



REQUEST FOR PROPOSALS

Comprehensive Information Technology Assessment

INTRODUCTION

Through this Request for Proposals (“RFP”), Rhode Island Housing seeks proposals from qualified firms (“Firms”) to conduct a comprehensive review and assessment of the agency’s current technology, and deliver recommendations for immediate remediation as well as develop a long term technology road map to meet the outlined Business Objectives below.

We are seeking Firms to conduct an independent, comprehensive assessment of Rhode Island Housing’s Information Technology infrastructure and business applications. The Firm will produce a Technology Assessment Report and a strategic plan that proposes tactical recommendations to meet the stated Business Objectives.

Rhode Island Housing is the state’s leading resource for housing needs and has been operating as a quasi-state agency, under the State of Rhode Island, for close to 40 years. Rhode Island Housing provides low-interest loans, grants, education, advocacy and consumer counseling to help our customers rent, buy and retain their homes. Read more about Rhode Island Housing by selecting “about us” at www.rhodeislandhousing.org.

To service the state’s housing needs, Rhode Island Housing works with a variety of external entities: lenders, banks, developers, landlords and non-profit organizations. Many of our housing programs are federally funded, which require a working relationship with government agencies such as the U.S. Department of Housing and Urban Development (HUD) and the U.S. Treasury.

Business Objectives

Rhode Island Housing’s goal in this RFP is to leverage the latest technologies to address the following Business Objectives:

- Increase efficiency of the system in order to improve employee productivity
- Streamline integration between business systems
- Identify opportunities to expand functionality not being used within current business systems

- Improve ease and accuracy of reporting
- Identify paperless environment solutions
- Ensure IT system reliability
- Ensure ease and accuracy of compliance with Federal and State regulations
- Ensure internal and external system security and business continuity
- Improve customer service in a complex environment

INSTRUCTIONS

The Proposal should be presented on business letterhead and submitted electronically to cmatarese@rhodeislandhousing.org.

Proposals must be delivered no later than 5:00 p.m. on June 15, 2015.

Respondents are advised that all submissions (including those not selected for engagement) may be made available to the public on request upon completion of the process and award of a contract(s). Accordingly, any information included in the proposal that the respondent believes to be proprietary or confidential should be clearly identified as such.

ATTACHMENTS

- A. Scope of Work
- B. Project Deliverables
- C. Overview of Technology Systems
- D. Overview of Rhode Island Housing's Organizational Structure and Programs
- E. Rhode Island Housing Organizational Chart

ITEMS TO BE INCLUDED WITH YOUR PROPOSAL

- A. General Firm Information
 1. Provide a brief description of your firm, including but not limited to the following:
 - a. Name of the principal(s) of the firm
 - b. Name, telephone number and email address of a representative of the firm authorized to discuss your proposal.
 - c. Address of all offices of the firm.
 - d. Number of employees of the firm.

B. Experience and Resources:

1. Describe your firm and its capabilities. In particular, support your capacity to perform the Scope of Work.
2. Indicate which principals and associates from your firm would be involved in providing services to Rhode Island Housing. Provide appropriate background information. Provide information and experience for any subcontractors you intend to utilize.
3. Provide a detailed list of references including a contact name and telephone number for organizations or businesses for whom you have performed similar work. (Please include scope of work performed)
4. Describe which industry standards and tools will be used to execute the project.
5. Identify any material litigation, administrative proceedings or investigations in which your firm is currently involved. Identify any material litigation, administrative proceedings or investigations, to which your firm or any of its principals, partners, associates, subcontractors or support staff was a party, that has been settled within the past two (2) years.

C. Fee Structure: Fixed fee based project.

The cost of services is one of the factors that will be considered in awarding this contract. The information requested in this section is required to support the reasonableness of your fees.

1. Please provide a cost proposal for all services as outlined in Attachment A.
2. Provide an itemized breakdown of billing rates and hourly costs, list of key personnel and their hourly rates, hourly rates of subcontractors, reimbursable expenses, etc. for any services that may be requested in addition to the services previously described.
3. Please provide any other fee information applicable to the engagement that has not been previously covered that you wish to bring to the attention of Rhode Island Housing.

D. Miscellaneous

1. Rhode Island Housing encourages the participation of persons of color, women, persons with disabilities and members of other federally and State-protected classes. Describe your firm's affirmative action program and activities. Include the number and percentage of members of federally and State-protected classes who are either principals or senior managers in your firm, the number and percentage of members of federally and State-protected classes in your firm who will work on Rhode Island Housing's engagement and, if applicable, a copy of your Minority- or Women- Owned Business Enterprise state certification.
2. Discuss any topics not covered in this RFP that you would like to bring to Rhode Island Housing's attention.

E. Certifications

1. Rhode Island Housing insists upon full compliance with Chapter 27 of Title 17 of the Rhode Island General Laws, Reporting of Political Contributions by State Vendors. This law requires State Vendors entering into contracts to provide services to an agency such as Rhode Island Housing, for the aggregate sum of \$5,000 or more, to file an affidavit with the State Board of Elections concerning reportable political contributions. The affidavit must state whether the State Vendor (and any related parties as defined in the law) has, within 24 months preceding the date of the contract, contributed an aggregate amount in excess of \$250 within a calendar year to any general officer, any candidate for general office, or any political party.
2. Does any Rhode Island "Major State Decision-maker," as defined below, or the spouse or dependent child of such person, hold (i) a ten percent or greater equity interest, or (ii) a Five Thousand Dollar or greater cash interest in this business?

For purposes of this question, "Major State Decision-maker" means:

(i) All general officers; and all executive or administrative head or heads of any state executive agency enumerated in § 42-6-1 as well as the executive or administrative head or heads of state quasi-public corporations, whether appointed or serving as an employee. The phrase "executive or administrative head or heads" shall include anyone serving in the positions of director, executive director, deputy director, assistant director, executive counsel or chief of staff;

(ii) All members of the general assembly and the executive or administrative head or heads of a state legislative agency, whether appointed or serving as an employee. The phrase "executive or administrative head or heads" shall include anyone serving in the positions of director, executive director, deputy

director, assistant director, executive counsel or chief of staff;

(iii) All members of the state judiciary and all state magistrates and the executive or administrative head or heads of a state judicial agency, whether appointed or serving as an employee. The phrase “executive or administrative head or heads” shall include anyone serving in the positions of director, executive director, deputy director, assistant director, executive counsel, chief of staff or state court administrator.

If your answer is “Yes,” please identify the Major State Decision-maker, specify the nature of their ownership interest, and provide a copy of the annual financial disclosure required to be filed with the Rhode Island Ethics Commission pursuant to R.I.G.L. §§36-14-16, 17 and 18.

3. Please include a letter from your president, chairman or CEO certifying that
 - (i) no member of your firm has made inquiries or contacts with respect to this Request for Proposals other than in an email or written communication to Cathy Matarese, cmatarese@rhodeislandhousing.org to seek clarification of the Scope of Work set forth in this proposal, from the date of this RFP through the date of your proposal,
 - (ii) no member of your firm will make any such inquiry or contact until after **June 15, 2015**,
 - (iii) all information in your proposal is true and correct to the best of her/his knowledge,
 - (iv) no member of your firm gave anything of monetary value or promise of future employment to a Rhode Island Housing employee or Commissioner, or a relative of the same, based on any understanding that such person’s action or judgment will be influenced and
 - (v) your firm is in full compliance with Chapter 27 of Title 17 of the Rhode Island General Laws, Reporting of Political Contributions by State Vendors.

