatly increased customer needs. While our offices were closed to visitors, we still needed to provide assistance to struggling homeowners that required teamwork and innovation during a challenging time.

**Achieves measurable improvements in agency operations:** With fewer paper files, integration of systems to make it easier to track, review, manage and communicate, and the ability to support a remote workforce, the effort has helped us continue in our mission to assist struggling homeowners.

**Provides benefits that outweigh costs:** Beyond the use of staff time and existing technology, the only cost associated with the effort is cloud-based storage.

**Demonstrates effective use of resources:** The effort involved a project manager and two development engineers to build, alongside two HHF program staff.

**Achieves strategic objectives:** The Fresh Start App effectively deployed HHF funds in a COVID world. Quick turnaround time allowed us to help people when they needed it most. As the online application does not require any personal interaction, it reduced health and safety risks for applicants and our staff.

## FRESH START APP

<https://hhfcovid19.rihousing.com/>



Applicants can access the Fresh Start App via the RIHousing.com website, which links to the new application portal. The site uses the same branding as our main website and is available in English and Spanish.

The home page features a list of documents required to complete the application, allowing prospective applicants the ability to gather these documents prior to beginning their application.

#### REQUIREMENTS

**You will be required to upload the following documents to complete your application:**

- Most recent mortgage statement
- Proof of unemployment benefits from the Department of Labor and Training or other provider
- 2019 federal tax return
- Copy of government issued photo identification
- Proof of income for all adults residing in the household
  - Two most recent pay stubs for working adults 23 years of age or older. Pay stubs for full-time students not needed.
  - Social Security Award letter, Pension Award letter, proof of Unemployment Benefits, or similar proof of income for non-working individuals receiving other forms of income.

**An application is not considered complete unless all supporting documents have been uploaded.**

[Continue](#)



## Screening Tool

The Screening Tool allows applicants to see whether they meet the program eligibility requirements prior to completing and submitting an application. New applicants answer a series of pre-screening questions to determine eligibility prior to moving to the application.

**Eligibility**  
See if you are eligible to apply

First Name \*  
Last Name \*

Email \*

Is your home a 1-4 unit property located in Rhode Island? \*

Do you own the home and live there as your full time, primary residence? \*

Do you currently have a forbearance agreement with your mortgage servicer? \*

Are you or any co-borrowers currently in active bankruptcy? \*

How many people reside in the home? \*  
Annual Household Income \*

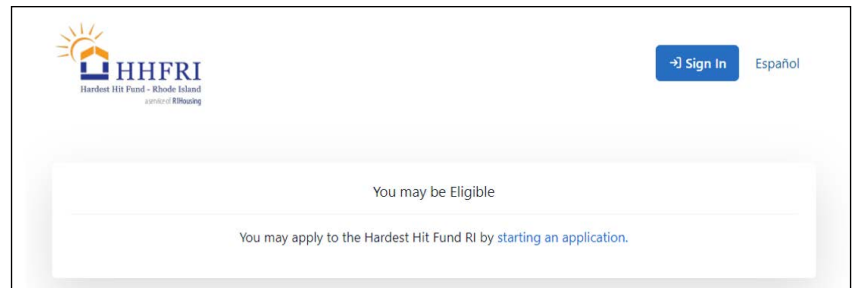
Have you received or are currently receiving unemployment benefits for loss of work due the Covid-19 pandemic? \*

Have you previously received Hardest Hit Fund RI assistance? \*

Do you have less than \$20,000 in non-retirement, liquid assets? Non-retirement liquid assets include bank accounts, stocks, bonds, investments and cash value of life insurance. IRAs and 401(k) and other retirement accounts should not be included. \*

[Submit](#)

Already have an account? [Sign In](#)



Eligible applicants will receive this message and a link to begin the application process.



If an applicant answers "No" to any of the questions, they receive a message which identifies the reason they do not appear to be eligible.



## Application Process

The online application portal is easy-to-use and understand.

### Register

Create a new account

First Name \*

Last Name \*

Email \*

Password \*

Confirm password \*

[Register](#)

[Already have an account? Login here!](#)

Welcome to the Hardest Hit Fund Rhode Island Application.

In order to start your application you need to create an account.

Your password must meet the following guidelines:

- Password must be at least 6 characters
- It must include an uppercase letter
- It must include a lowercase letter
- It must include a numeric character
- It must include a special character

### HHFRI Application

Provide the following information regarding the borrower(s)

#### Borrower Information

We will not share personal information outside of RIHousing without your prior permission.

Borrower Name \*  Email \*  Date of Birth \*

Social Security Number \*  Primary Phone Number \*  Secondary Phone Number

#### Physical Address

Address Line 1 \*  Address Line 2

City \*  State \*  Zip Code \*

#### Mailing Address

Use a different address than physical address \*

Are you a US Citizen? \*   Are you a Permanent Resident? \*

Civil Status \*  Military Status \*

Years of School \*

#### Employment Information

Employment Status \*  Job Title  Employer

Starting Date  Work Phone Number

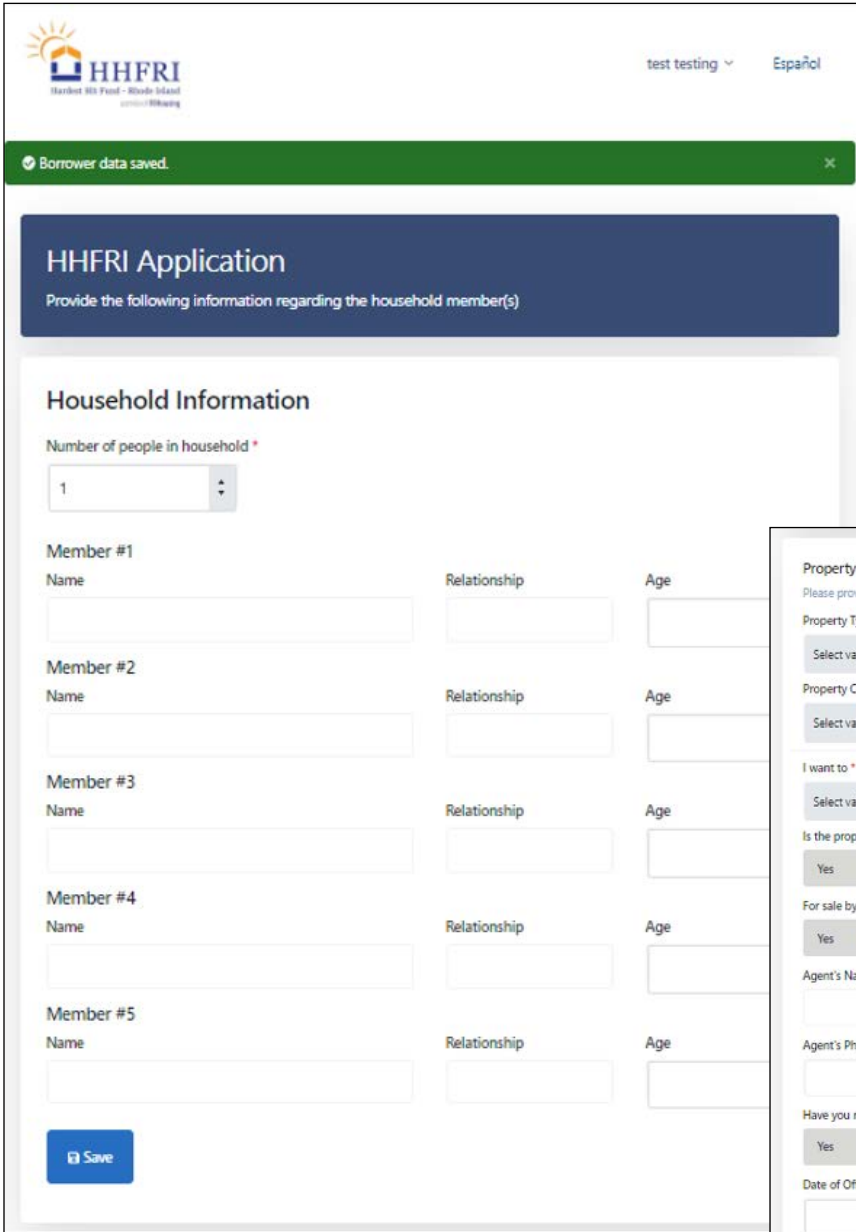
#### Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of racial discrimination in someone if you have made this request for a loan or grant in person. If you do not wish to furnish the information, please select "N/A" below.

Do you wish to furnish this information? \*

Ethnicity  Race  Sex

## Application Process



HHFRI Application  
 Provide the following information regarding the household member(s)

Household Information

Number of people in household \*

1

Member #1  
 Name Relationship Age

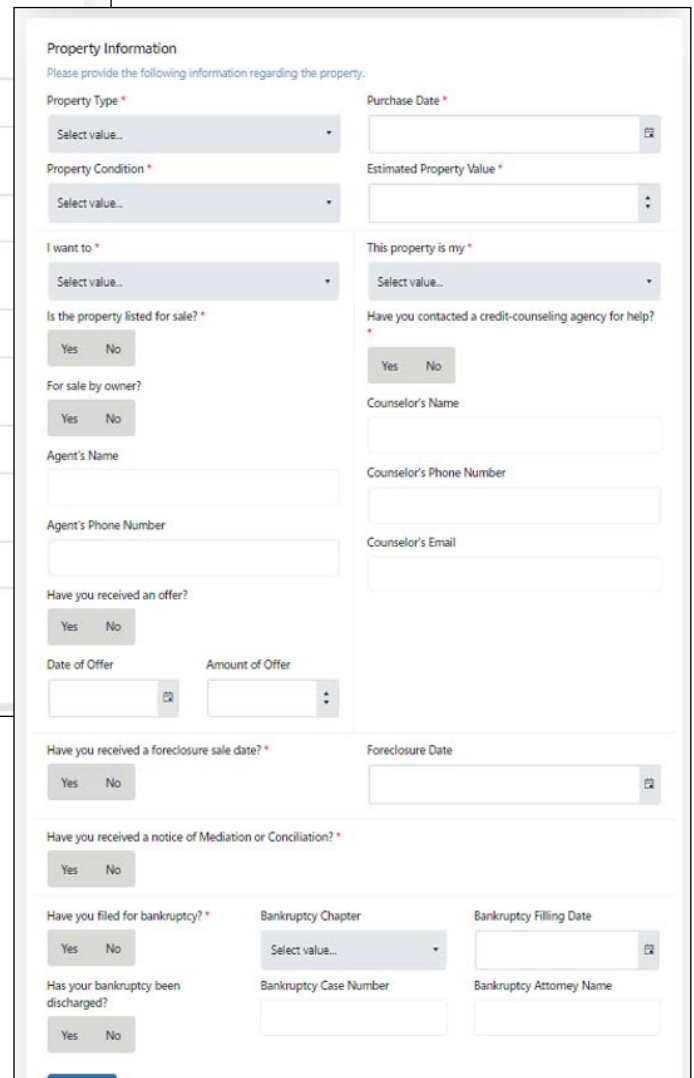
Member #2  
 Name Relationship Age

Member #3  
 Name Relationship Age

Member #4  
 Name Relationship Age

Member #5  
 Name Relationship Age

Save



Property Information

Please provide the following information regarding the property:

Property Type \* Purchase Date \*

Property Condition \* Estimated Property Value \*

I want to \* This property is my \*

Is the property listed for sale? \* Have you contacted a credit-counseling agency for help? \*

For sale by owner? Counselor's Name

Agent's Name Counselor's Phone Number

Agent's Phone Number Counselor's Email

Have you received an offer? Yes No

Date of Offer Amount of Offer

Have you received a foreclosure sale date? \* Foreclosure Date

Have you received a notice of Mediation or Conciliation? \*

Have you filed for bankruptcy? \* Bankruptcy Chapter Bankruptcy Filing Date

Has your bankruptcy been discharged? Yes No Bankruptcy Case Number Bankruptcy Attorney Name

Property Information >>





## <<Mortgage Information

### Hardship Affidavit

Applicants submit a hardship affidavit attesting to how the COVID-19 pandemic has impacted their employment and ability to make their mortgage payments

Property saved.

### HHFRI Application

Provide the following information regarding your mortgage(s)

#### Mortgage Information

Please provide the following information regarding the mortgage loan.

