

HAF Program Process Guidance for Counselors



The Oregon Homeowner Assistance Fund program (HAF) is intended as a program of last resort. HAF funds are limited and most needed by Oregon homeowners who do not have servicer loss mitigation options. In addition, OHCS is recommending that all delinquent homeowners receive foreclosure avoidance counseling because HAF may not be the best long-term option for many Oregon homeowners.

Housing counselors will likely receive calls from homeowners inquiring about HAF because OHCS is referring them for foreclosure avoidance counseling.

STEP
1

FORECLOSURE AVOIDANCE COUNSELING

Because HAF may not be the best long-term option for many homeowners, OHCS recommends foreclosure avoidance counseling for each homeowner inquiring about HAF. Please offer homeowners foreclosure avoidance or default counseling and assess all of their loss mitigation options before exploring HAF as an option.

STEP
2

LOSS MITIGATION OPTIONS

If homeowners have workable loss mitigation alternatives through their servicer, we hope they will accept them. While accepting an offer from their servicer is strongly encouraged, it is not required to apply for HAF. Homeowners with workable servicer loss mitigation options are not considered to be at imminent risk of foreclosure and are not eligible for Phases 1 and 2, even if the homeowner declines the servicer option. If a homeowner has no other loss mitigation options, HAF will serve as a program of last resort.

STEP
3

APPLYING FOR HAF ASSISTANCE

If HAF is the only workable loss mitigation option, please review the HAF program's phased opening eligibility requirements with the homeowner by using our [program phases and eligibility fact sheet](#) (also available in [Spanish](#)) or [prequalification questionnaire](#) (also available in [Spanish](#)). OHCS will withdraw applications that are not in the correct phase, and the homeowner will need to reapply in the correct phase. OHCS may follow up with counselors to inquire about program and phase eligibility.

For housing counselors who are participating in the Oregon HAF application intake assistance grant (RFA 7091, track two), please submit an online HAF application, [Third Party Authorization form](#), and all other [required documentation](#) on behalf of or with the homeowner. Housing counselors who are not participating in the grant may refer homeowners to other organizations providing intake assistance or directly to the agency. Please see below for more information.

If a homeowner insists on applying without foreclosure avoidance counseling, please advise the homeowner to email the program at haf.homeowners@hcs.oregon.gov. OHCS may follow up to learn more about the situation. The homeowner will likely agree to foreclosure avoidance counseling if they are potentially eligible for Phases 1 or 2.



For more information regarding program eligibility, review the HAF general eligibility criteria for each phase at oregonhomeownerassistance.org/eligibility and use the free prequalification questionnaire to find out for which phase you may be eligible to apply. These resources are available in both English and Spanish.

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For HAF application intake assistance grant recipients (OHCS RFA 7091, track two):

- Contact haf.intake@hcs.oregon.gov for an online application link.
- Collect the required documents from the homeowner and verify they can apply in the current phase of opening.
 - Most recent mortgage statement for all mortgages on the property
 - Most recent property tax statement
 - Most recent utility bill (any utility)
 - Most recent homeowners' or condominium association dues statement, if applicable
 - **Third Party Authorization form**
 - Documents proving the homeowner is eligible for Phase 1 or 2, if applicable
- Submit an online application on behalf of the homeowner and attach the Third Party Authorization form and any required documents. Please do not submit a paper application.
- Provide your contact information to receive updates on the application and compensation for assisting the homeowner.

For those not participating in the HAF intake assistance grant, after a homeowner has completed foreclosure avoidance counseling:

- Submit a homeowner referral email to haf.intake@hcs.oregon.gov. Please do not copy the homeowner on the email. Provide the following information:
 - Homeowner contact information: name, phone, email
 - Property address
 - Summary of activities completed with the homeowner, including whether any loss mitigation was sought, offered, declined, or accepted
 - Summary of what phase you believe the homeowner is eligible for and why
- You may also refer the homeowner to an organization that is participating in the grant.

STEP 4

APPLICATION REVIEW

- OHCS will confirm it received an application via the email provided.
- OHCS may require applicants to provide additional information.
- An applicant's mortgage servicer must participate in the HAF program to receive assistance.
- Application reviews typically take 60-90 days but may vary depending on how many applications are being reviewed at the time and how quickly the mortgage servicer responds.
- Applicants will receive an email each time their application advances to the next step.
- Housing counselors may inquire for updates via email at HAF.intake@hcs.oregon.gov if it has been more than two weeks since receiving a status update email. Applicants may request an update via email at haf.homeowners@hcs.oregon.gov if it has been more than two weeks since receiving a status email.



TO LEARN MORE, VISIT 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.