EVALUATION AND SELECTION

A selection committee consisting of Rhode Island Housing employees (the “Committee”) will review all proposals and make a determination based on the following factors:

- Professional capacity to undertake the scope of work
- Experience and certifications
- Proposed fee structure (must be fixed fee)
- Ability to perform within time and budget constraints
- Evaluation of potential work plans
- Previous work experience with similar organizations
- Recommendations by references
- Firm minority status and affirmative action program or activities
- Estimated time line for completion
- Other pertinent information submitted

Rhode Island Housing may invite one or more finalists to make presentations.

In its sole discretion, Rhode Island Housing may negotiate with one or more Firms who have submitted qualifications to submit more detailed proposals on specific projects as they arise.

By this Request for Proposals, Rhode Island Housing has not committed itself to undertake the work set forth. Rhode Island Housing reserves the right to reject any and all proposals, to rebid the original or amended scope of services and to enter into negotiations with one or more respondents. Rhode Island Housing reserves the right to make those decisions after receipt of responses. Rhode Island Housing's decision on these matters is final.

For additional information contact:

Cathy Matarese
401-457-1240
cmatarese@rhodeislandhousing.org

Together with its partners, Rhode Island Housing works to ensure that all people who live and work in Rhode Island can afford a healthy, attractive home that meets their needs.

Rhode Island Housing uses all of its resources to provide low-interest loans, grants, education and assistance to help Rhode Islanders find, rent, buy, build and keep a good home. Created by the General Assembly in 1973, Rhode Island Housing is a privately funded public purpose corporation.

Attachment A

Scope of Work

Rhode Island Housing seeks proposals for a comprehensive assessment of the organization's Information Technology Systems. The selected firm will acquire an understanding of all business technology requirements by conducting interviews with key staff members, reviewing current Information Technology Systems and assessing their ability to support the Business Objectives below:

- Increase efficiency of the system in order to improve employee productivity
- Streamline integration between business systems
- Identify opportunities to expand functionality not being used within current business systems
- Improve ease and accuracy of reporting
- Identify paperless environment solutions
- Ensure IT system reliability
- Ensure ease and accuracy of compliance with Federal and State regulations
- Ensure internal and external system security and business continuity
- Improve customer service in a complex environment

The selected firm will work with each business area to develop a list of technology requirements ("Requirements") needed to achieve each stated Business Objective. Business areas may overlap divisions and departments; please see Overview of Divisions, Program Descriptions and Overview of Technology Systems sections for more information on Rhode Island Housing's business areas.

The selected firm will evaluate and assess the existing Information Technology infrastructure and current Business Application's ability to support the defined Requirements and develop a Technology Assessment Report. Ongoing IT projects will also be included in the evaluation to make sure they are consistent with the Requirements.

The selected firm will develop practical and cost effective recommendations for each opportunity to achieve a defined Requirement. Proposed recommendations should take into consideration the economies of an integrated set of technologies. As a whole, recommendations must identify priority projects, long term projects, implementation cost and time-frame, and alternative options.

The assessment would in part be guided by addressing the following objectives, offered as representative examples, relevant to information technology at the Rhode Island Housing.

- All areas of Information Technology, including infrastructure and Business Applications, shall be evaluated for potential consolidation, modernization or replacement to address the Requirements. Infrastructure and Business Applications refer to “all things technology” including, but not limited to: business applications (internally developed and vendor purchased), network systems, interconnecting hardware systems, computer and laptops, external network access, utility software, disaster recovery, communication systems (phone system, cell phone, Blackberry), e-mail system, imaging, system integration, and security (internal and external).
- In addition to evaluating Information Technology infrastructure and Business Applications to defined Technology Requirements, the evaluation should also address the following:
 - Determine appropriate skill set and training needs in both the business and IT areas to support technology Requirements.
 - Determine appropriate number of staff in both the business and IT areas needed to support technology Requirements.
 - Propose Best Practices, suitable for Rhode Island Housing, to maintain an ongoing analysis of business Requirements.
 - Propose Best Practices, suitable for Rhode Island Housing, when evaluating new solutions to support business Requirements to ensure open lines of communication and transparency between all business areas of the organization.
 - Propose Best Practices, suitable for Rhode Island Housing, to use as a guide when determining which business Requirement solutions are priority projects.
- New technologies and solutions to be explored:
 - E-mail solution (migrate from Novell GroupWise to MS Exchange)
 - Software as a Service (SAS) and Cloud based solutions
 - Data Warehouse
 - Enterprise Reporting System
 - Wireless system
 - Bring your own device BYOD
 - iPad, Virtual desk tops
 - Email Archive solution
 - Business continuity
 - Disaster Recovery
 - Scanning and paperless office initiative

Attachment B

Project Deliverables

Based on the defined Business Objectives, Requirements and comprehensive assessment of Rhode Island Housing's current Information Technology infrastructure, the selected firm will identify opportunities for improvement, develop a strategic plan and propose tactical recommendations for immediate remediation as well as a long term technology road map.

Project deliverables should consist of:

- Weekly meetings, or as often as deemed necessary, to discuss progress and unique issues that may arise.
- Interviews with key staff members within each business area to define Requirements needed achieve Business Objectives.
- A Rhode Island Housing Information Technology Assessment Report
 - Including detailed technology Requirements for each business area needed to achieve Business Objectives.
 - Detailed analysis and assessment of Rhode Island Housing's existing Information Technology infrastructure and Business Applications.
 - Identify Information Technology and Business Application improvement opportunities to achieve technology Requirements.
 - Develop practical recommendations, including cost and time frame of implementation and alternative options.
 - Identify high risk technology Requirements needing immediate attention and develop a plan to address them including cost and time frame of implementation.
 - Deliver a detailed technology road map to address long term solutions, including cost, and time frame of implementation.
- A presentation to Rhode Island Housing's senior management including review of the Technology road maps and an executive report.

If and where applicable, Rhode Island Housing will post additional RFP's to implement recommendations identified in the Information Technology Assessment Report.

Attachment C

Overview of Technology Systems

Network

The majority of Rhode Island Housing systems are hosted internally in a secure data center. The data center has been designed to provide for resiliency, redundancy, protection against data loss, and proactive monitoring and maintenance. Leveraging VMware High Availability, and NetApp's snapshot technology, our servers are backed up hourly and replicated to an off-site Safe Harbor Disaster Recovery facility, insuring availability and recovery in the event of a service interruption.

Production Environment:

- 175 Dell Optiplex 7010, windows 7 professional
- 35 HP laptops Elite book, windows 7 professional
- 3 ESXi Hosts, HP ProLiant DL380 G7 with 200 GB
- Cisco FC9124 fiber switches and 3750 switches
- NetApp FAS 2040
- EMC Networker with DataDomain
- Firewall Cisco HA pair
- All our servers are virtual quantity 67

Disaster Recovery Datacenter:

- 3 ESXi Hosts, HP ProLiant DL380 G7 with 200 GB
- NetApp FAS 2040
- Firewall Cisco HA pair
- Cisco FC9124 fiber switches and 3750 switches

Rhode Island Housing uses firewalls managed twenty four hours a day, seven days a week by Dell SecureWorks to protect on-site and our colocation data center site. At the server and user levels, we employ McAfee Enterprise to protect against viruses. All web traffic and incoming email are routed through Symantec, which provides anti-spam, anti-virus and malware protection.

Laptops issued by Rhode Island Housing contain encrypted hard drives, which require proper authentication to access. Verizon Wireless broadband provides secure VPN access to our systems. VPN uses RSA two-factor authentication, which requires the use of a token carried separately from the laptop. All web activity passes through a proxy to Symantec, which provides internet layer protection for spoofing and malware. Wi-Fi connectivity is disabled on Rhode Island Housing laptops. Blackberries issued to senior-level staff are protected by a memory encryption feature.