First Mortgage Lender/Service Name \*

First Mortgage Loan Number \*    Mortgage Balance \*    Interest Rate \*

Monthly Payment Amount (Principal, Interest, Taxes, and Insurance) \*

Monthly Mortgage Insurance Payment (If Applicable)

Are you current on your First Mortgage? \*

Yes    No

If yes, are you in danger of falling delinquent?

Yes    No

Has your mortgage ever been modified or have you entered into a forbearance plan? \*

Yes    No

Have you received Hardest Hit Funds in the past? \*

Yes    No

Who pays the real estate tax bill on your property? \*    Who pays hazard insurance policy for your property?

Do you have a second mortgage/ Home Equity Loan? \*

Yes    No

Second Mortgage Lender/Service Name

Second Mortgage Loan Number    Second Mortgage Balance    Second Mortgage Interest Rate

Second Monthly Payment

Second Insurance Monthly Payment

List other Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their telephone numbers.

Lien Holder's Name/Service    Lien Balance

Lien Contact Phone Number    Lien Loan Number

Save

Mortgage information saved.

### COVID-19 Hardship Affidavit

Briefly explain how the COVID-19 pandemic has affected your employment. Please include important dates, reason for loss of hours or unemployment and if you are back to work or if you have been notified that you will be returning to work.

Covid-19 Hardship Affidavit

Save

### Document Upload

Applicants can upload and sign all required documents.

Submit & Sign

#### Application Documents

You are required to upload these documents

Most recent mortgage statement  
With loan number and lender/service contact information  
You're required to provide this document.

Select files...

Proof of Unemployment  
Award letter or other documentation from the Department of Labor and Training or other provider  
You're required to provide this document.

Select files...

Government-issued Identification  
Driver's License, State Issued ID with photo, Passport, Military ID, or Permanent Resident Card  
You're required to provide this document.

Select files...

Proof of income for all adults residing in the household  
Two most recent paystubs for working adults 23 years of age or older. Paystubs for full-time students not needed.  
Social Security Award letter, Pension Award letter or similar proof of income for nonworking individuals receiving other forms of income.  
You're required to provide this document.

Select files...



## Summary/Eligibility Review

Applicants can do a final review of the information and documents submitted. Based, on the information included, they will receive a message as to eligibility.

**My HHFRI Application**  
 Review the information about your application

Document has been signed

### Application Documents

You are required to upload these documents

**Most recent mortgage statement**  
With loan number and lender/servicer contact information

RIHousing Privacy Policy\_EngSpa.pdf Download

Select files...

**Proof of Unemployment**  
Award letter or other documentation from the Department of Labor and Training or other provider

RIHousing Privacy Policy\_EngSpa.pdf Download

Select files...

**Government-issued Identification**  
Driver's License, State Issued ID with photo, Passport, Military ID, or Permanent Resident Card

RIHousing Privacy Policy\_EngSpa.pdf Download

Select files...

### Eligibility

You provided the following data to determine eligibility

<b>First Name</b>	<b>Last Name</b>	<b>Email</b>
test	testing	mary_kate_harrin@hotmail.com

Is your home a 1-4 unit property located in Rhode Island?

Do you own the home and live there as your full time, primary residence?

Do you currently have a forbearance agreement with your mortgage servicer?

Are you or any co-borrowers currently in active bankruptcy?

How many people reside in the home?	Annual Household Income
<input type="text" value="3"/>	<input type="text" value="\$60,000.00"/>

Have you received or are currently receiving unemployment benefits for loss of work due the Covid-19 pandemic?

Have you previously received Hardest Hit Fund RI assistance?

Do you have less than \$20,000 in non-retirement, liquid assets? Non-retirement liquid assets include bank accounts, stocks, bonds, investments and cash value of life insurance. IRAs and 401(k) and other retirement accounts should not be included.

Based on the information that you provided, you're eligible.

### Sign in

Access your account

Email Address

Password

Remember me

→ Sign in

Don't have an account yet? Sign up .  
 Forgot your password?  
 Back to home page

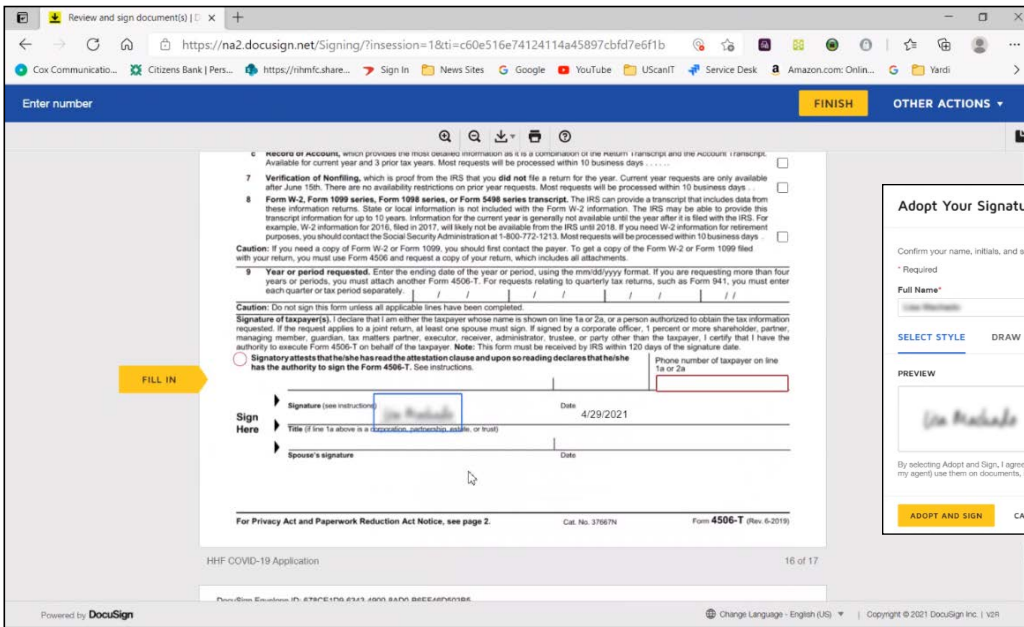
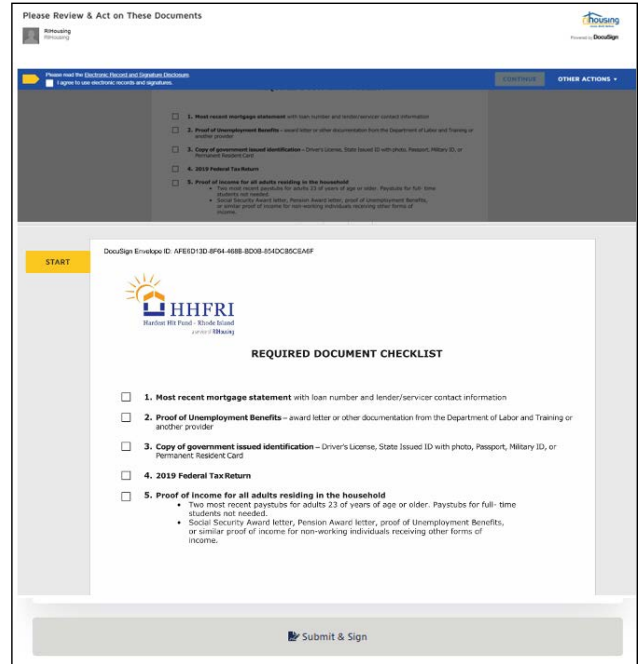


Returning applicants can sign into their existing account.

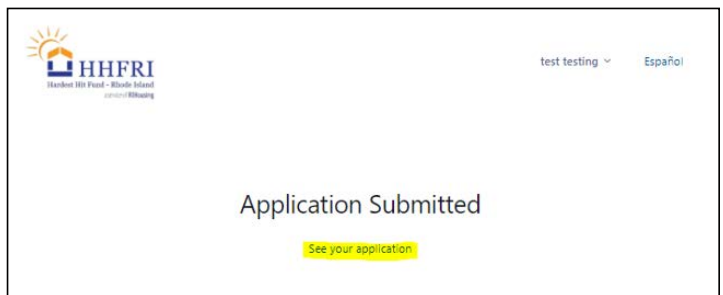


## Submit & Sign

DocuSign allows applicants to complete their submission packets and the Required Checklist ensures they understand all required documentation.

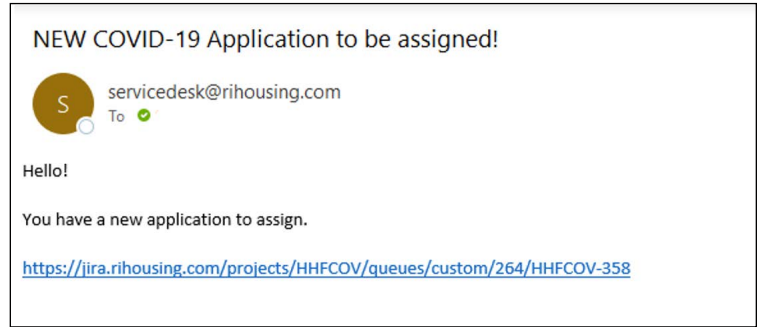


Applicants can review their application and/or log in at a later date to upload any additional items needed.



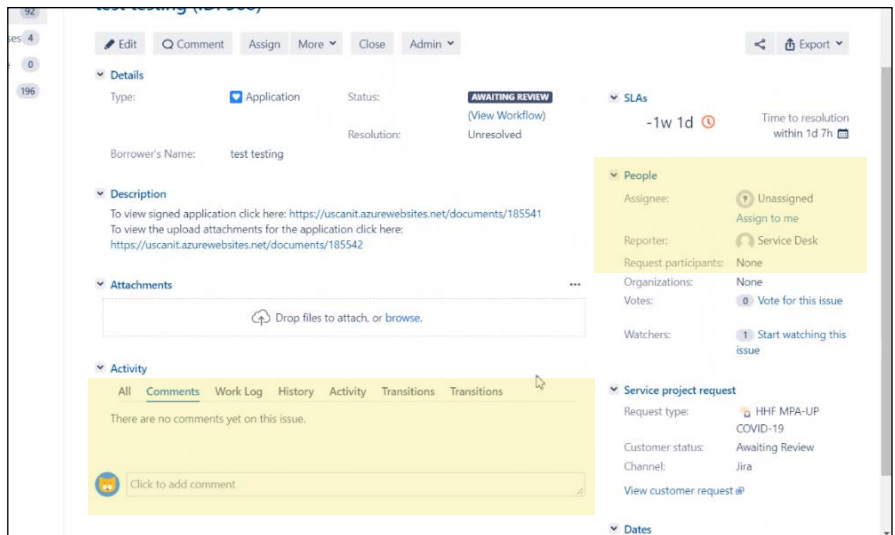
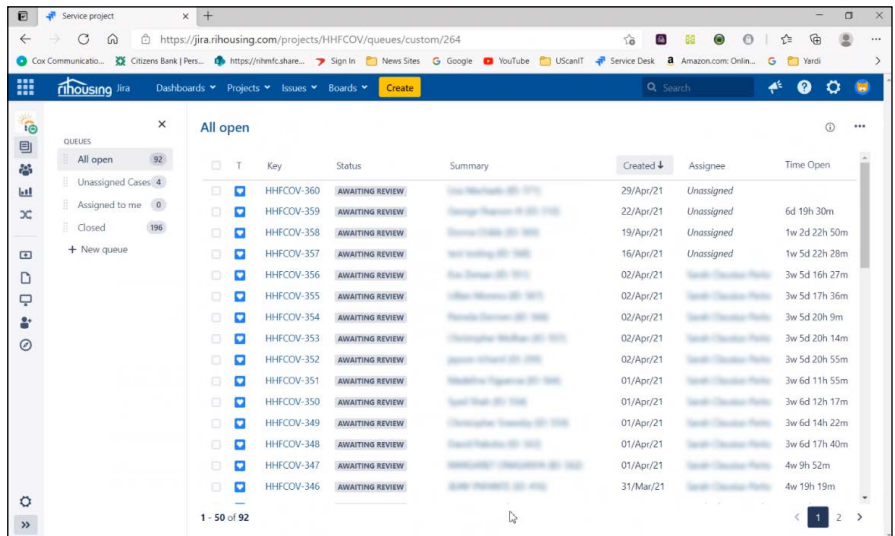
## Integration with JIRA E-ticketing System

Our IT, Communications and Legal departments all utilize a JIRA E-Ticketing system for staff requests for assistance. Utilizing this existing technology, we created an alert system for HHF staff to be alerted when a new application is submitted. Staff receive an email alert with a link to the JIRA "ticket" for more information and details.



