

# **United States Department of the Treasury**

## **Homeowner Assistance Fund Plan Submitted by Department of Administration**

HAF Grantee Plan Name  
**HAFP-0058**

# United States Department of the Treasury

## Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	12/17/2021 7:44 AM
Total Plan Requested Amount	\$50,000,000.00
Record Type	State
Application Record	<a href="#">SLT-0023</a>
HAF Grantee Plan Status (external)	Funded

# Homeowner Needs and Community Engagement

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## **What Quantitative Data Has Informed the Participant's Planning?**

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

**HAFRI is confident that it will be able to successfully target and serve homeowners with incomes equal to or less than 100 percent of the area median income and socially disadvantaged individuals.**

**In developing our HAFRI plan, staff has collaborated with its RIHousing colleagues from the Loan Servicing, HelpCenter, Policy & Research, Communications, and Hardest Hit Fund Rhode Island (HHFRI) departments to analyze data that has provided insight to these target markets.**

**Utilizing data from CoreLogic, as well as data provided by the United States Department of Treasury and the Atlanta Federal Reserve, we have drilled down to Area Median Income as well as percentage of minority households at a granular level. Unsurprisingly, zip codes where more than 50% of the population are households earning less than 80% of AMI are in the most densely populated areas of the state along the urban core.**

**This data combined with use of data and statistics from RIHousing's Policy & Research team has been invaluable in HAFRI effectively targeting HAF funds. We have a clear vision of not only where homeowners are 100% or less of median income, but also have information such as homeownership rates, cost burden, delinquency, and forbearance rates, allowing us to define and target "high risk" areas.**

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

**RIHousing has compiled data from CoreLogic to determine the zip codes in the state with the highest risk for delinquency. We utilized six criteria to focus on household who are more likely to have experienced housing discrimination including: housing cost burden, concentration of non-white population, concentration of Hispanic population, foreclosure rate, homeowners**

**earning under \$75,000/year and mortgage delinquency.**

**RIHousing also obtained Census and American Community Survey (ACS) & PolicyMap data to identify majority-minority census tract data and census tract data by AMI. We believe this information directly correlates to discrimination in housing due to the race, ethnicity, and income level of the residence in these areas.**

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

**HAFRI will prioritize helping Rhode Island homeowners with mortgage arrearages and/or payments, past due property taxes or other foreclosable liens with the HAF award. If the homeowners are approved for help to pay their mortgage, property tax assistance and/or other foreclosable lien, additional past due bills for utilities, internet services, and insurance may be paid. For this reason, we have not gathered data from utility providers. We are obtaining delinquent property tax data from each municipality in the state to better understand which cities or towns have been most greatly impacted by the pandemic regarding property tax delinquencies.**

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

**Since 2010, RIHousing successfully directed and administered the Hardest Hit Fund Rhode Island program. HHFRI has deployed approximately 118 million dollars from Treasury to help those affected by the financial crisis of 2007-2008. The team has assisted Rhode Islanders in every community which is indicative of the success of the program's customer outreach efforts and a strong team; some of whom will also form part of the new HAFRI staff.**

**The team has maintained a detailed "lessons learned" journal which includes a plethora of information regarding customer service and underwriting best practices. While the cause of the crises and the economic landscape is different than that of 2007, HAFRI management believes it will benefit immensely from the knowledge and outreach skills of these employees.**

Did the Participant communicate with mortgage servicers regarding the development of its program design?

**Yes**

Did the Participant communicate with other HAF participants regarding the development of its program design?

**Yes**

## **How Has Community Engagement and Public Participation Informed the Participant's Planning?**

Treasury will assess the extent to which a Participant’s assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant’s plan. Treasury will pay particular attention to the extent of the Participant’s engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

**Yes**

**Provider information**

If yes, please list such providers, including the providers’ address and website. Please indicate by checking the appropriate box below if the provider’s primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant’s jurisdiction.

