

United States Department of the Treasury

HAF Annual Report

Submitted by Ryan Vanden Brink

Oregon Housing and Community Services - HAF AR 2024

Participant Information:

Entity Name	Oregon
Type of Recipient	State/DC
UEID	CJUQKQUXSCJ5
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FAIN#	HAF0027
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City	Salem
State	Oregon
Zip	97301-1266

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/13/2024 12:46 PM
Submitted by	Ryan Vanden Brink, ryan.vandenbrink@hcs.oregon.gov
Certified by	Ryan Vanden Brink

Point of Contact List:

Name	Title	Email	Roles
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Ryan Vanden Brink	Asst. Dir. of Homeowner Assistance Programs	ryan.vandenbrink@hcs.oregon.gov	HAF - Account Administrator; HAF - Point of Contact for Reporting; HAF - Authorized Representative

Name	Title	Email	Roles
Beth Brown	Assistant Director of Accounting	beth.brown@oregon.gov	ERA - Account Administrator;ERA - Point of Contact for Submission;ERA - Point of Contact for Reporting;ERA - Authorized Representative;ERA2 - Point of Contact for Submission;ERA2 - Point of Contact for Reporting;HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting;HAF - Authorized Representative
Andrew Dennis	Operations and Policy Analyst	andrew.dennis@hcs.oregon.gov	HAF - Point of Contact for Reporting
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Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$45,656.84
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3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Catholic Charities	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Consulate of Mexico	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Asian Pacific American Network of Oregon	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Bridges	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Condensed public meeting attendance list	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Oregon Housing Alliance	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Governor's Racial Justice Council	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Oregon Manufactured Housing Advisory Committee	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Farmworker Housing Development Corp	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Services of Oregon	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Elemental Law	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon Law Center	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon DOJ, Consumer Protection	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
17 Statewide Homeownership Centers providing housing counseling	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Help reduce serious delinquencies	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Serve a substantial number of at-risk Oregonians	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Help prevent foreclosures	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
See above goals	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Homeowner's Insurance	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input type="checkbox"/>
Maintain SDI homeownership	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
See above goals	Payment Assistance for HOA fees or liens	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Down Payment Assist. Loans	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>

Methods for Targeting:

	<p>This year OHCS narrowed eligibility criteria to focus on homeowners most at risk of loss. In June and July 2024 OHCS worked with counselors and attorneys to broaden these criteria to better serve homeowners at risk, including giving counselors more flexibility to qualify applicants with no other options.</p> <p>This year OHCS made final outreach attempts targeting homeowners the most at risk of loss. We promoted HAF to the statewide Dispute Resolution Advisory Committee, made up of stakeholders of manufactured and floating homes. This led to an August 2024 podcast highlighting HAF accomplishments serving</p>
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1. Please provide an update on your targeting plan including challenges, successes, etc.

manufactured homeowners with mortgages, lot rent, taxes, and title issues. In July 2024 Oregon began working with every county to send direct mailers to homeowners in or entering the property tax foreclosure process. We estimate this resulted in over 1,700 letters reaching potentially eligible highest risk homeowners in 24 counties. OHCS continued sending HAF letters to homeowners entering nonjudicial foreclosure. In August 2024, OHCS was invited to a Q&A session with mediators who help obtain workout options with homeowners and servicers as part of the Oregon Foreclosure Avoidance program. We provided information on the program and which homeowners

	may be eligible as the program winds down. OHCS continued to outreach through housing counselors, housing organizations, and attorneys to reach and assist potentially eligible homeowners. Another 66 applications
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	were submitted by non-English households.
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2. Is the targeting plan put forth in the HAF Plan achieving the desired results?	Yes
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Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>OHCS assists homeowners with any of these loans. However, we only coordinated with loans held in OHCS portfolios and Oregon counties on their property tax foreclosure lists. OHCS determined how to help homeowners after the county took title in the tax foreclosure process and how to help manufactured homeowners with title registration prerequisites to qualify for HAF.</p>
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2. Have you coordinated with servicers?	Yes
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>In the past year, coordination on P record exchange improved significantly, helping homeowners as well as OHCS and servicers.</p>
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Certification:

Statement

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

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$0
2. If you earned interest in excess of \$500, did you remit that excess earned interest to the Department of Health and Human Services Payment Management System (PMS)?	N/A – Interest earned less than \$500