Rhode Island Housing's primary internet service provider is Sprint, though the agency purchases additional bandwidth from Cox as a backup in the event the Sprint connection is interrupted. Rhode Island Housing employs a high availability firewall to protect its critical information systems from intrusion.

Rhode Island Housing's office is equipped with an Inter-Tel Axxess system by Mitel, with two Verizon T1 lines dedicated to phone traffic and several backup Cox lines.

Business Applications

Rhode Island Housing keeps all business applications and supportive hardware up to date under vendor support and maintenance contracts. Rhode Island Housing has separate testing environments where updates and upgrades are tested. The organization treats software testing as a formal process, culminating in sign-off by the manager of the relevant business area (e.g., Accounting, Resident Services or Loan Servicing) when he or she is satisfied that the system performs correctly. So as not to interfere with daily operations, IT staff schedule all updates/upgrades for installation during non-business hours, unless urgency necessitates otherwise.

Each business application is assigned an Information Technology staff member to act as Systems Administrator to control security settings. Based on authorization by an employee supervisor, the Systems Administrator is responsible for assigning the appropriate security profile and rights such as Read, Update, Add, Delete within the business application. Most business applications have a designated user who works with the Systems Administrator to coordinate updates and acts as first level of support resolving user issues.

Major Business Application Systems

- The Finance Division utilizes The Mitas Group Software System for Accounting (General Ledger, Accounts Payable, Cash Management, Bond Debt Management). The Mitas System accounts for more than \$2 billion in assets. The General Ledger module consists of 1,300 individual General Ledger accounts that get reconciled monthly. The system produces financial statements monthly, quarterly and annually. The Mitas software runs with a Pervasive database, however there are plans to convert the data into a SQL database. The Division also uses Certichex for checks generated out of the Black Knight System.
- The Homeownership Division utilizes the Integra DestinyLOS System to originate loans and a service based system, Titan Lenders to perform the Post Closing Review Process. In 2014 we closed 827 and expect to increase that number to approximately 1,100 in 2015. We are currently in the process of implementing Integra's EPIC web loan reservation system. The Integra DestinyLOS runs with a SQL database. The Homeownership Division also uses The Mitas Group Software to administer the 700 + loans in the First-Time Homebuyer Tax Credit program.
- The Resident Services Division utilizes the Housing and Development Software System to administer the 178 individual contracts, with 15,486 units in the Contract Administration Program. HAPPY's Housing Pro administers 1,840 vouchers in the Section 8 Housing Choice

Voucher and Family Self-Sufficiency (FSS) Programs. The Housing Pro system also supports the web based WaitingListCheck module which currently has 8,692 applicants on the waiting list and the HQS Inspection module which averages 3,000 annual inspections.. The Housing and Development Software System run with SQL database and HAPPY system run on a File Maker Pro database.

- The Loan Servicing Division utilizes the Black Knight System to support the servicing of the Corporation's 8,036 single family mortgage, 7,563 single family 2nd mortgage and 602 multi-family mortgage portfolios. This is a service based system; the system's data and business application are not stored on-site. The Division also uses The Ventenex Payment System in conjunction with Black Knight. The 10,538 Housing Tax Credits units within 158 Projects are processed using the Housing and Development Software System.

Other Business Application Systems

- The organizations e-mail system is Novell's GroupWise. All staff members have email accounts with an outgoing Symantec privacy filter to block the transmission of messages containing personal information. Staff members who regularly handle personally identifiable and financial information rely on Symantec's secure email portal to send and receive encrypted email messages. There is no e-mail archiving solution.
- Rhode Island Housing employees use Microsoft Office 2010 products.
- The Homeownership Division utilizes custom systems, Conciliation, Mediation 2013 and Mediation 2014 to administer the Help Center Programs. The Mediation 2014 system is written in .NET and the remaining are in Iron Speed. All applications are using SQL and IIS6.
- The Development Division utilizes a custom system, Lead Web, to administer the Lead Hazard Abatement Program. This application is written in .Net using a SQL database.
- The Public Information, Human Resources departments utilize the Ektron Content Management System to support our internal employees website and the Homeownership Division uses it for its external customer website. The agency utilizes purecommerce Content Management System for its main website, rhodeislandhousing.org. The Human Resource department uses ADP's Work Force Now for payroll and EzLabor for time and attendance and HRMS (Human Resource Micro System).
- Many of the programs are administered using Excel spreadsheets and Access databases.
- Several Rhode Island Housing programs are administered to some extent through external systems, such as those at HUD.
- Various business areas are using the Nuance ScanFlowStore and Xerox DocuShare for an imaging and document management solution; Crystal Reports is used with several SQL databases.

Fact Finding:

The selected firm will have access to key employees within each division/business area to obtain an understanding of the business operations required to support the organizations programs, new and ongoing business initiatives overview of the IT infrastructure and key data information flows. All interviews and meetings will be conducted at Rhode Island Housing's office at 44 Washington Street, Providence, RI.

Attachment D

Overview of Organizational Structure and Programs

Rhode Island Housing consists of 6 divisions: Executive, Finance and Technology, Homeownership & Customer Service, Resident Services, Development, and Loan Servicing (Please see Attachment E, Rhode Island Housing's Organizational Chart). We currently employ 165 full time staff, 5 part time, and 6 temporary staff.

Executive Division

The Executive Division is comprised of several departments - Intergovernmental Relations, Public Information, Legal, and Human Resources.

- Intergovernmental Relations department is responsible for communications, policy development, bill tracking and advocacy with elected officials at the federal, state and municipal level. This area is also responsible for research and analysis functions including GIS mapping of Rhode Island Housing investments and other relevant data, data analysis and graphic representation of that information.
- Our Public Information department works on both internal and external communications efforts to ensure that the mission and work of Rhode Island Housing is effectively communicated to various audiences.
- Our legal department is responsible for ensuring Rhode Island Housing's compliance with applicable state and federal laws and regulations; coordinating and overseeing activities of outside legal counsel litigation matters and closings on Rhode Island Housing-financed multi-family development; negotiating, review and preparation of contracts, RFPs and bond documents; and providing general legal advice and counsel to the organization regarding administrative and general commercial and corporate matters.
- Our Human Resources department handles all aspects of employee hiring and retention, payroll, time and attendance, payroll record retention and also oversee our employee wellness program.

Finance Division

The Finance Division is responsible for all Financial and Information Technology related functions for the Corporation. Financial functions include accounting, cash management, controllership, treasury, investment management, secondary market operations for mortgage loans and bond holder relations activities. In all of these activities, the Division works closely with our external auditing firm, our investment banking team, our technology support companies and our quantitative and tax consultants.

The ability to manage its financial affairs and systems operations is one of the primary considerations in Standard & Poor's review of the Corporation's stand-alone general obligation rating, which is AA-.

The Information and Technology overview is covered in the Overview of Technology Systems section.

Homeownership and Customer Service Division

The Homeownership division offers a line of safe, affordable products and services designed to help Rhode Islanders safely buy and keep a home.

Our FirstHomes100 and 100+ mortgages are fixed-rate, dependable loans that feature below-market interest rates, low- and no-down-payment options, rehab assistance and flexible qualifying standards. In addition, we provide extra assistance to our lowest-income borrowers in the form of interest-rate buy-downs, deferred-payment second mortgages, closing cost assistance loans and grants.

FirstHomes is available through our Loan Center and a network of Participating Lenders. Our Community Lending section oversees the Home Repair Program and home equity loans. Homeownership also coordinates homebuyer education classes. The division also oversees the HelpCenter which offers a safe place for advice and education when it comes to protecting yourself from foreclosure or coping with the loss of a home. A new Homeownership microsite was launched in spring of 2014.

The Homeownership division houses the Facilities Department which is responsible for the maintenance and operational condition of our offices, mail services and Lobby staff coverage.