The HHF Manager can go into the e-ticket and review the application, make any notes or comments to share with other HHF staff and also assign the ticket to another staff member for further review, follow up and outreach to applicants.

Links within the ticket connect to the uScanIt document repository for staff to review uploaded materials.

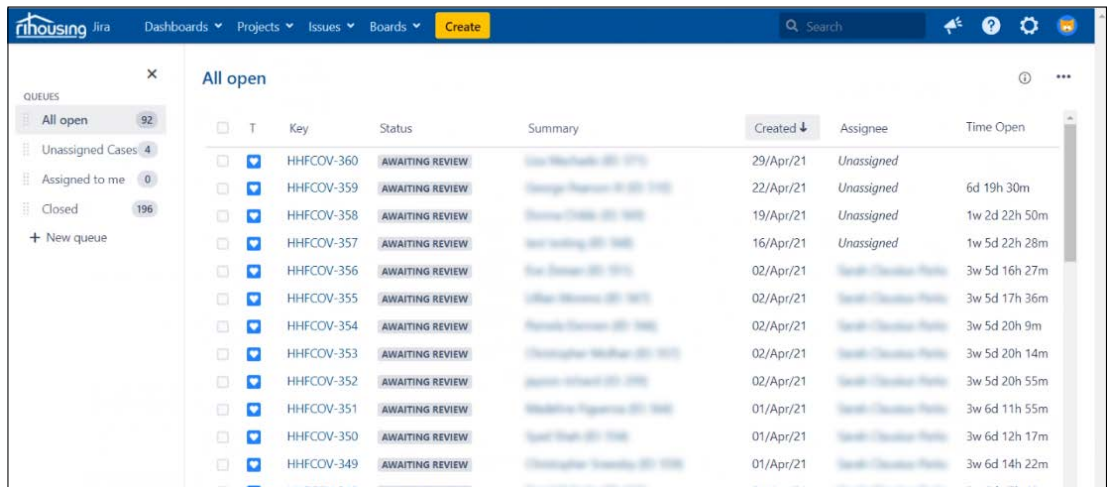




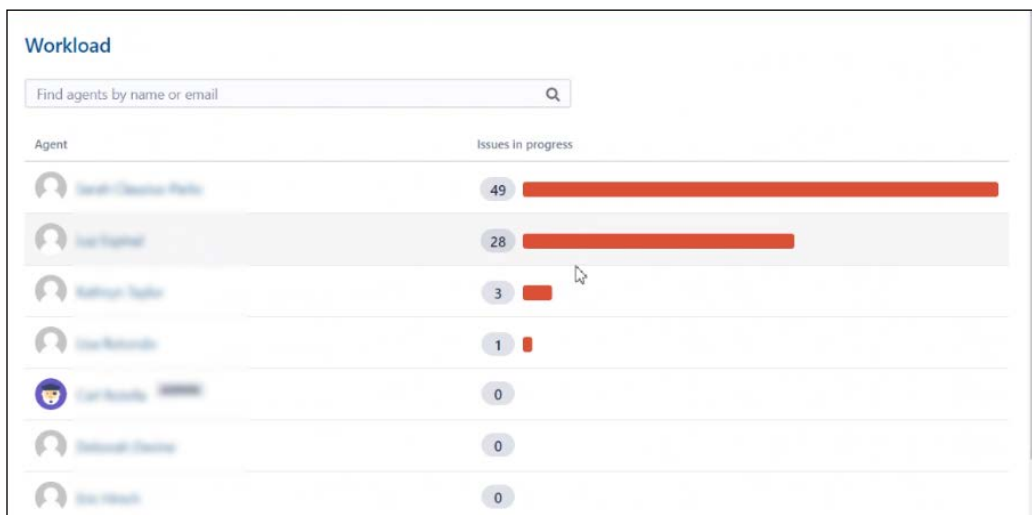
## JIRA E-ticketing

Program staff can review all applications and supporting documents in the Jira E-ticketing platform, which identifies applications as opened, closed and/or assigned to specific staff.

Jira tracks dates of application submission and assigns a unique identification number to each.

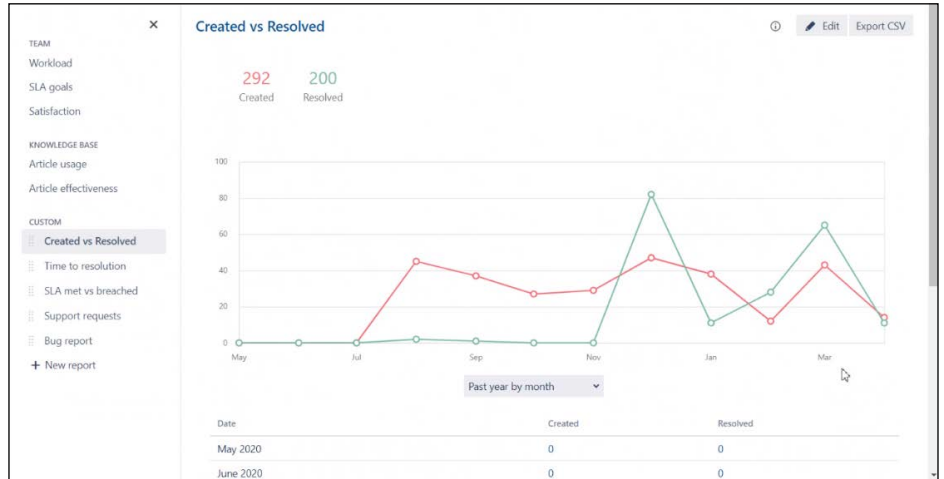


T	Key	Status	Summary	Created	Assignee	Time Open
<input type="checkbox"/>	HHFCOV-360	AWAITING REVIEW	New Mortgage 00-011	29/Apr/21	Unassigned	
<input type="checkbox"/>	HHFCOV-359	AWAITING REVIEW	George Pearson 00-012	22/Apr/21	Unassigned	6d 19h 30m
<input type="checkbox"/>	HHFCOV-358	AWAITING REVIEW	George Pearson 00-013	19/Apr/21	Unassigned	1w 2d 22h 50m
<input type="checkbox"/>	HHFCOV-357	AWAITING REVIEW	George Pearson 00-014	16/Apr/21	Unassigned	1w 5d 17h 28m
<input type="checkbox"/>	HHFCOV-356	AWAITING REVIEW	George Pearson 00-015	02/Apr/21	Scott Chausse-Pelle	3w 5d 16h 27m
<input type="checkbox"/>	HHFCOV-355	AWAITING REVIEW	George Pearson 00-016	02/Apr/21	Scott Chausse-Pelle	3w 5d 17h 36m
<input type="checkbox"/>	HHFCOV-354	AWAITING REVIEW	George Pearson 00-017	02/Apr/21	Scott Chausse-Pelle	3w 5d 20h 9m
<input type="checkbox"/>	HHFCOV-353	AWAITING REVIEW	Christopher McPhar 00-018	02/Apr/21	Scott Chausse-Pelle	3w 5d 20h 14m
<input type="checkbox"/>	HHFCOV-352	AWAITING REVIEW	George Pearson 00-019	02/Apr/21	Scott Chausse-Pelle	3w 5d 20h 55m
<input type="checkbox"/>	HHFCOV-351	AWAITING REVIEW	Madeline Ferguson 00-020	01/Apr/21	Scott Chausse-Pelle	3w 6d 11h 55m
<input type="checkbox"/>	HHFCOV-350	AWAITING REVIEW	Scott Chan 00-021	01/Apr/21	Scott Chausse-Pelle	3w 6d 12h 17m
<input type="checkbox"/>	HHFCOV-349	AWAITING REVIEW	Christopher McPhar 00-022	01/Apr/21	Scott Chausse-Pelle	3w 6d 14h 22m



From a management perspective, staff can review workload broken down by program staff as well as reporting on all submissions.

Can run a report on all submissions; identifying closed vs resolved cases. Red represents requests received and green represents approved applications.



Week starting	Created	Resolved
Week starting 16 Nov 2020	11	0
Week starting 23 Nov 2020	2	0
Week starting 30 Nov 2020	7	0
Week starting 7 Dec 2020	14	82
Week starting 14 Dec 2020	8	0
Week starting 21 Dec 2020	8	0
Week starting 28 Dec 2020	13	0
Week starting 4 Jan 2021	9	0
Week starting 11 Jan 2021	12	11
Week starting 18 Jan 2021	8	0
Week starting 25 Jan 2021	8	0
Week starting 1 Feb 2021	4	0
Week starting 8 Feb 2021	4	27
Week starting 15 Feb 2021	2	1
Week starting 22 Feb 2021	2	0
Week starting 1 Mar 2021	7	0
Week starting 8 Mar 2021	8	0
Week starting 15 Mar 2021	10	64

Links to UScanIt for all uploaded documents >>

**test\_testing\_Uploaded\_Files.pdf**

Document Name: test\_testing\_Uploaded\_Files.pdf  
 Creation Date: 4/16/2021 3:51:59 PM  
 Document Owner: User Error  
 Archived Date: 4/16/2021 3:52:00 PM

**Collections**

**Hardest Hit Funding**  
 No Fields Required

**Fresh Start Applications**  
 5 Required fields

Street Name: 44 washington street  
 First Name: test  
 Last Name: testing  
 Language Type: English  
 Application ID Number: 568

Actions: Archive, Open PDF, Fax Document, Download, Delete Document

Search

Hardest Hit Funding

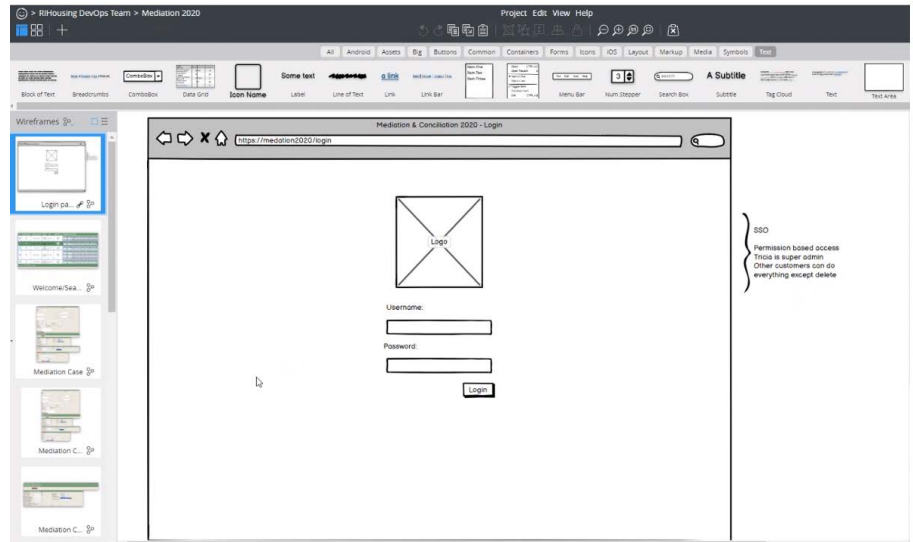
Search Documents

Document Name	Archived Date	Actions
[Redacted]	4/29/2021 2:20 PM	[Icons]
[Redacted]	4/29/2021 2:20 PM	[Icons]
[Redacted]	4/22/2021 6:50 PM	[Icons]
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[Redacted]	4/19/2021 5:06 PM	[Icons]
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[Redacted]	4/2/2021 9:53 PM	[Icons]
[Redacted]	4/2/2021 9:53 PM	[Icons]
Lillian_Moreno_Uploaded_Files.pdf	4/2/2021 8:44 PM	[Icons]

<< Can search by applicant name and access specific uploaded documents.

## Development of App

IT staff utilize "Balsamiq Cloud," a UX drafting tool to sketch out pages of the online application, identify required fields, buttons and what each does.



## IT Staff Notes on proposed workflow

### **Fresh Start 6/2020**

#### **What will Fresh Start App do?**

Support clients that need to address the COVID 19 payment of loans due to income delays.