<b>Provider Name</b> <b>Provider Address</b> <b>Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>The HelpCenter</b> 44 Washington St ,Providence,Rhode Island 02903 <a href="http://rihousing.com/homeowner-assistance">http://rihousing.com/homeowner-assistance</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>NeighborWorks Blackstone River Valley</b> 719 Front St Suite 103,Woonsocket,Rhode Island 02895 <a href="http://neighborworksbrv.org">http://neighborworksbrv.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Rhode Island Legal Services</b> 56 Pine St Fourth Floor,Providence,Rhode Island 02903 <a href="http://rils.org">http://rils.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

**Yes**

**Community Information**

If yes, please list such organizations, including the providers’ address and website if available. Please indicate by checking the appropriate box below if the provider’s primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant’s jurisdiction.

<b>Organization Name</b> <b>Organization Address</b> <b>Organization Website</b>	<b>Organization Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Washington Trust</b> 23 Broad St, Westerly, Rhode Island 02891 <a href="http://washtrust.com">http://washtrust.com</a>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Center for Southeast Asians</b> 270 Elmwood Ave Suite A, Providence, Rhode Island 02908 <a href="http://cseari.org">http://cseari.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Rhode Island Housing Resources Commission</b> 235 Promenade St Suite 230, Providence, Rhode Island 02908 <a href="http://hrc.ri.gov">http://hrc.ri.gov</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Housing Network of Rhode Island</b> 1070 Main St, Pawtucket, Rhode Island 02860 <a href="http://housingnetworkri.org">http://housingnetworkri.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Wells Fargo</b> 420 Montgomery St, San Francisco, California 94104 <a href="http://wellsfargo.com">http://wellsfargo.com</a>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>NAACP RI Chapter</b> 881 Eddy St, Providence, Rhode Island 02905 <a href="http://naacpprov.org">http://naacpprov.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Rhode Island Mortgage Bankers Association</b> 180 S Main St, Providence, Rhode Island 02903 <a href="http://rimba.org">http://rimba.org</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Rhode Island Tax Collectors Association</b> 1170 Main St, West Warwick, Rhode Island 02893 <a href="http://ritca.org">http://ritca.org</a>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Rhode Island Legal Services</b> 56 Pine St Fourth Floor, Providence, Rhode Island 02903 <a href="http://rils.org">http://rils.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Progreso Latino</b> 626 Broad St, Central Falls, Rhode Island 02863 <a href="http://progresolatino.org">http://progresolatino.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>League of Cities and Towns</b> 1 State St #502, Providence, Rhode Island 02908 <a href="http://rileague.org">http://rileague.org</a>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

**Yes**

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

**Yes**

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

**RIHousing posted our HAF Plan draft for public comment on June 16, 2021. We held a virtual public meeting presenting the draft plan and took public comments on June 17, 2021. The meeting could also be accessed by telephone. The videoconference technology captures the words being spoken for captioning purposes. The plan was available to the public for review and response through June 23, 2021.**

### **How Will the Participant Continue to Assess the Needs of Eligible Homeowners?**

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

**Yes**

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

**RIHousing intends on holding future meetings with community organizations throughout the life of the HAF program to keep abreast of the needs of the communities they serve. We will obtain updated data including but not limited to foreclosure rates, delinquency rates, and unemployment statistics.**

# Program Design

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## **What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?**

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties



For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
HAFRI Term Sheets 8.13.21	8/17/2021 3:04 PM
Rhode_Island_HAFP-0058_Feedback_Updated 12-15-2021	12/16/2021 11:41 AM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