Resident Services Division

The Resident Services division closely monitors the financial and physical condition of about 20,000 subsidized apartments. We financed the development of more than 14,000 of those units, primarily through the Section 8 program. We oversee the balance on behalf of other entities on a contract basis. As the public housing authority for 15 Rhode Island cities and towns, the division also administers the state's Section 8 Housing Choice vouchers for these municipalities, serving more than 1,660 low-income households. Section 8 subsidies enable low-income households to pay just 30 percent of their income toward the rent. HUD picks up the balance of the rent. The Family Self-Sufficiency Program (FSS) provides up to five years of rental subsidies and supportive services to families that agree to obtain education or job training necessary to achieve independence.

Development Division

Development is responsible for the construction, rehabilitation and preservation of affordable rental housing. This division reviews proposals from nonprofit and for-profit developers and monitors the construction or rehabilitation of affordable developments. The principal financing vehicle is the Rental Housing Production Program, which includes federal Housing Tax Credits, tax-exempt and taxable bonds and our own deferred-payment loans. Development also oversees our Preservation Program and a pilot program that used Medicaid-waivers to create 200 apartments dedicated to assisted living, an intermediate level of care between independent living and nursing homes. In addition, the Housing division is responsible for administering several federal programs including HOME and the Lead Hazard Reduction Program and state programs including the Building Homes Rhode Island (BHRI) Program, the Neighborhood Stabilization Program (NSP) and the Neighborhood Opportunities Program (NOP).

As a result of the ARRA, Housing Development is administering two new federal programs representing approximately \$45 million in resources. The federal Tax Credit Assistance Program (TCAP) and the Tax

Credit Exchange Program (TCEP) provide necessary resources to finance previously stalled tax credit developments.

Loan Servicing Division

The Loan Servicing Division is responsible for the servicing of the Corporation's single and multi-family loan portfolio, which includes the oversight of the physical and financial condition of the more than 20,000 affordable rental homes funded under the federal Low Income Housing Tax Credit and Rhode Island Housing Bond Programs. Loan Servicing staff services a portfolio of more than 12,300 single family loans totaling more than 1.2 billion dollars and a portfolio of 500 multifamily loans totaling more than half a billion dollars. They provide superior customer service and mortgage counseling support to more than 8,100 Rhode Island homeowners. One of the Division's primary responsibilities is to ensure compliance with Federal, State, investor and insurer regulatory requirements. In 2007, Loan Servicing assumed responsibility for the purchase of municipal tax liens for residential owner-occupied properties. To date, we have assisted more than 1,800 homeowners facing the possible loss of their home from tax sale.

In addition to servicing the agency's loan portfolios, Loan Servicing is responsible for monitoring compliance of affordable rental housing units financed under the Low Income Housing Tax Credit Program, the Tax Credit Exchange Program (TCEP), the Tax Credit Assistance Program (TCAP), and the HUD Risk Share Program.

Program Descriptions:

Below is a brief summary of the majority of the programs Rhode Island Housing administers.

Intergovernmental Relations Programs

Public Policy Agenda: Coordinate the development of our legislative agenda and communicate that agenda to state and federal officials. Work with our community partners to coordinate our housing policy outreach, education and engagement strategies.

Research Agenda: Ongoing research program that develops and compiles relevant housing information and coordinates or undertakes special research studies.

Homeownership Division Programs

Access Independence: Program is administered by Rhode Island Housing and funded by the State's Department of Behavioral Healthcare, Developmental Disabilities and Hospitals (BHDDH). Program provides grants and deferred payment loans to modify homes to accommodate eligible persons with developmental disabilities or persons who are technologically dependent. This can include improvements or modifications to a dwelling for home care and/or mobility needs.

CleanWater: Is a Septic Loan Program and Sewer Tie In Program. We administer the loans for the communities that participate in this program with Rhode Island Clean Water Finance Agency. The septic loan program is designed to help existing homeowners repair or replace failed systems. The sewer tie in program is to help existing homeowners connect into the local sewer systems and the abandonment of

individual septic systems.

Equisense: Our low-interest, second mortgage program for existing homeowners.

FirstHomes: Qualified first-time buyers of homes that meet price guidelines are eligible for below-market-interest-rate mortgages, deferred-payment second mortgages and grants to help with purchase costs.

FirstHomes 100+: Provides all the benefits of our FirstHomes100 PLUS all the funds to complete essential repairs and upgrades to the home, and a consultant to help the homebuyer through the renovation in one low, fixed-rate loan.

HelpCenter: In response to a rapid increase in Rhode Islanders seeking help to avoid foreclosure, Rhode Island Housing opened the HelpCenter in November 2007. The HelpCenter is a counseling center designed to provide counseling and education to help Rhode Islanders avoid foreclosure or cope with the loss of their home; make safe, informed decisions about finding an affordable mortgage; and make sense of their existing mortgage. The Center is designed to help clients understand their options and provide resources and referrals to help with each individual's situation.

Homebuyer Education: Free weekly classes providing prospective homebuyers with information on homeownership.

Home Repair Program: Enables qualified one-to-four family homeowners to borrow up to \$25,000 to pay for substantial, needed repairs.

First-time Homebuyer Tax Credit: If eligible, first-time buyers can received a tax credit worth \$2,000 a year for the life of the mortgage.

Resident Services Division Programs

Family Self-Sufficiency (FSS): Federally funded program that provides financial incentives and case management to help low-income households become financially and personally independent.

Section 8 Housing Choice Voucher Program: As the public housing authority for 15 Rhode Island cities and towns, we administer tenant-based federal rental subsidies that target low-income households. The certificates and vouchers are good anywhere landlords will accept them. Recipients pay just 30 percent of their income toward the rent. HUD picks up the balance. We have 1,840 units in our portfolio.

Contract Administration: Rhode Island Housing's Asset Management division is a Performance Based Contract Administrator for HUD. It is their responsibility to ensure that all participants in our housing programs (owners, agents, residents) are in compliance with federal, state and corporate rules and regulations. There are 179 contracts in our portfolio totaling more than 15,486 units.

Foundations of Senior Health: Links disabled and frail elderly residents of apartments we financed with homemakers, personal care and other supportive services to enable them to continue to live independently.

Homelessness: We provide grants to groups serving people who are homeless and apply for and

administer federal grants to combat homelessness for the state.

HomeLocatorRI.net: In 2008, Rhode Island Housing and several public and nonprofit partners established a Web-based housing locator to provide easier access to affordable housing, HomeLocatorRI.net. The system allows consumers to access through the Internet a search for available homes by various features including location, price, proximity to public transportation and handicapped accessibility. The site is a resource for market-rate and subsidized rental housing and for subsidized ownership properties.

Housing Opportunities for Persons with AIDS (HOPWA): The program addresses the specific needs of persons living with HIV/AIDS and their families. HOPWA, established by the U.S. Department of Housing and Urban Development (HUD), makes grants to local communities, states, and nonprofit organizations for projects that benefit low income persons medially diagnosed with HIV/AIDS and their families.

RoadHome: Grants disbursed through Community Action Programs and other certified agencies to qualified households at risk of homelessness, and rental assistance to move the homeless into permanent supportive housing.

Continuum of Care Program: Program is designed to link rental assistance to supportive services for hard-to-serve homeless persons with disabilities (primarily those who are seriously mentally ill; have chronic problems with alcohol, drugs, or both; or have acquired immunodeficiency syndrome (AIDS) and related diseases) and their families. The program provides grants to be used for rental assistance for permanent housing for homeless persons with disabilities.

Supportive Housing Program (SHP): Funded by the U.S. Department of Housing and Urban Development (HUD). Each year, Rhode Island Housing applies for a grant in which partner service agencies are provided with funding for a wide array of programs. These programs provide housing with services to the homeless population along a “Continuum of Care.”