#### **Who are the Admins?**

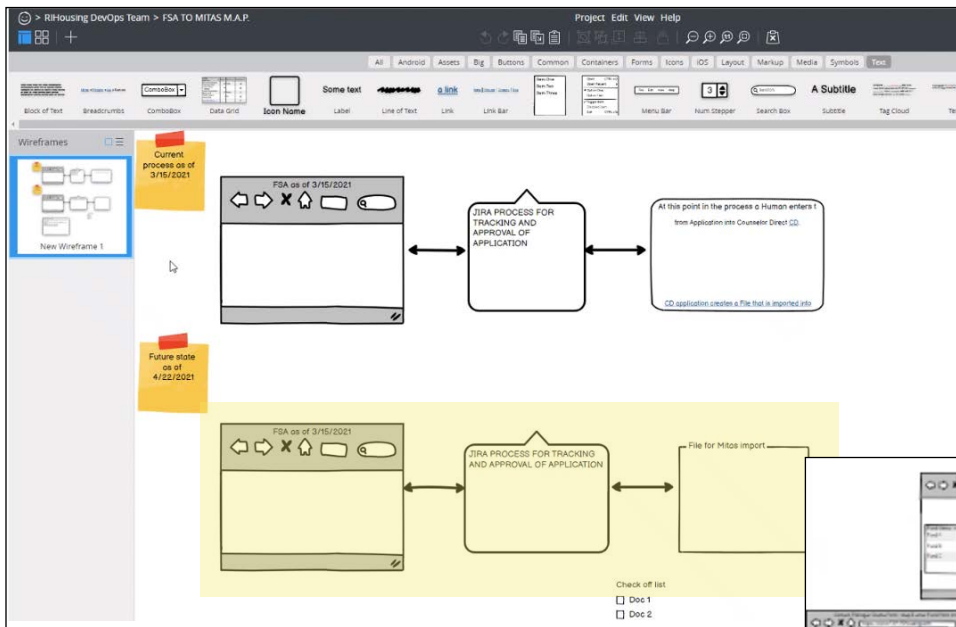
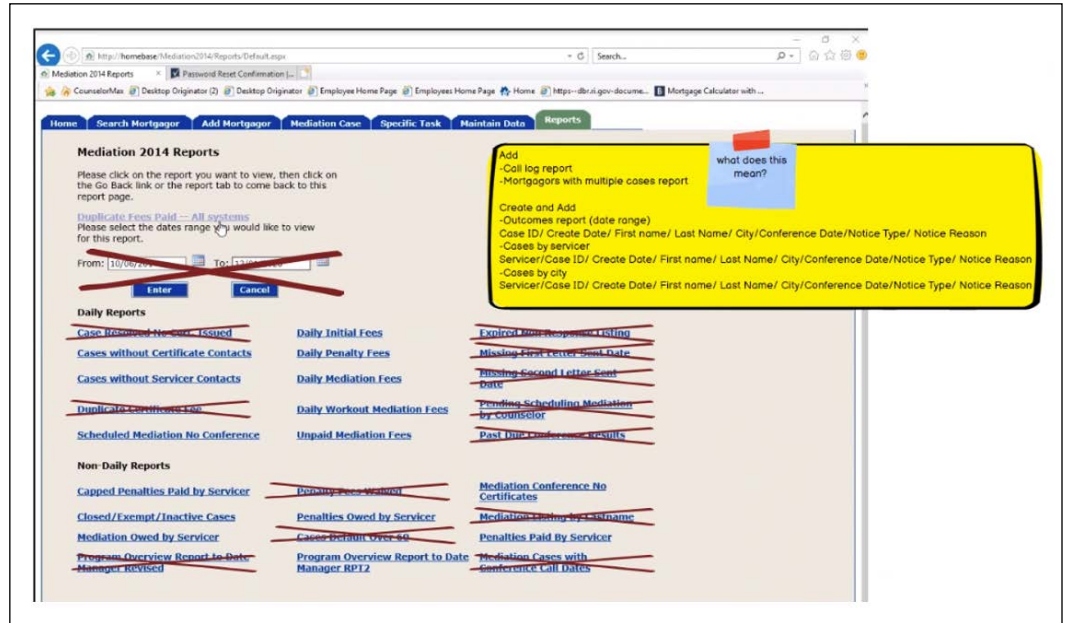
The admins for the application will be service and IT [5] along with service employees to manage the workflow, approvals, and closing of the requests.

#### **How it will work**

1. The client will select a link on the RIhousing website.
2. The link will connect to a RIH APP that is called Fresh Start App. [FSA]
3. FSA will guide the client to fill in some details via a question and answer model.
  - a. Leslie and Lisa will supply the Questions
  - b. Data will be PII and will follow the PII data flow law.
4. FSA will allow the client to upload a set of documents to prove the case.
  - a. Leslie to supply the type of document by name and estimate page count.
  - b. Tom will store the documents for Admin and Case Managers access.
5. Each client will be assigned a Client ID for tracking the process of the request over the work flow of approval or decline.
6. Once the workflow reaches the two selection of Approval or Decline, the client is notified.
  - a. Email and Phone number entered at the time of request step 1.
7. Workflow Process stage tracking is required.
  - a. Client enter started – Client ID, Time, and date stamped.
  - b. The client submitted a completed request – Client ID, Time, and date stamped.
  - c. FSA Case Manager notice of submission – Case Manager ID, Time and date stamped.
  - d. FSA Case sent to the approval step. Approved. Date and Time. Amount.
  - e. FSA Case closed.
8. Reports. – This will be defined after the process completes UAT.

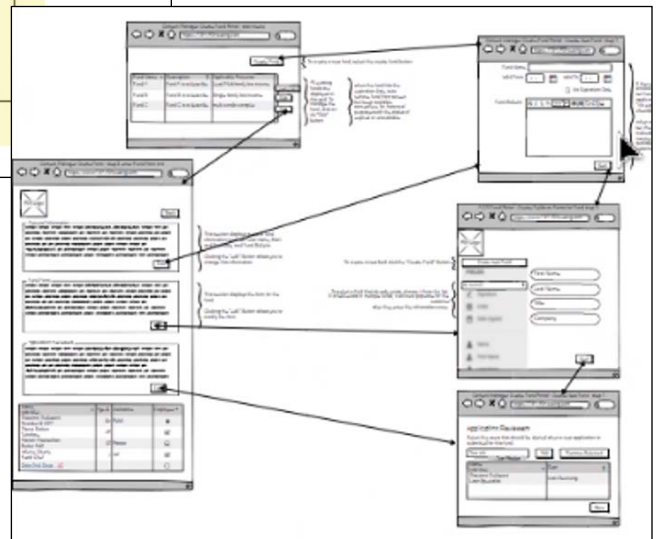
## Programming

Staff include notes on how the app should work and which fields they need/want on each page. IT staff can communicate with program staff as they develop the application, sharing notes and comments as staff move through the design and development stages.



## Interaction

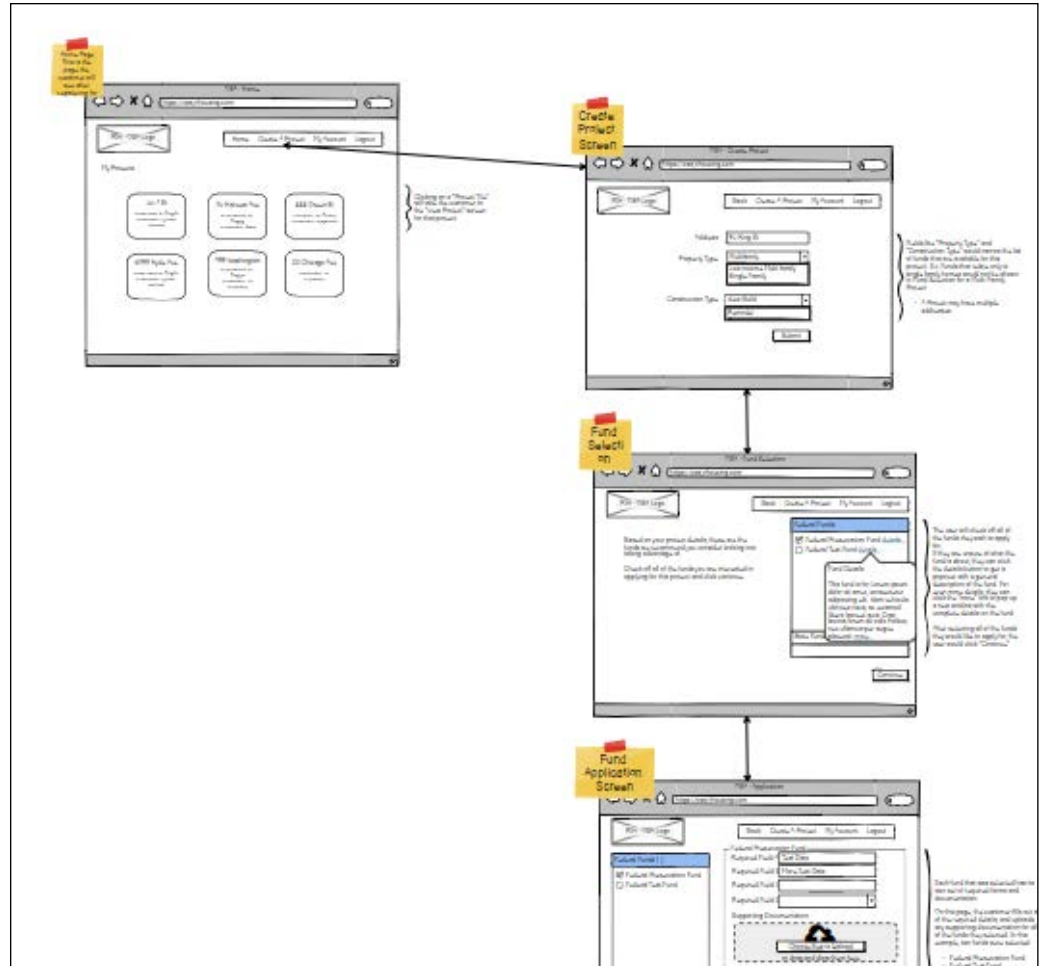
Diagram identifies the interaction between various technologies; shown here is the interface between the Fresh Start App and our JIRA e-ticketing software.





### Next Steps:

Staff will be utilizing a similar approach to develop our new One-Stop Application.



## FRESH START APP

<https://hhfcovid19.rihousing.com/>



Applicants can access the Fresh Start App via the RIHousing.com website, which links to the new application portal. The site uses the same branding as our main website and is available in English and Spanish.

The home page features a list of documents required to complete the application, allowing prospective applicants the ability to gather these documents prior to beginning their application.

#### REQUIREMENTS

**You will be required to upload the following documents to complete your application:**

- Most recent mortgage statement
- Proof of unemployment benefits from the Department of Labor and Training or other provider
- 2019 federal tax return
- Copy of government issued photo identification
- Proof of income for all adults residing in the household
  - Two most recent pay stubs for working adults 23 years of age or older. Pay stubs for full-time students not needed.
  - Social Security Award letter, Pension Award letter, proof of Unemployment Benefits, or similar proof of income for non-working individuals receiving other forms of income.

**An application is not considered complete unless all supporting documents have been uploaded.**

[Continue](#)



## Screening Tool

The Screening Tool allows applicants to see whether they meet the program eligibility requirements prior to completing and submitting an application. New applicants answer a series of pre-screening questions to determine eligibility prior to moving to the application.