**No**

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

<b>Program Design Element</b>	<b>Deviation from sample terms</b>	<b>Justification</b>
<p>Provide funds for loss mitigation measures. Leveraging other available loss mitigation options.</p>	<p>HAFRI plans to work in conjunction with other loss mitigation options when feasible but is not making it a requirement of the program.</p>	<p>HAFRI does not want to replace all loss mitigation measures, but at times using HAFRI funds will be adequate to address homeowner stabilization and sustainability issues without resulting in a potential future financial burden that will negatively impact the homeowner.</p>
<p>Mortgage Payment Assistance – Loan eligibility criteria specific to the program – No additional forbearance available.</p>	<p>HAFRI will use mortgage payment assistance funds to help homeowners who may still be in forbearance.</p>	<p>Utilizing HAFRI funds to reinstate and assist with monthly mortgage payments in lieu of forbearance positions the homeowner for a quicker exit from assistance.</p> <p>Requiring a homeowner to wait until the forbearance period has expired puts them at a disadvantage in recovering from the Coronavirus pandemic.</p>
<p>Funds will be used only to supplement other loss mitigation options where, without HAF, the HO would not qualify for that loss mitigation option.</p>	<p>HAFRI funds will be used in conjunction with other loss mitigation measures, as appropriate but may be used in lieu of loss mitigation efforts.</p>	<p>HAFRI is prioritizing lower income and “socially disadvantaged” individuals.</p> <p>The demographics of the FHA loan pool skew to the above, as well as first time homebuyers.</p> <p>FHA loans have one of the most robust loss mitigation options.</p> <p>However, these options, such as capitalizing past due mortgage payments or extending the term of the loan may cause additional financial burden to the homeowner and impact their ability to build wealth through homeownership.</p> <p>Utilizing HAFRI funds minimizes the negative financial impact of the Coronavirus pandemic on the homeowner.</p> <p>HAFRI will also be flagging and prioritizing those homeowners who are at a more immediate risk of foreclosure. Timing will be of the essence and the most immediate solution to preserve homeownership is HAFRI funds.</p>

### Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than

100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Will the Participant allow income to be determined in this way?

**Yes**

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

**HAFRI will employ underwriting requirements and processes with the goal of deploying much needed funds in a timely manner. RI Housing has obtained census tract data pertaining to local median household income as a percentage of AMI. Homeowners applying for assistance who live in a census tract that is 80% or less than the state AMI will not be required to provide income documentation. These homeowners will only need to provide a written attestation as to household income. All other applicants will provide a written attestation as to household income together with supporting documentation such as paystubs, w-2s or other wage statements as outlined in the Treasury HAF Guidance.**

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

**Yes**

### **Eligible Mortgage Types**

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

**N/A**

## **How Will the Participant Target HAF Resources Consistent with Statutory Requirements?**

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

### **Defining Socially Disadvantaged Individual**

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

**RIHousing will offer two approaches for determining whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance. In the program application there will be questions regarding race and ethnicity. If the applicant chooses to furnish this information, and they select that they are a member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, they will be considered a socially disadvantaged individual. RIHousing has also obtained majority-minority Census tract data. If an applicant does not furnish race and/or ethnicity information but resides in a census tract where the percentage of the population that is people of color is over 50%, the applicant will be considered socially disadvantaged. The HAF software has the capability to flag applicants who are socially disadvantaged for reporting and prioritization purposes.**

### **Public Communications**

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

**Yes**

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

**Spanish**

## **Outreach**

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

**Yes**

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

## **Housing Counseling and Legal Services**

Will the Participant facilitate access for eligible households to housing counseling or legal services?

**Yes**

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

<b>Provider Name</b> <b>Provider Address</b> <b>Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>The HelpCenter</b> 44 Washington St , Providence, Rhode Island 02903 <a href="http://rihousing.com/homeowner-assistance">http://rihousing.com/homeowner-assistance</a>	✓	✓
<b>NeighborWorks Blackstone River Valley</b> 719 Front St Suite 103, Woonsocket, Rhode Island 02895 <a href="http://neighborworksbrv.org">http://neighborworksbrv.org</a>	✓	✓
<b>Rhode Island Legal Services</b> 56 Pine St Fourth Floor, Providence, Rhode Island 02903 <a href="http://rils.org">http://rils.org</a>	✓	✓
<b>Pawtucket Central Fall Development</b> 204 Broad St , Pawtucket, Rhode Island 02860 <a href="http://pcfdevelopment.org">http://pcfdevelopment.org</a>	✓	✓

### Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- have mortgages or mortgage assistance contracts held or backed by the Participant?
- have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- have privately held mortgages?

### What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

**Spanish; Other**

Please list any other languages.