YouthRAP: Provides tutoring, employment and self-esteem building activities for disadvantaged children living in apartments financed by us.

Development Division Programs

Building Homes Rhode Island (BHRI): The program, known as Building Homes Rhode Island, supports the construction of new affordable homes across Rhode Island through deferred and forgivable loans. The program is administered by Rhode Island Housing through a MOU with the Housing Resources Commission (HRC).

Construction Loans: Low-interest loans of up to 100 percent financing to qualified nonprofit organizations or government authorities to build or rehabilitate affordable housing for sale or rent to low- and moderate-income households.

Deferred Payment Loan Fund: Deferred-payment loans from our own resources to developers of affordable apartments. The funds serve as non-amortizing gap financing, which enables developers to set rents at levels affordable to households earning no more than 60 percent of median family income.

Deferred Payment Special Needs Program: This Corporation funded program provides resources for the development of service enriched permanent supportive housing.

Fire Code Program: Grants and loans to eligible nonprofit owners to upgrade properties to meet State fire code.

HOME: Grants and low-interest loans to encourage the construction or rehabilitation of affordable housing. Intended to serve as “gap” financing, HOME is open to a wide range of applicants including municipalities, nonprofit groups, for-profit developers and public housing authorities.

Housing Tax Credits: We allocate federal tax credits to nonprofit and for-profit developers to stimulate the creation or preservation of affordable rental housing.

KeepSpace: In 2007, Rhode Island Housing launched KeepSpace, a statewide collaboration among agencies, individuals, businesses and organizations, working together to build a better Rhode Island that includes: Good homes, Strong commerce, Healthy environment, Sensible infrastructure, Positive community impact; and Integrated arts, recreation, culture and religion.

Land Bank: Low-cost, 100 percent financing that eligible nonprofit sponsors and governmental authorities may use to purchase properties and undeveloped land for eventual use in building affordable for-sale or rental housing.

Lead Hazard Abatement: Deferred-payment loans to abate lead in owner-occupied and rental housing that tests positively for lead and is occupied by children under the age of six.

Mortgage Loans: Tax-exempt and taxable first mortgage financing is available for construction and permanent financing for terms of up to 30 years.

Predevelopment Loans: Short-term loans to eligible nonprofit developers to cover pre-closing costs incurred in determining development feasibility and obtaining site control.

Preservation Program: Provides financial incentives to owners of Section 8 developments with project-based subsidies to extend affordability restrictions beyond the terms of their original contracts.

Rental Housing Production Program: Provides financing to nonprofits, municipalities, public housing authorities and for-profit developers that build or renovate affordable apartments.

Rhode Island Housing Development Corporation: Rhode Island Housing subsidiary that joint ventures with nonprofit organizations, government authorities and private entities to develop affordable rental housing and cooperative housing and to acquire subsidized housing at risk of conversion to market-rate units. Currently serving as the conduit for projects financed under the State’s Neighborhood Stabilization Program (NSP).

Tax Credit Assistance Program (TCAP): Federal resources used to finance qualified housing development that have financing gaps as a result in the reduction of housing tax credit pricing.

Tax Credit Exchange Program (TCEP): Federal resources used to finance stalled housing tax credit developments. These funds are used in place of equity that would be raised through sale of housing tax credits.

Technical Assistance: ‘How to’ help for communities, individuals and nonprofit organizations to strengthen their capacity and encourage and facilitate the production and preservation of affordable housing.

Thresholds: Funded by the Department of Behavioral Healthcare, Developmental Disabilities and Hospitals (BHDDH) and administered by Rhode Island Housing, the program provides approximately \$500,000 annually in capital funds for the development of affordable homes for people with mental disabilities. In 2009, Thresholds was expanded to include housing for persons with developmental disabilities. Funding is usually coupled with other capital and operating funds to ensure affordability for the residents.

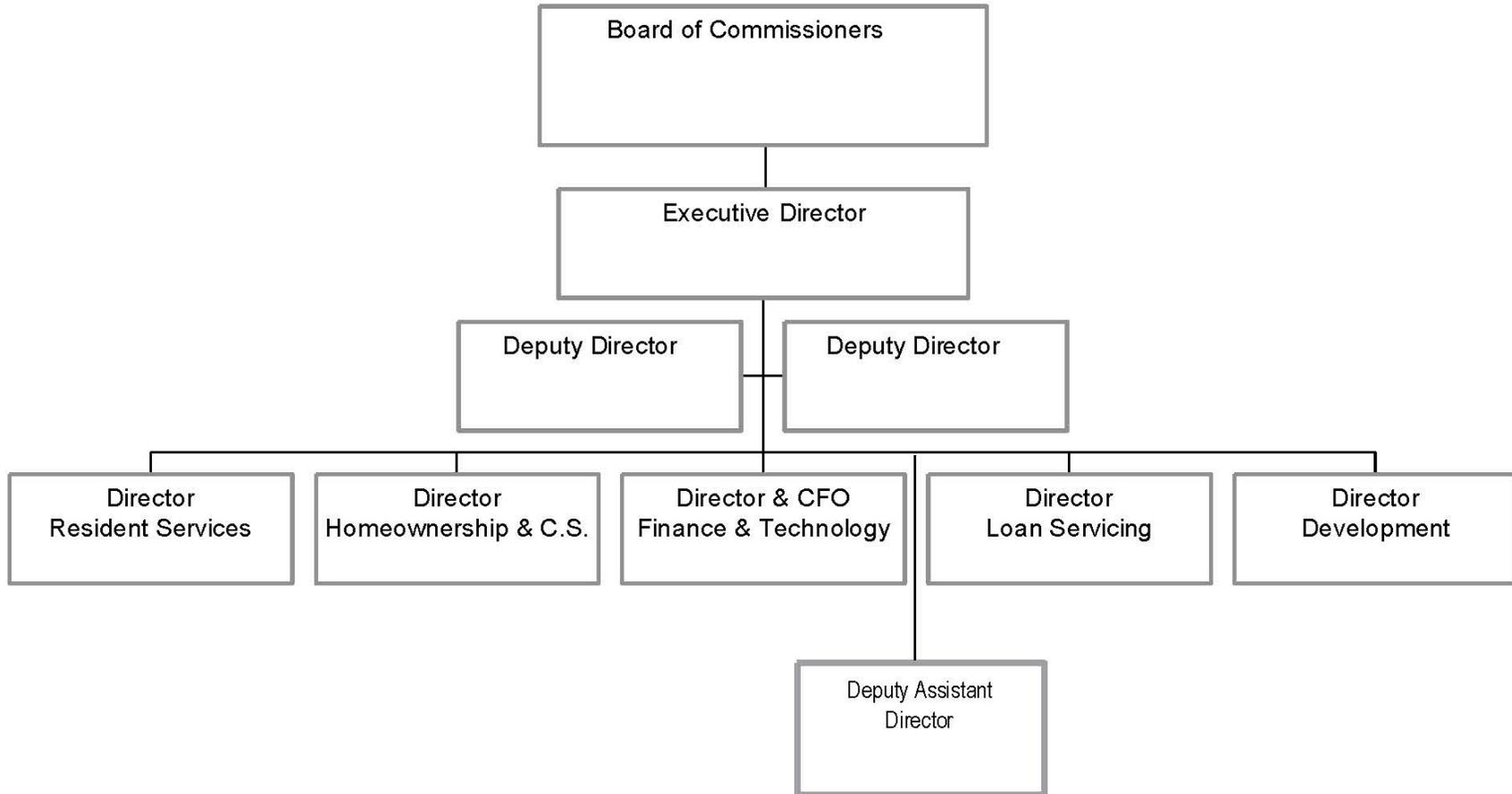
Weatherization Program: Grants to qualified owners of affordable multifamily rental developments that have 5 or more apartments and long-term (minimum of 15 years) use restrictions to improve energy efficiency and lower energy costs for low and very low income residents.