**Eligibility**  
See if you are eligible to apply

First Name \*  
Last Name \*

Email \*

Is your home a 1-4 unit property located in Rhode Island? \*

Do you own the home and live there as your full time, primary residence? \*

Do you currently have a forbearance agreement with your mortgage servicer? \*

Are you or any co-borrowers currently in active bankruptcy? \*

How many people reside in the home? \* Annual Household Income \*

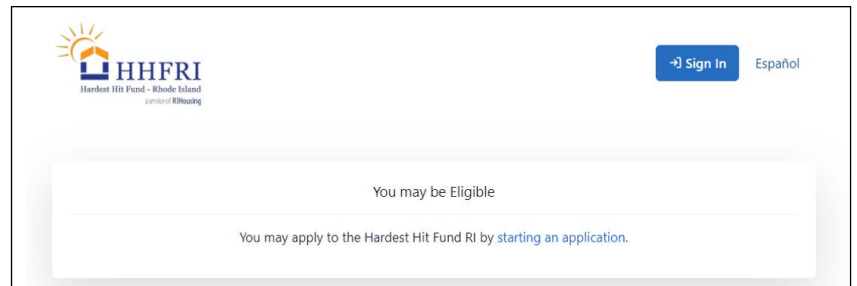
Have you received or are currently receiving unemployment benefits for loss of work due the Covid-19 pandemic? \*

Have you previously received Hardest Hit Fund RI assistance? \*

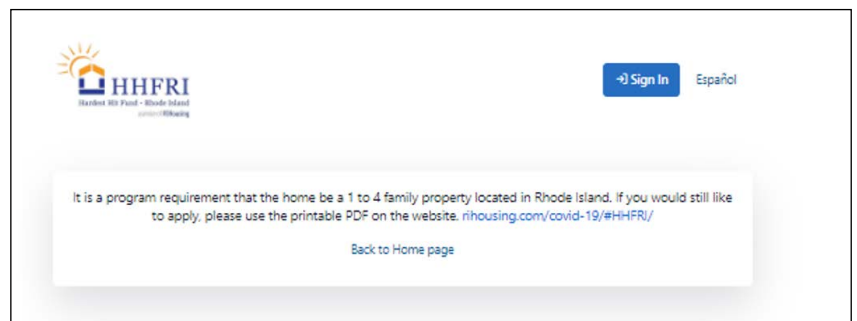
Do you have less than \$20,000 in non-retirement, liquid assets? Non-retirement liquid assets include bank accounts, stocks, bonds, investments and cash value of life insurance. IRAs and 401(k) and other retirement accounts should not be included. \*

[Submit](#)

Already have an account? [Sign In](#)



Eligible applicants will receive this message and a link to begin the application process.



If an applicant answers "No" to any of the questions, they receive a message which identifies the reason they do not appear to be eligible.



## Application Process

The online application portal is easy-to-use and understand.

### Register

Create a new account

First Name \*

Last Name \*

Email \*

Password \*

Confirm password \*

[Register](#)

[Already have an account? Login here!](#)

Welcome to the Hardest Hit Fund Rhode Island Application.

In order to start your application you need to create an account.

Your password must meet the following guidelines:

- Password must be at least 6 characters
- It must include an uppercase letter
- It must include a lowercase letter
- It must include a numeric character
- It must include a special character

### HHFRI Application

Provide the following information regarding the borrower(s)

#### Borrower Information

We will not share personal information outside of RIHousing without your prior permission.

Borrower Name \*  Email \*  Date of Birth \*

Social Security Number \*  Primary Phone Number \*  Secondary Phone Number

#### Physical Address

Address Line 1 \*  Address Line 2

City \*  State \*  Zip Code \*

#### Mailing Address

Use a different address than physical address \*

Are you a US Citizen? \*   Are you a Permanent Resident? \*

Civil Status \*  Military Status \*

Years of School \*

#### Employment Information

Employment Status \*  Job Title  Employer

Starting Date  Work Phone Number

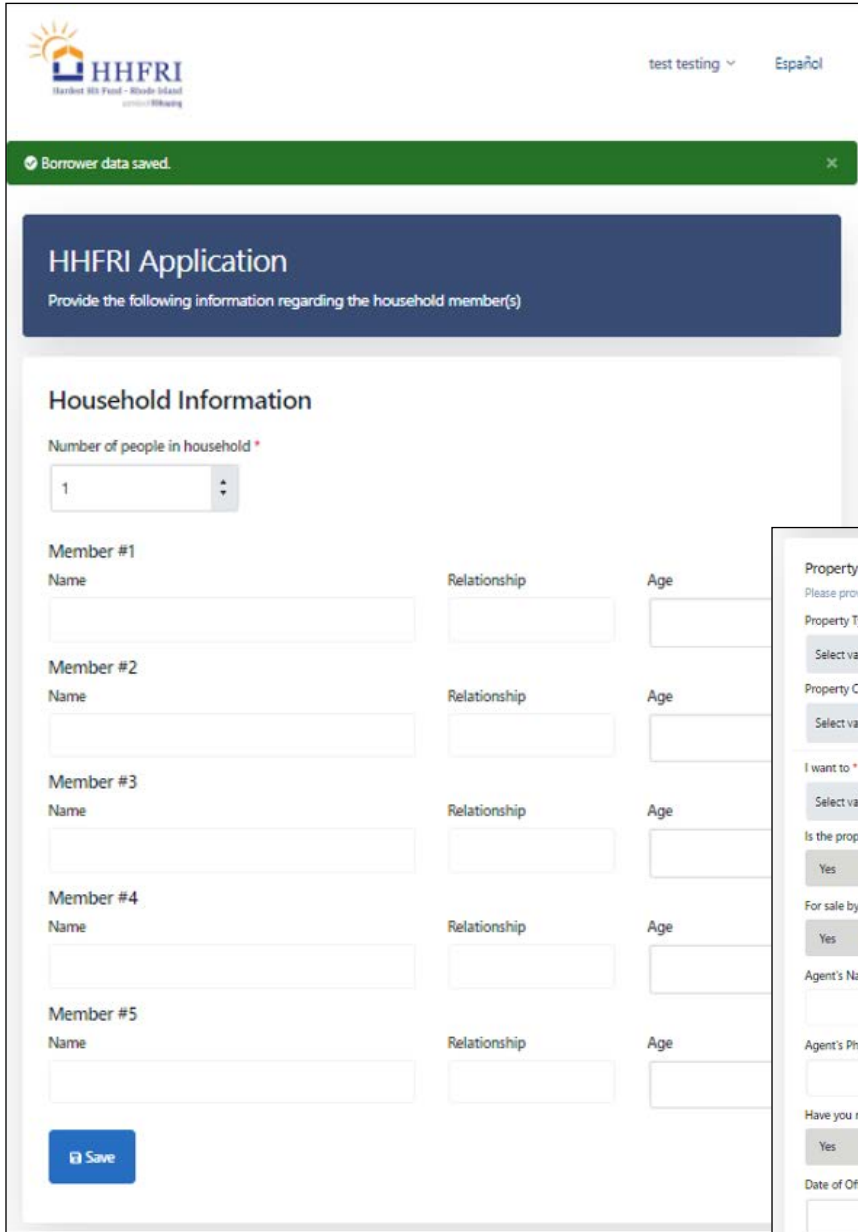
#### Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of racial discrimination in someone if you have made this request for a loan or grant in person. If you do not wish to furnish the information, please select "N/A" below.

Do you wish to furnish this information? \*

Ethnicity  Race  Sex

## Application Process



HHFRI Application  
 Provide the following information regarding the household member(s)

Household Information

Number of people in household \*

1

Member #1  
 Name Relationship Age

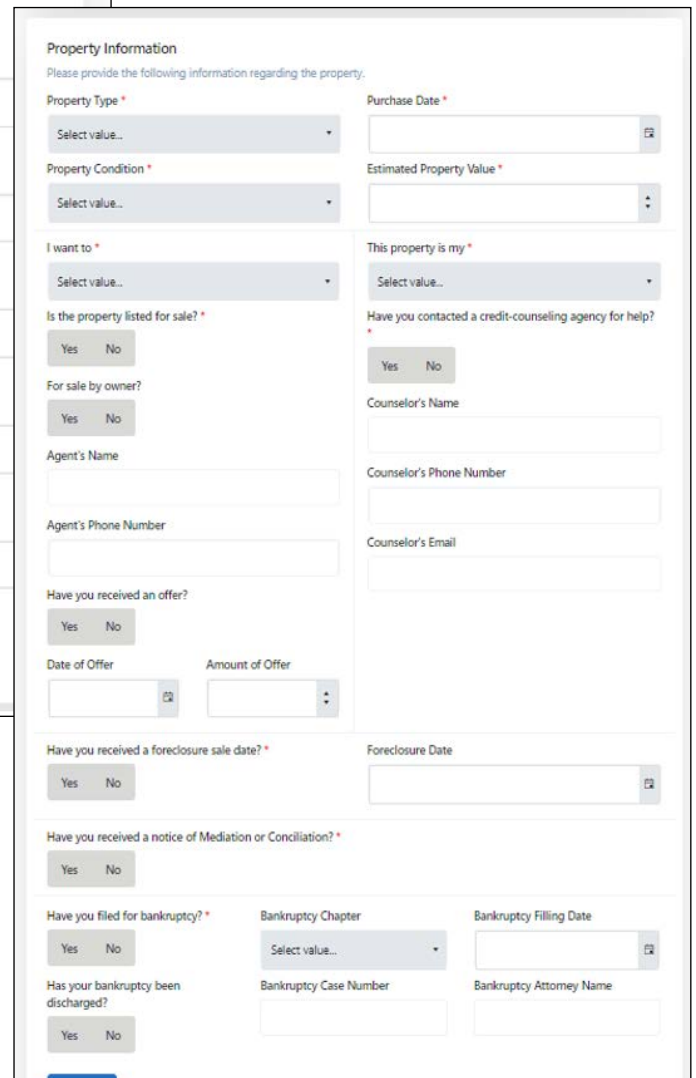
Member #2  
 Name Relationship Age

Member #3  
 Name Relationship Age

Member #4  
 Name Relationship Age

Member #5  
 Name Relationship Age

Save



Property Information

Please provide the following information regarding the property:

Property Type \* Purchase Date \*

Property Condition \* Estimated Property Value \*

I want to \* This property is my \*

Is the property listed for sale? \* Have you contacted a credit-counseling agency for help? \*

For sale by owner? Counselor's Name

Agent's Name Counselor's Phone Number

Agent's Phone Number Counselor's Email

Have you received an offer? Yes No

Date of Offer Amount of Offer

Have you received a foreclosure sale date? \* Foreclosure Date

Have you received a notice of Mediation or Conciliation? \*

Have you filed for bankruptcy? \* Bankruptcy Chapter Bankruptcy Filing Date

Has your bankruptcy been discharged? Yes No Bankruptcy Case Number Bankruptcy Attorney Name

Property Information >>



## <<Mortgage Information

### Hardship Affidavit

Applicants submit a hardship affidavit attesting to how the COVID-19 pandemic has impacted their employment and ability to make their mortgage payments

Property saved.

### HHFRI Application

Provide the following information regarding your mortgage(s)

**Mortgage Information**  
 Please provide the following information regarding the mortgage loan.

First Mortgage Lender/Service Name \*

First Mortgage Loan Number \*    Mortgage Balance \*    Interest Rate \*

Monthly Payment Amount (Principal, Interest, Taxes, and Insurance) \*

Monthly Mortgage Insurance Payment (If Applicable)

Are you current on your First Mortgage? \*

Yes No

If yes, are you in danger of falling delinquent?

Yes No

Has your mortgage ever been modified or have you entered into a forbearance plan? \*

Yes No

Have you received Hardest Hit Funds in the past? \*

Yes No

Who pays the real estate tax bill on your property? \*    Who pays hazard insurance policy for your property?

Do you have a second mortgage/ Home Equity Loan? \*

Yes No

Second Mortgage Lender/Service Name

Second Mortgage Loan Number    Second Mortgage Balance    Second Mortgage Interest Rate

Second Monthly Payment

Second Insurance Monthly Payment

List other Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their telephone numbers.

Lien Holder's Name/Service    Lien Balance

Lien Contact Phone Number    Lien Loan Number

Save

Mortgage information saved.

### COVID-19 Hardship Affidavit

Briefly explain how the COVID-19 pandemic has affected your employment. Please include important dates, reason for loss of hours or unemployment and if you are back to work or if you have been notified that you will be returning to work.

Covid-19 Hardship Affidavit

Save

### Document Upload

Applicants can upload and sign all required documents.

Submit & Sign

### Application Documents

You are required to upload these documents

**Most recent mortgage statement**  
 With loan number and lender/service contact information  
 You're required to provide this document.

Select files...

**Proof of Unemployment**  
 Award letter or other documentation from the Department of Labor and Training or other provider  
 You're required to provide this document.

Select files...

**Government-issued Identification**  
 Driver's License, State Issued ID with photo, Passport, Military ID, or Permanent Resident Card  
 You're required to provide this document.

Select files...

**Proof of income for all adults residing in the household**  
 Two most recent paystubs for working adults 23 years of age or older. Paystubs for full-time students not needed.  
 Social Security Award letter, Pension Award letter or similar proof of income for nonworking individuals receiving other forms of income.  
 You're required to provide this document.

Select files...



## Summary/Eligibility Review

Applicants can do a final review of the information and documents submitted. Based, on the information included, they will receive a message as to eligibility.