#### **Capability for 109 languages through Google Translate for the HAF application**

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

**Yes**

## Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

<b>Program Design Element</b>	<b>Metric of Success</b>	<b>Goal</b>
Mortgage Payment Assistance	The number and percentage of homeowners at 100% of AMI or less and/or considered socially disadvantaged A decrease in delinquency rate of government back loans in Rhode Island	300 households within 12-24 months  Decrease of 25% within 12-18 months
Mortgage Reinstatement	The number and percentage of homeowners at 100% of AMI or less and/or considered socially disadvantaged The total number of homeowners who were reinstated and able to continue their mortgage payments A decrease in delinquency rate of government back loans in Rhode Island	400 households within 12-24 months  600 households within 12-24 months  Decrease of 25% within 12-18 months
Other measures to prevent homeowner displacement	The number and percentage of homeowners at 100% of AMI or less and/or considered socially disadvantaged A decrease in delinquency rate of government back loans in Rhode Island	100 households with 12-24 months  Decrease of 25% within 12-18 months



# Readiness

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## **Staffing, Systems and Contractors**

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

**Yes**

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

**Yes**

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

**Yes**

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

**No**

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

**Yes**

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

**Yes**

## **Use of Initial Payment**

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

**\$0.00**

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

**No**

How much of the HAF funds that the Participant has received been obligated?

**\$0.00**

Provide a brief description of how the Participant has used the HAF funds it has received.

**N/A**

# Budget

## **Budgeting of HAF Funds by Program Design Element**

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$13,000,000.00
Mortgage Principal Reduction	\$4,500,000.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$0.00
Payment Assistance for Delinquent Property Taxes	\$0.00
Mortgage Reinstatement	\$25,000,000.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$0.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

### **Other measures to prevent homeowner displacement**

Measure	Amount
Not applicable	\$0.00

Displacement Prevention Sub-Total	<b>\$42,500,000.00</b>
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### **Counseling or Legal Services**

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

<b>Specify the Participant's allocations for the following</b>	<b>Amount</b>
Counseling or Educational Services	\$0.00
Legal Services	\$0.00

Services Sub-Total	<b>\$0.00</b>
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### Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

<b>Type of Expense</b>	<b>Amount</b>
not applicable	\$0.00

Reimbursement Sub-Total	<b>\$0.00</b>
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### Allocation of Administrative Expenses

<b>Type of Expense</b>	<b>Amount</b>
State Oversight	\$500,000.00
Salaries	\$5,350,000.00
Wire Transfer Fees	\$270,000.00
Professional Services (Legal, Compliance, Audit)	\$130,000.00
Travel	\$25,000.00
Information Technology	\$320,000.00
Community Outreach/Application Assistance	\$585,000.00
Office Supplies/Postage & Delivery/Subscriptions	\$90,000.00
Marketing/PR/Communications	\$230,000.00

Administrative Expenses Sub-Total	<b>\$7,500,000.00</b>
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<b>Total Plan Requested Amount</b>	<b>\$50,000,000.00</b>
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Amount Requested Confirmation:

**Yes**

# Contacts

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Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

## Primary Contact

Name: **Dorothy Pascale**

Agency/Office: **Department of Administration, Pandemic Recovery Office**

Email: [dorothy.z.pascale@doa.ri.gov](mailto:dorothy.z.pascale@doa.ri.gov)

Phone Number: **4012650051**

## Reporting Contact

Name: **Laura Sullivan**

Agency/Office: **Department of Administration, Pandemic Recovery Office**

Email: [laura.e.sullivan@omb.ri.gov](mailto:laura.e.sullivan@omb.ri.gov)

Phone Number: **4015748430**

## Additional Contact

Name: **Lisa Primiano**

Agency/Office: **RIHousing**

Email: [lprimiano@rihousing.com](mailto:lprimiano@rihousing.com)

Phone Number: **4014571148**

## Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

**No**

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

## Title VI Assurances

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You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
HAF_Title_VI_Assurances_form_	8/19/2021 4:32 PM

# Official Certification

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I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

**Department of Administration**

Name and Title of Certifying Official

Name: **Dorothy Pascale**

Title: **Controller**

Telephone: **4012650051**

Email: [dorothy.z.pascale@doa.ri.gov](mailto:dorothy.z.pascale@doa.ri.gov)