Attachment E

Rhode Island Housing Organizational Chart

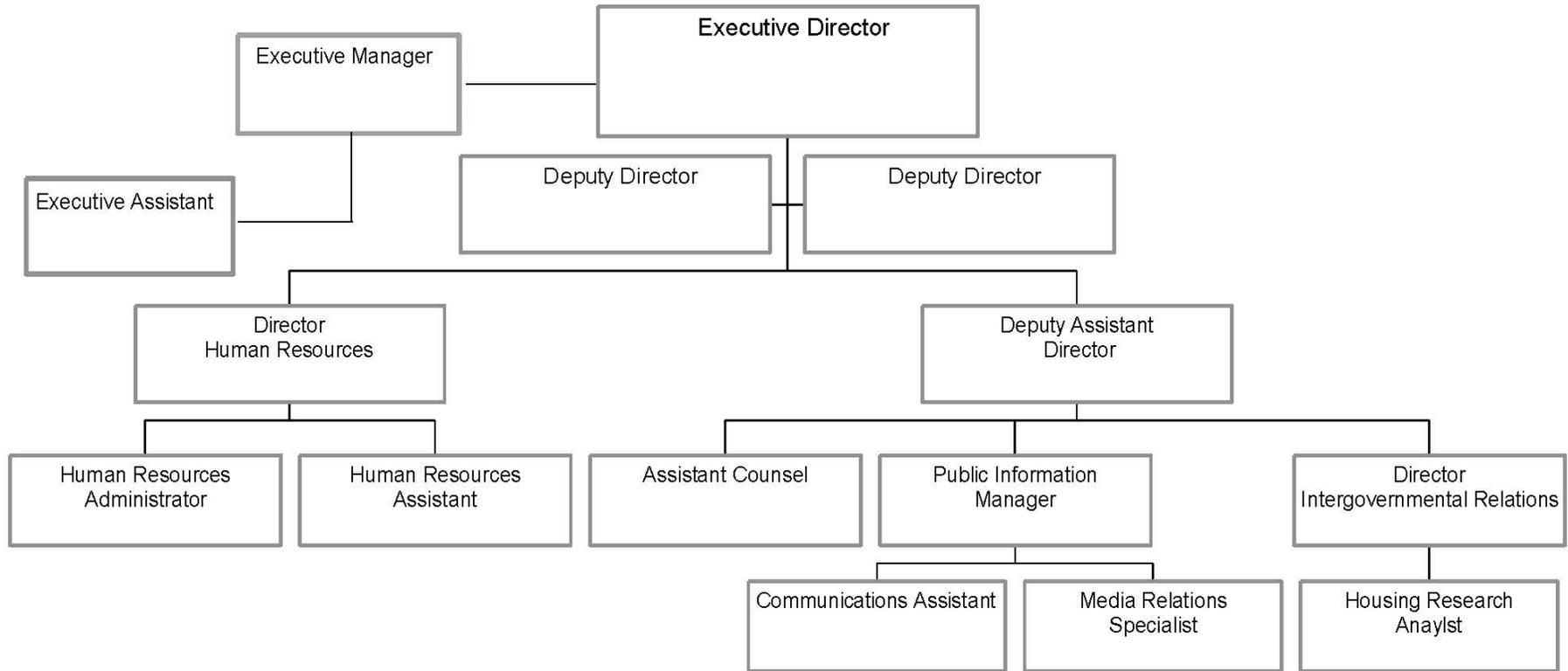
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Executive Structure

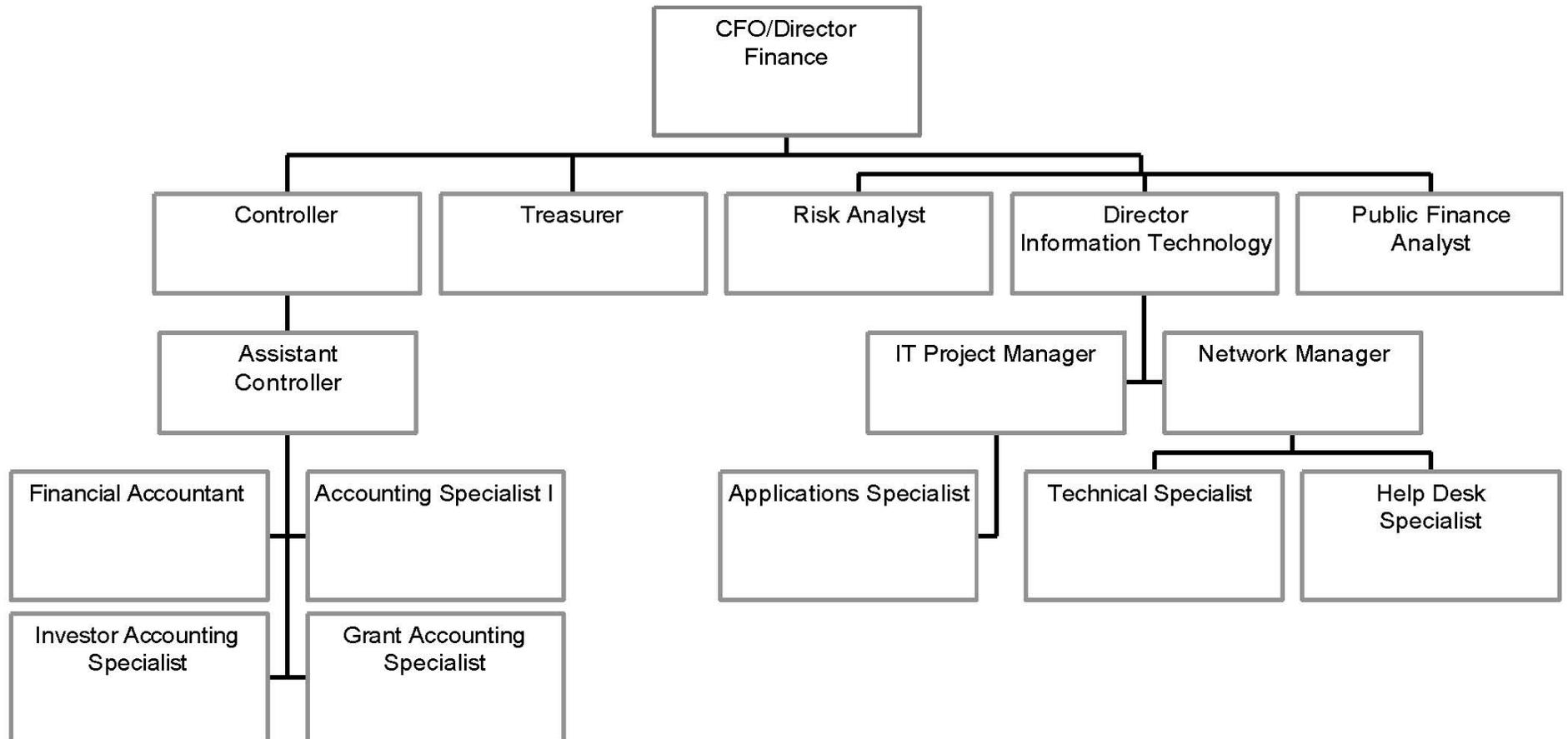


The Executive Director has primary overall responsibility for all actions and activities at Rhode Island Housing. Each of the Deputy Directors has secondary responsibility for the entire organization and such specific day-to-day tasks and responsibilities as may be assigned by the Executive Director from time to time.