**My HHFRI Application**  
 Review the information about your application

Document has been signed

### Application Documents

You are required to upload these documents

**Most recent mortgage statement**  
With loan number and lender/servicer contact information

RIHousing Privacy Policy\_EngSpa.pdf Download

Select files...

**Proof of Unemployment**  
Award letter or other documentation from the Department of Labor and Training or other provider

RIHousing Privacy Policy\_EngSpa.pdf Download

Select files...

**Government-issued Identification**  
Driver's License, State Issued ID with photo, Passport, Military ID, or Permanent Resident Card

RIHousing Privacy Policy\_EngSpa.pdf Download

Select files...

### Eligibility

You provided the following data to determine eligibility

<b>First Name</b>	<b>Last Name</b>	<b>Email</b>
test	testing	mary_kate_harrin@hotmail.com

Is your home a 1-4 unit property located in Rhode Island?

Do you own the home and live there as your full time, primary residence?

Do you currently have a forbearance agreement with your mortgage servicer?

Are you or any co-borrowers currently in active bankruptcy?

How many people reside in the home?	Annual Household Income
<input type="text" value="3"/>	<input type="text" value="\$60,000.00"/>

Have you received or are currently receiving unemployment benefits for loss of work due the Covid-19 pandemic?

Have you previously received Hardest Hit Fund RI assistance?

Do you have less than \$20,000 in non-retirement, liquid assets? Non-retirement liquid assets include bank accounts, stocks, bonds, investments and cash value of life insurance. IRAs and 401(k) and other retirement accounts should not be included.

Based on the information that you provided, you're eligible.

### Sign in

Access your account

Email Address

Password

Remember me

→ Sign in

Don't have an account yet? Sign up .  
 Forgot your password?  
 Back to home page

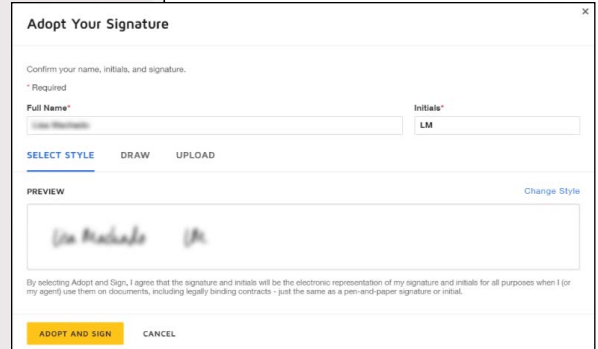
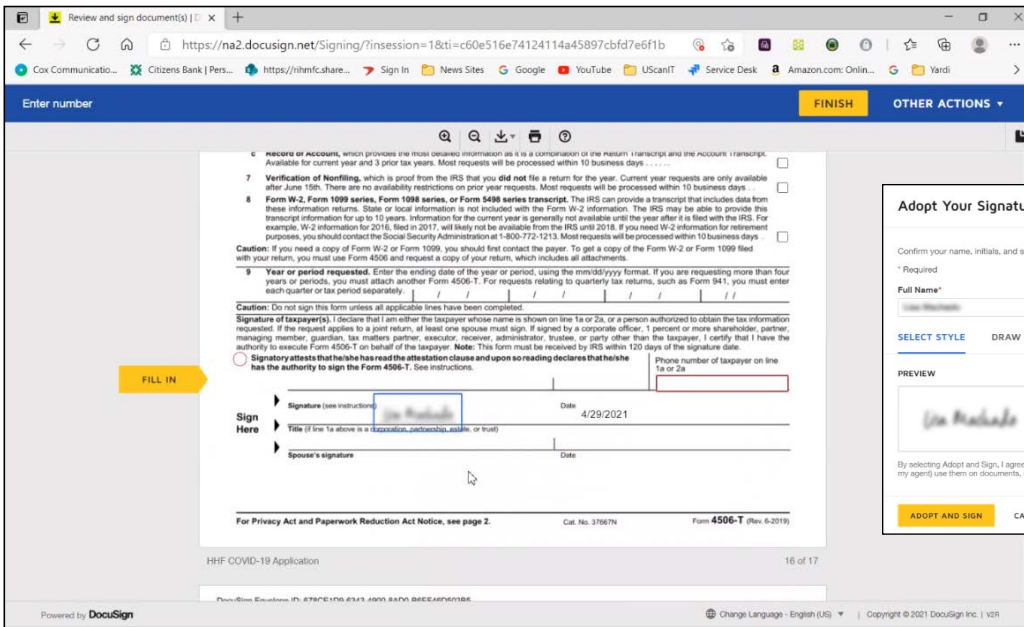
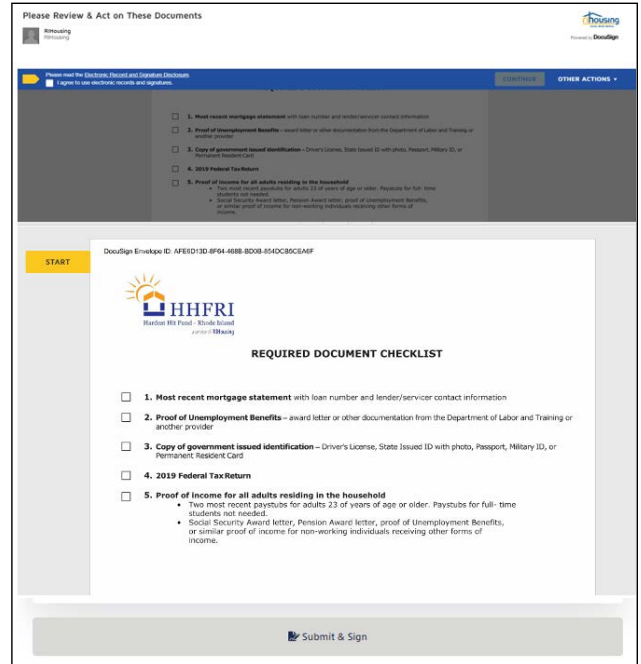


Returning applicants can sign into their existing account.

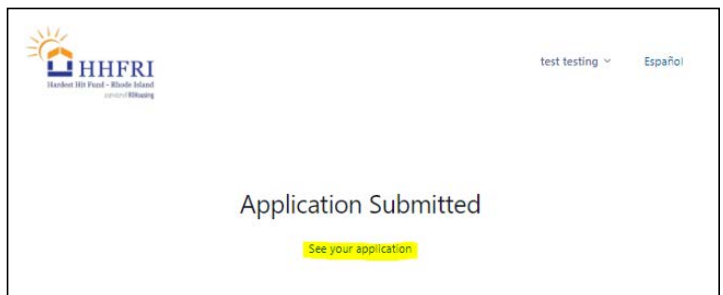


## Submit & Sign

DocuSign allows applicants to complete their submission packets and the Required Checklist ensures they understand all required documentation.



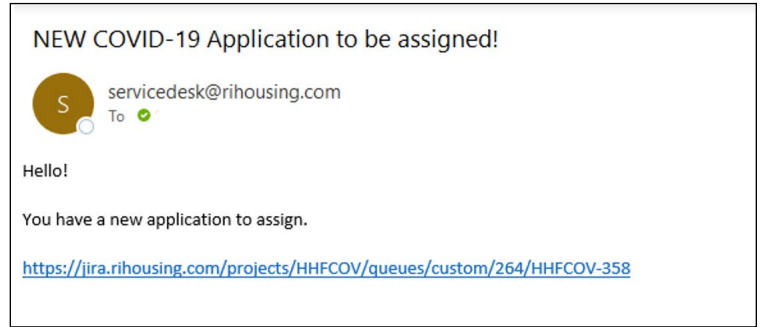
Applicants can review their application and/or log in at a later date to upload any additional items needed.





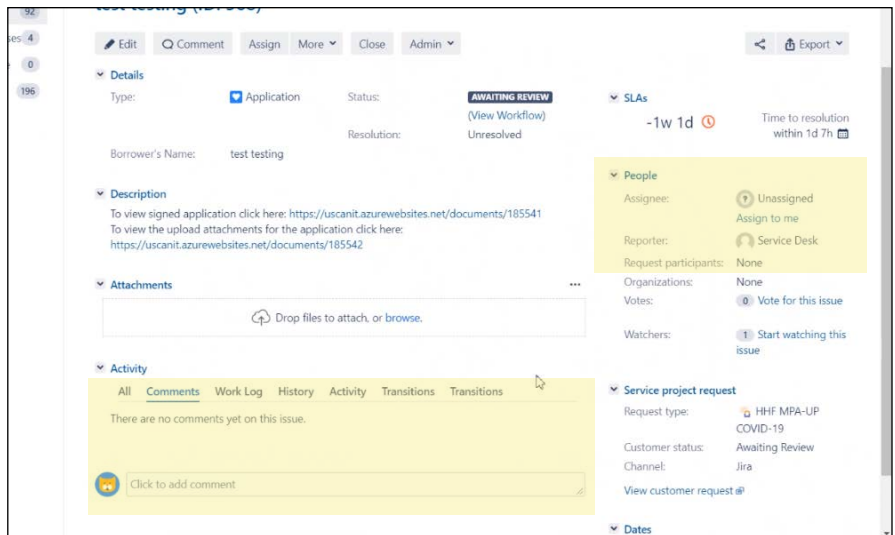
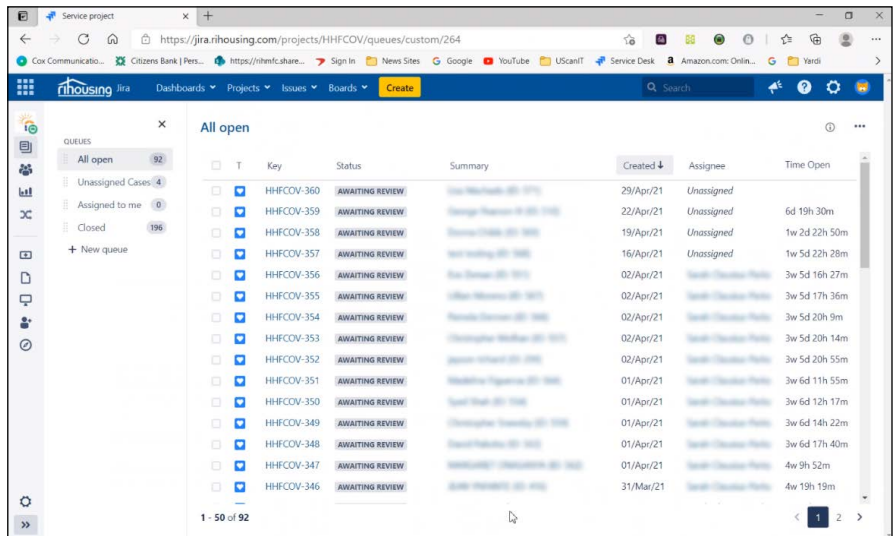
## Integration with JIRA E-ticketing System

Our IT, Communications and Legal departments all utilize a JIRA E-Ticketing system for staff requests for assistance. Utilizing this existing technology, we created an alert system for HHF staff to be alerted when a new application is submitted. Staff receive an email alert with a link to the JIRA "ticket" for more information and details.



The HHF Manager can go into the e-ticket and review the application, make any notes or comments to share with other HHF staff and also assign the ticket to another staff member for further review, follow up and outreach to applicants.

Links within the ticket connect to the uScanIt document repository for staff to review uploaded materials.

