

HAF Applicant Process Overview



STEP 1

FIND FREE HOUSING COUNSELING

In Phases 1 and 2 of the Oregon Homeowner Assistance Fund (HAF), homeowners are required to obtain free foreclosure avoidance counseling from a program-designated housing counselor to review all options for assistance. If you qualify for the Oregon Homeowner Assistance Fund (HAF), your housing counselor will refer you or help you apply to the program.

Find a free housing counselor by visiting bit.ly/orhousingcounselor or oregonhomeownerassistance.org.

STEP 2

FIND OUT IF YOU ARE ELIGIBLE

HAF is accepting applications in four phases, with Phases 1 and 2 focusing on homeowners who are most at risk of foreclosure or displacement. Each phase has specific requirements. Your housing counselor will advise you when to apply based on your eligibility.

For more information, review the HAF eligibility criteria for each phase at oregonhomeownerassistance.org/eligibility or use the free prequalification questionnaire at bit.ly/haf-prequal, or bit.ly/haf-prequal-spa for Spanish, to find out when you can apply.

STEP 3

GET HELP APPLYING

Work with your housing counselor to identify an application intake specialist who can help you apply to the HAF program during the appropriate phase. Some housing counselors may also be able to help you complete the application. You can sign up to receive program information and updates, including the opening of new phases, at bit.ly/oregonhaf.

If you have documents verifying that you are in imminent danger of foreclosure or losing your home, you may apply before or while receiving foreclosure avoidance counseling. Contact a housing counselor or visit oregonhomeownerassistance.org for a complete list of those documents. If this applies to you, you can request to apply directly to the program.

STEP 4

GATHER SUPPORTING DOCUMENTS

Eligible homeowners are required to submit the following documents as part of their application:

- Most recent mortgage statement for all mortgages on the property
- Most recent property tax statement (please check with your county tax assessor)
- Most recent utility bill (any utility)
- Most recent homeowners' or condominium association dues statement (if applicable)
- Third-Party Authorization form: bit.ly/oregonhaf-tpa
- Documents proving you are eligible for Phase 1 or 2, if applicable

Some applicants may be required to provide additional documents. Digital copies of required documents, including smartphone photos, will be considered.

STEP 5

WAIT FOR APPLICATION REVIEW

The HAF team will confirm it received your application via email. Application reviews typically take 60-90 days but may vary depending on how many applications are being reviewed at the time and how quickly your mortgage servicer responds.

STEP 6

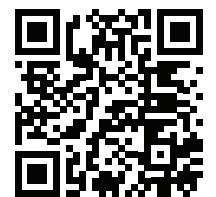
CHECK YOUR STATUS

You will receive an email each time your application advances to the next step. You can request an update via email at HAF.homeowners@hcs.oregon.gov if it has been more than two weeks since you received a status email. Be sure to include your application file number in your email.

STEP 7

CONFIRM YOUR MORTGAGE PAYMENT WAS MADE

Mortgage servicers or other housing entities will be paid directly on the homeowner's behalf. Please verify that any assistance was correctly applied within 30 days of the payment.



TO LEARN MORE, VISIT [OREGONHOMEOWNERASSISTANCE.ORG](https://oregonhomeownerassistance.org)

The Oregon Homeowner Assistance Fund program is a federally funded financial relief program for homeowners at risk of default and/or foreclosure as a result of the COVID-19 pandemic. The program is funded through the U.S. Department of the Treasury and administered by Oregon Housing and Community Services.