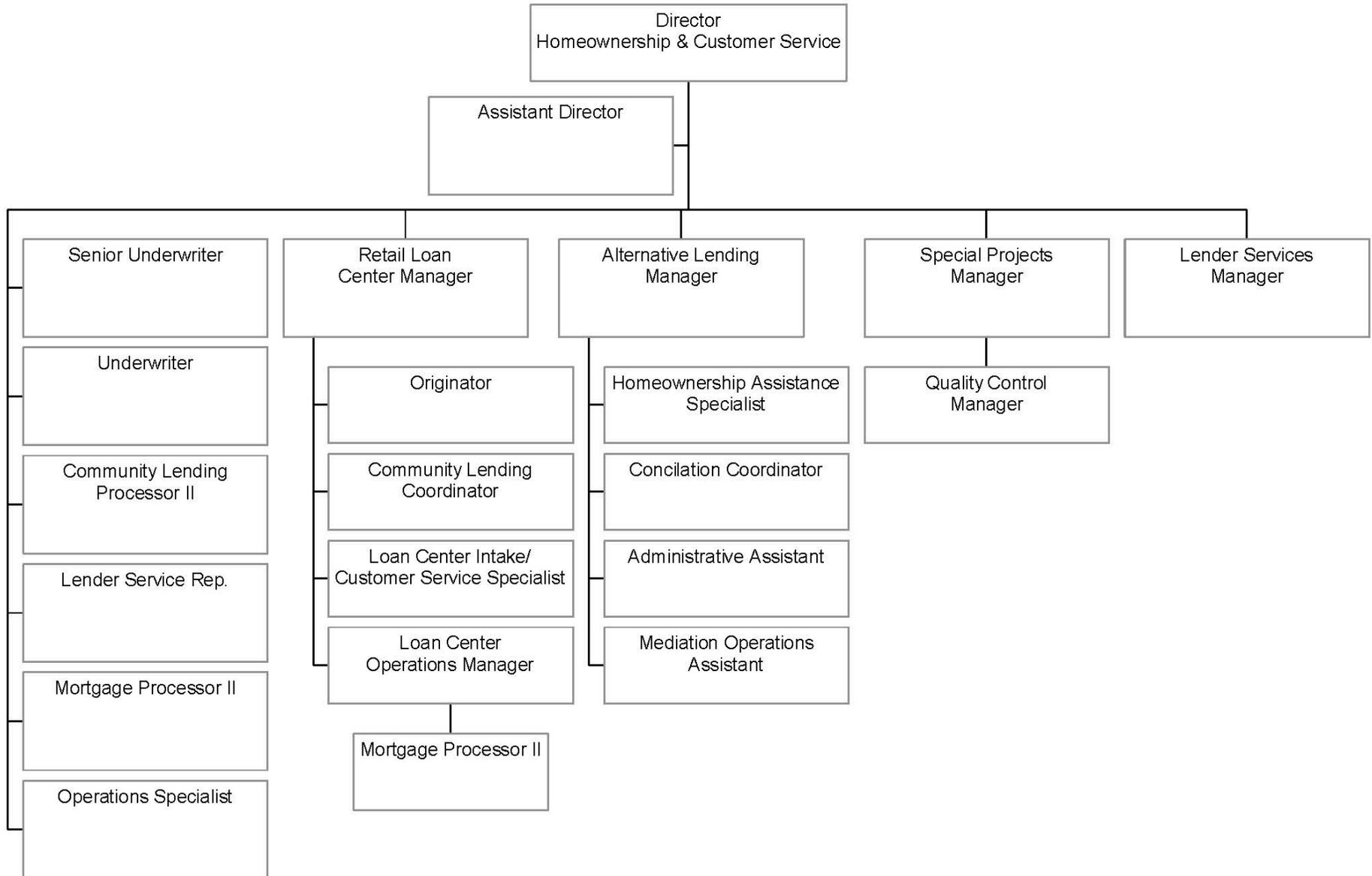
Executive Division



Finance Division

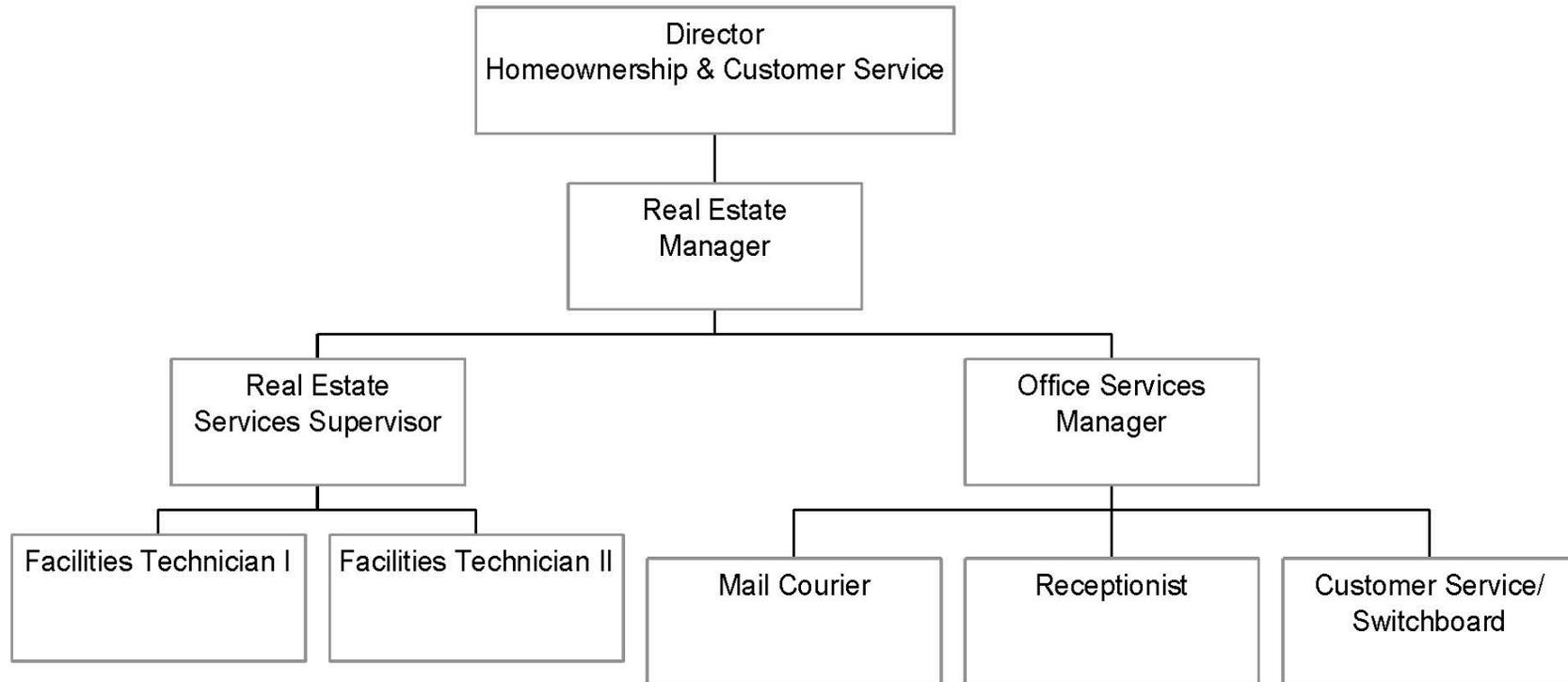


Homeownership & Customer Service Division

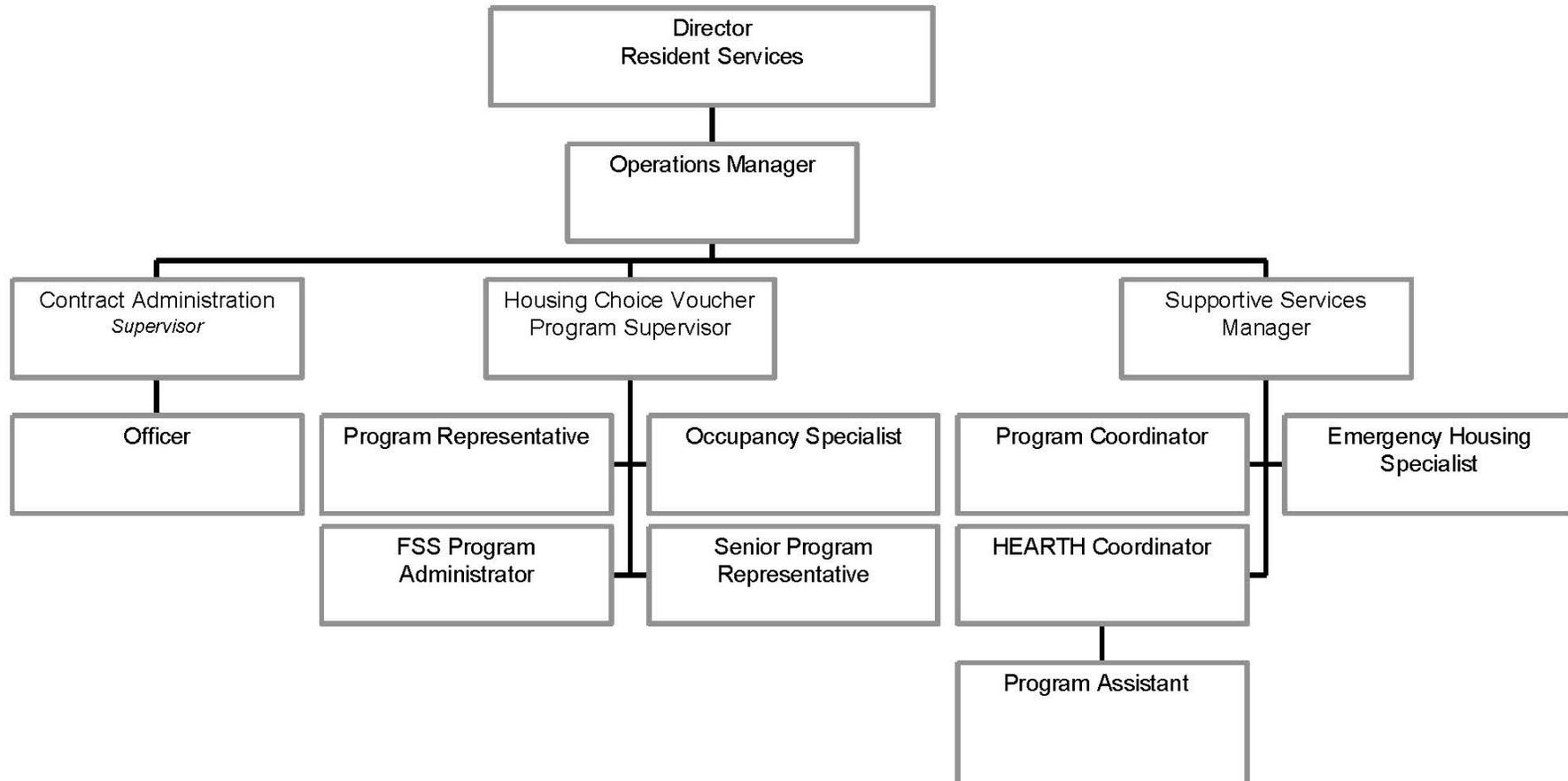