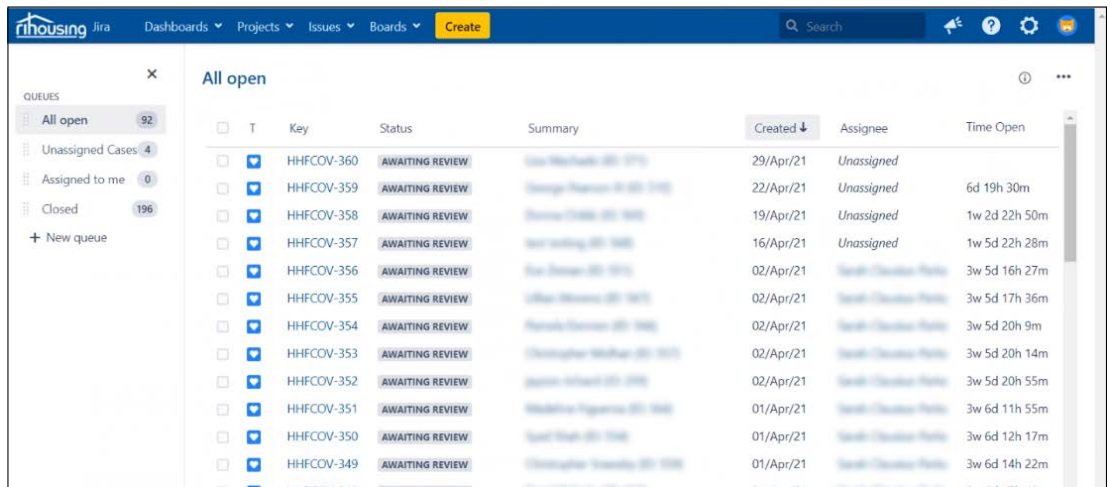


- All open 92
- Unassigned Cases 4
- Assigned to me 0
- Closed 196
- + New queue

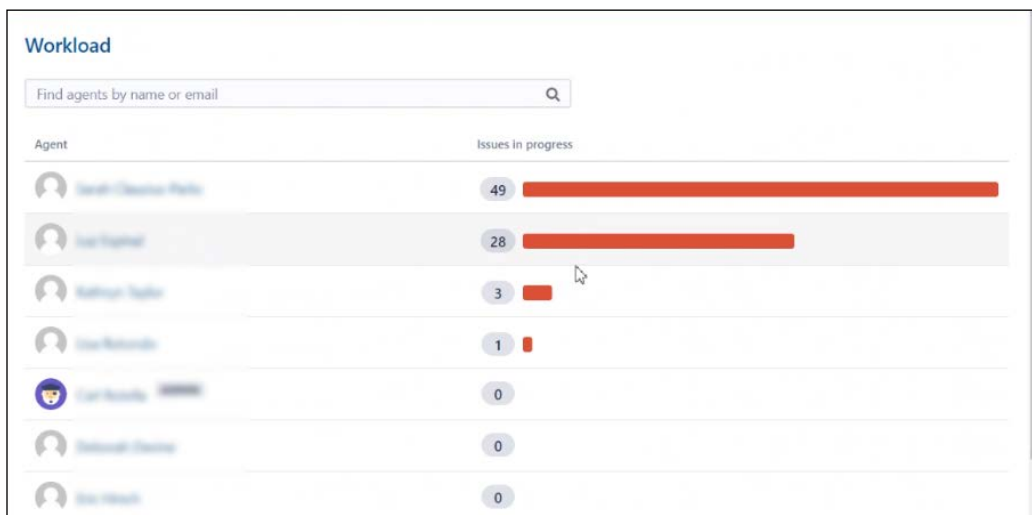
## JIRA E-ticketing

Program staff can review all applications and supporting documents in the Jira E-ticketing platform, which identifies applications as opened, closed and/or assigned to specific staff.

Jira tracks dates of application submission and assigns a unique identification number to each.

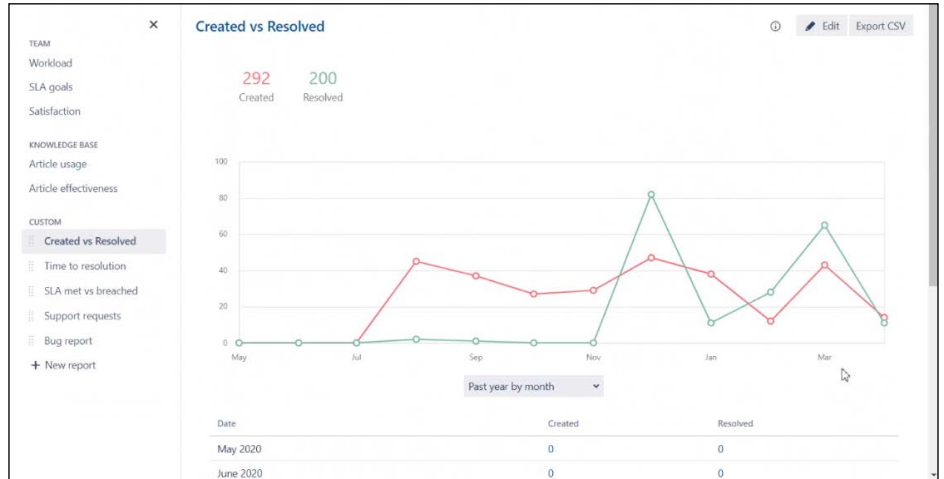


T	Key	Status	Summary	Created	Assignee	Time Open
<input type="checkbox"/>	HHFCOV-360	AWAITING REVIEW	New Mortgage 00-011	29/Apr/21	Unassigned	
<input type="checkbox"/>	HHFCOV-359	AWAITING REVIEW	George Pearson 00-010	22/Apr/21	Unassigned	6d 19h 30m
<input type="checkbox"/>	HHFCOV-358	AWAITING REVIEW	George Pearson 00-009	19/Apr/21	Unassigned	1w 2d 22h 50m
<input type="checkbox"/>	HHFCOV-357	AWAITING REVIEW	George Pearson 00-008	16/Apr/21	Unassigned	1w 5d 17h 28m
<input type="checkbox"/>	HHFCOV-356	AWAITING REVIEW	George Pearson 00-011	02/Apr/21	Scott Chausse-Pelle	3w 5d 17h 27m
<input type="checkbox"/>	HHFCOV-355	AWAITING REVIEW	George Pearson 00-010	02/Apr/21	Scott Chausse-Pelle	3w 5d 17h 36m
<input type="checkbox"/>	HHFCOV-354	AWAITING REVIEW	George Pearson 00-009	02/Apr/21	Scott Chausse-Pelle	3w 5d 20h 9m
<input type="checkbox"/>	HHFCOV-353	AWAITING REVIEW	Christopher McPhar 00-011	02/Apr/21	Scott Chausse-Pelle	3w 5d 20h 14m
<input type="checkbox"/>	HHFCOV-352	AWAITING REVIEW	George Pearson 00-008	02/Apr/21	Scott Chausse-Pelle	3w 5d 20h 55m
<input type="checkbox"/>	HHFCOV-351	AWAITING REVIEW	Madeline Ferguson 00-008	01/Apr/21	Scott Chausse-Pelle	3w 6d 11h 55m
<input type="checkbox"/>	HHFCOV-350	AWAITING REVIEW	Scott Chan 00-008	01/Apr/21	Scott Chausse-Pelle	3w 6d 12h 17m
<input type="checkbox"/>	HHFCOV-349	AWAITING REVIEW	Christopher McPhar 00-008	01/Apr/21	Scott Chausse-Pelle	3w 6d 14h 22m



From a management perspective, staff can review workload broken down by program staff as well as reporting on all submissions.

Can run a report on all submissions; identifying closed vs resolved cases. Red represents requests received and green represents approved applications.



Week starting 16 Nov 2020	11	0
Week starting 23 Nov 2020	2	0
Week starting 30 Nov 2020	7	0
Week starting 7 Dec 2020	14	82
Week starting 14 Dec 2020	8	0
Week starting 21 Dec 2020	8	0
Week starting 28 Dec 2020	13	0
Week starting 4 Jan 2021	9	0
Week starting 11 Jan 2021	12	11
Week starting 18 Jan 2021	8	0
Week starting 25 Jan 2021	8	0
Week starting 1 Feb 2021	4	0
Week starting 8 Feb 2021	4	27
Week starting 15 Feb 2021	2	1
Week starting 22 Feb 2021	2	0
Week starting 1 Mar 2021	7	0
Week starting 8 Mar 2021	8	0
Week starting 15 Mar 2021	10	64

Links to UScanIt for all uploaded documents >>

test\_testing\_Uploaded\_Files.pdf

Document Name: test\_testing\_Uploaded\_Files.pdf  
 Creation Date: 4/16/2021 3:51:59 PM  
 Document Owner: User Error  
 Archived Date: 4/16/2021 3:52:00 PM

**Collections**

**Hardest Hit Funding**  
 No Fields Required

**Fresh Start Applications**  
 5 Required fields

Street Name: 44 washington street  
 First Name: test  
 Last Name: testing  
 Language Type: English  
 Application ID Number: 568

Archive Open PDF Fax Document Download Delete Document

Search

Hardest Hit Funding

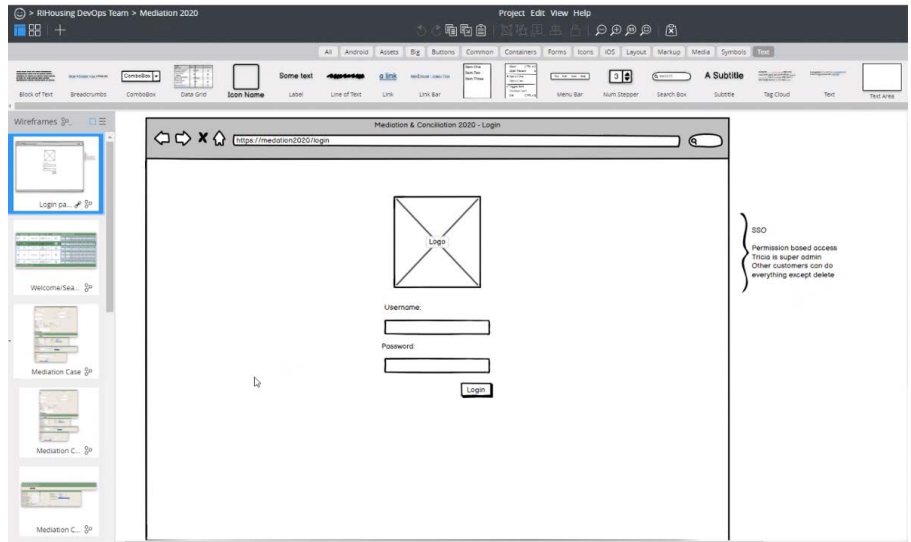
Search Documents

Document Name	Archived Date	Actions
[Redacted]	4/29/2021 2:20 PM	[Icons]
[Redacted]	4/29/2021 2:20 PM	[Icons]
[Redacted]	4/22/2021 6:50 PM	[Icons]
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[Redacted]	4/2/2021 9:53 PM	[Icons]
Lillian_Moreno_Uploaded_Files.pdf	4/2/2021 8:44 PM	[Icons]

<< Can search by applicant name and access specific uploaded documents.

## Development of App

IT staff utilize "Balsamiq Cloud," a UX drafting tool to sketch out pages of the online application, identify required fields, buttons and what each does.



## IT Staff Notes on proposed workflow

### **Fresh Start 6/2020**

#### **What will Fresh Start App do?**

Support clients that need to address the COVID 19 payment of loans due to income delays.

#### **Who are the Admins?**

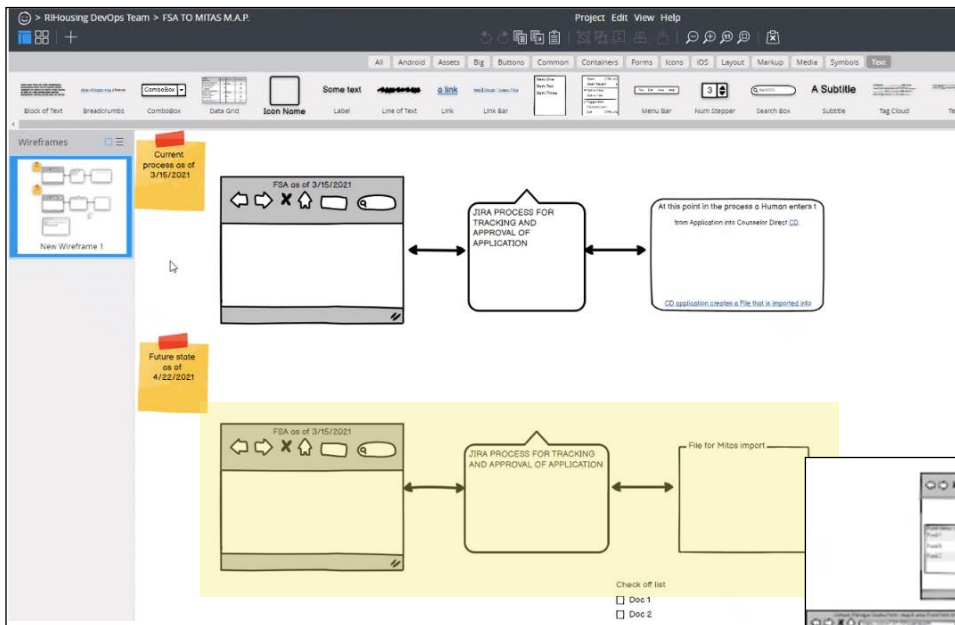
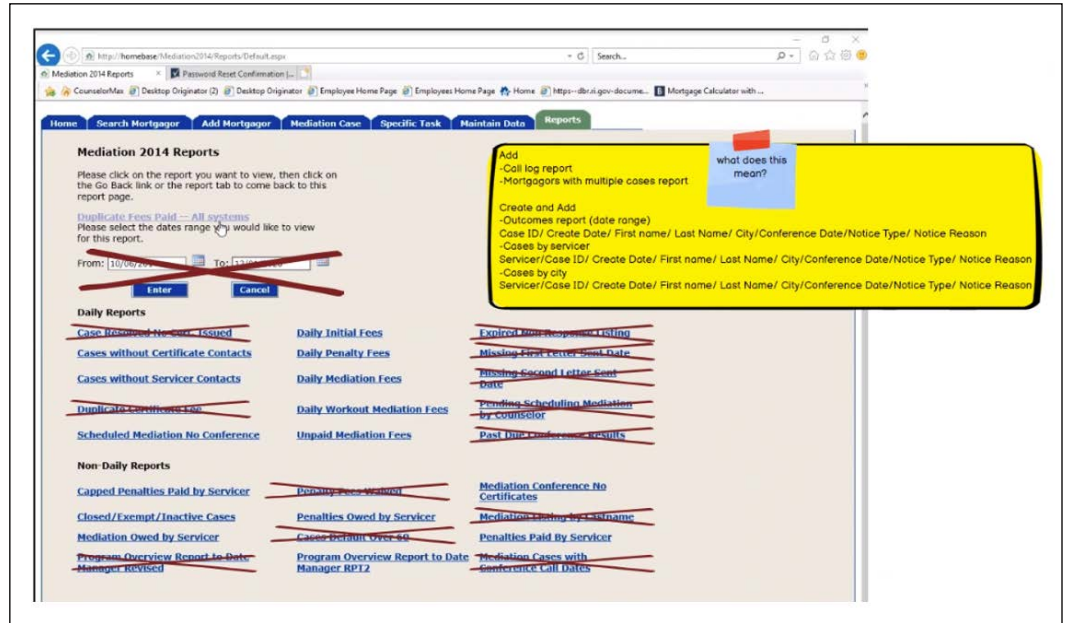
The admins for the application will be service and IT [5] along with service employees to manage the workflow, approvals, and closing of the requests.

#### **How it will work**

1. The client will select a link on the RIhousing website.
2. The link will connect to a RIH APP that is called Fresh Start App. [FSA]
3. FSA will guide the client to fill in some details via a question and answer model.
  - a. Leslie and Lisa will supply the Questions
  - b. Data will be PII and will follow the PII data flow law.
4. FSA will allow the client to upload a set of documents to prove the case.
  - a. Leslie to supply the type of document by name and estimate page count.
  - b. Tom will store the documents for Admin and Case Managers access.
5. Each client will be assigned a Client ID for tracking the process of the request over the work flow of approval or decline.
6. Once the workflow reaches the two selection of Approval or Decline, the client is notified.
  - a. Email and Phone number entered at the time of request step 1.
7. Workflow Process stage tracking is required.
  - a. Client enter started – Client ID, Time, and date stamped.
  - b. The client submitted a completed request – Client ID, Time, and date stamped.
  - c. FSA Case Manager notice of submission – Case Manager ID, Time and date stamped.
  - d. FSA Case sent to the approval step. Approved. Date and Time. Amount.
  - e. FSA Case closed.
8. Reports. – This will be defined after the process completes UAT.

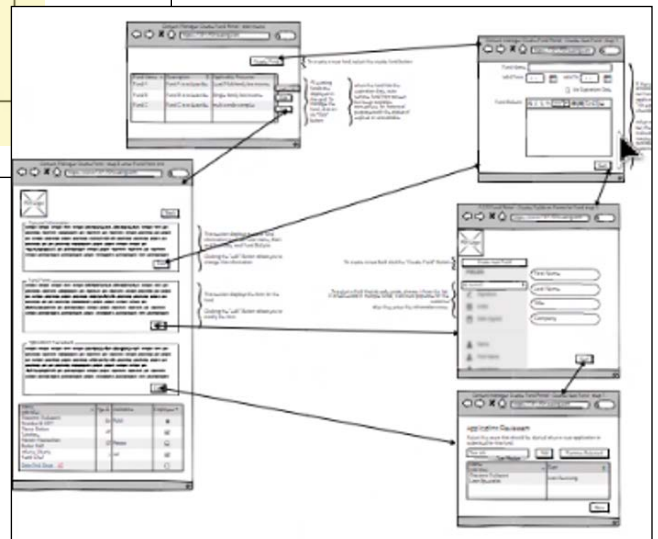
## Programming

Staff include notes on how the app should work and which fields they need/want on each page. IT staff can communicate with program staff as they develop the application, sharing notes and comments as staff move through the design and development stages.



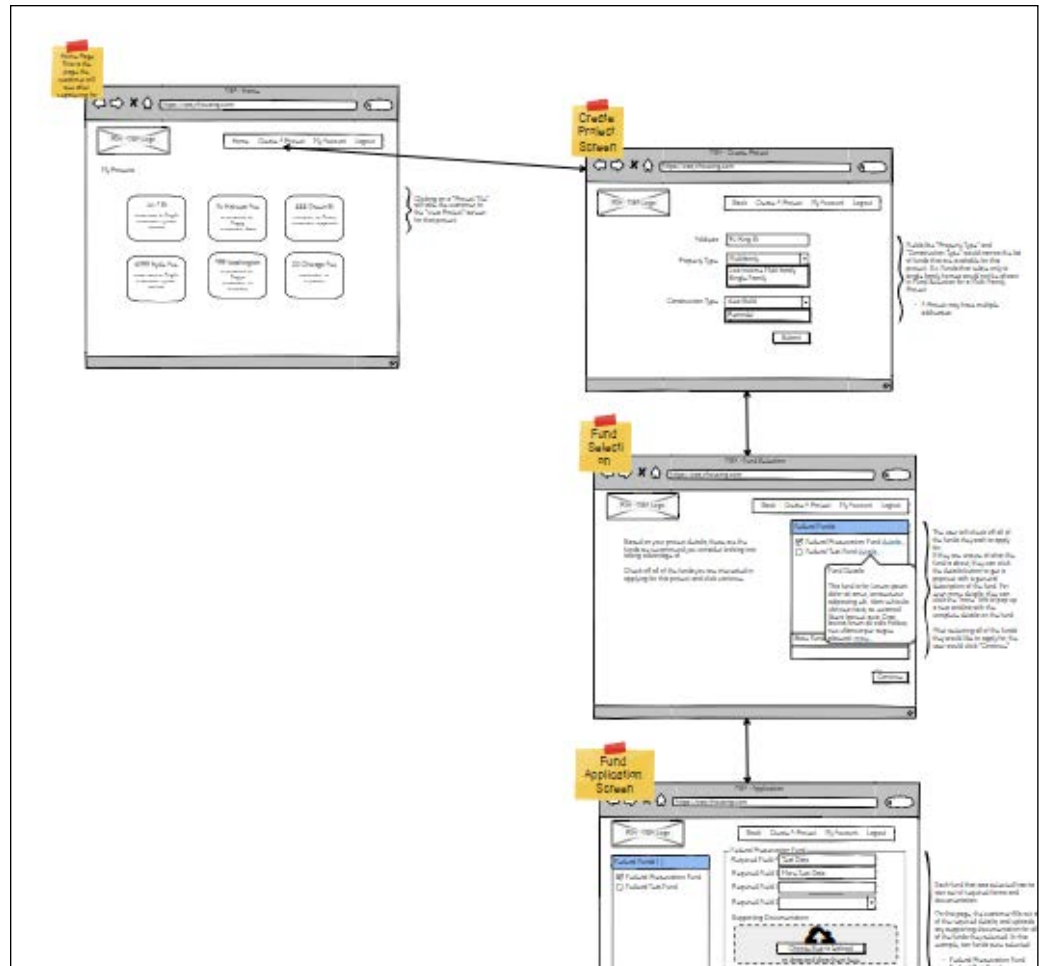
## Interaction

Diagram identifies the interaction between various technologies; shown here is the interface between the Fresh Start App and our JIRA e-ticketing software.



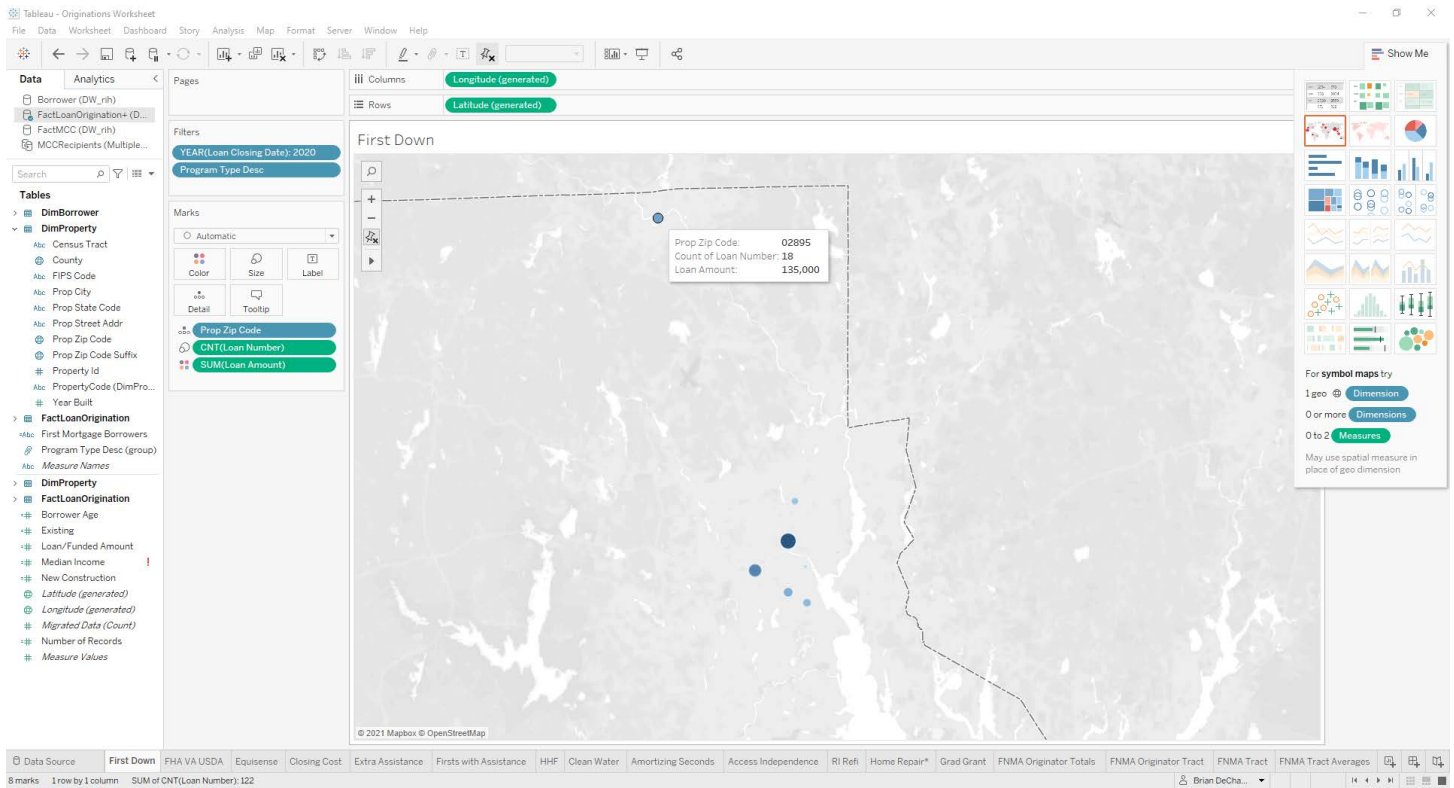
### Next Steps:

Staff will be utilizing a similar approach to develop our new One-Stop Application.





RIHousing  
Management Innovation: Technology  
Helping Struggling Homeowners Get a "Fresh Start"



The data from the Fresh Start App flows through to our Data Warehouse, where senior management and program staff can review both high-level and detailed information on program applications, create mapping and reporting.