Homeownership & Customer Service Division

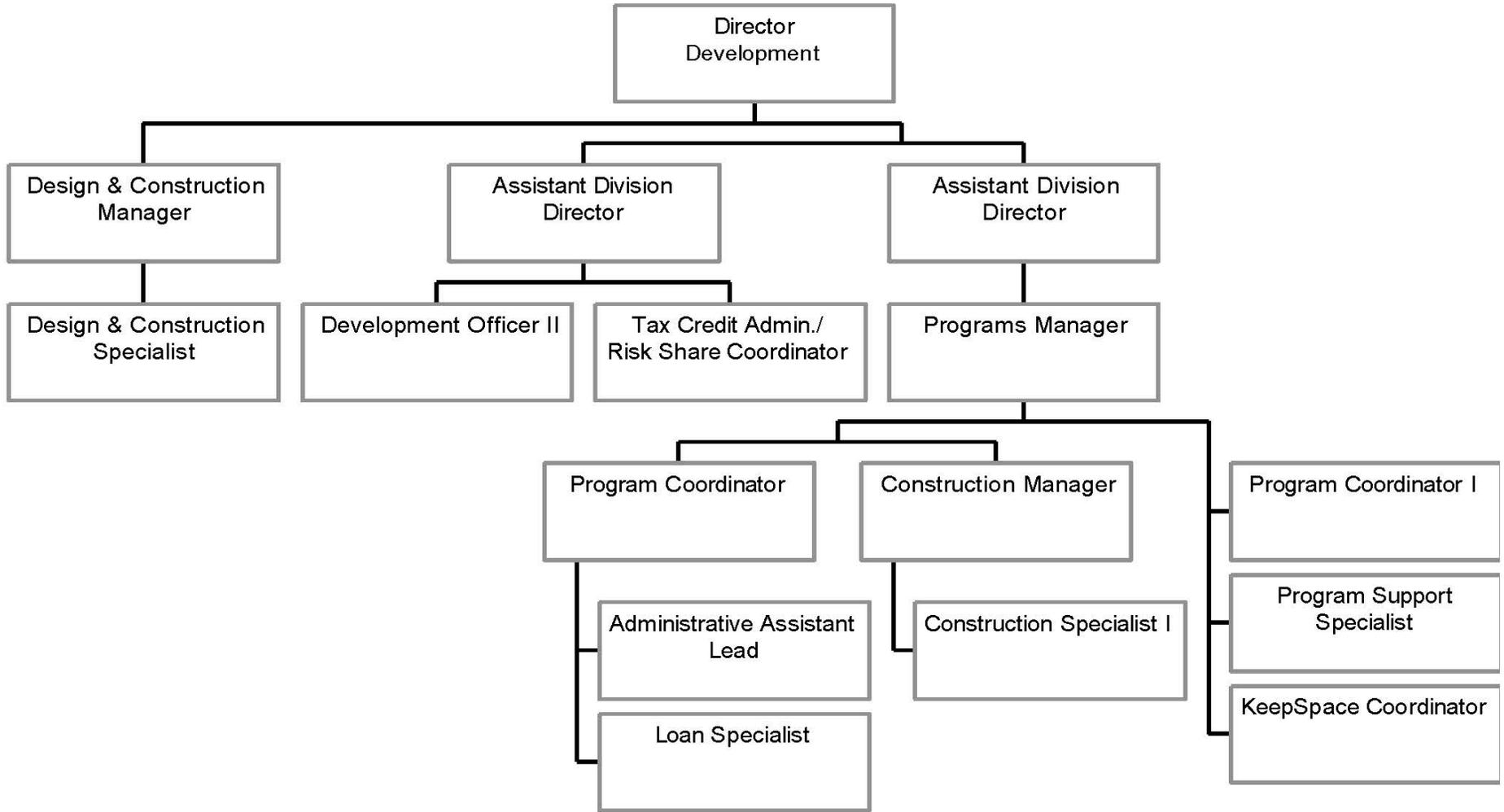
Real Estate Services/Facilities



Resident Services Division



Development Division



Loan Servicing Division

