

# Oregon Homeowner Assistance Fund Application Guide



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## Overview

The U.S. Department of the Treasury has allocated about \$90 million to Oregon under the American Rescue Plan Act's Homeowner Assistance Fund. Oregon Housing and Community Services (OHCS) will assist homeowners at risk of losing their homes by preventing foreclosures and displacements and curing delinquencies and defaults. Eligible homeowners are those who meet program income limit requirements and experienced a financial hardship after January 21, 2020, due to the coronavirus pandemic. Other program requirements also apply.

## Benefits and Eligibility

Homeowners who are eligible may apply for the following programs:

### **Past-Due Payment Relief**

The Past-Due Payment Relief Program provides up to \$50,000 to eliminate or reduce payments on past-due eligible housing costs, including:

- forbearance plan
- forward mortgages
- reverse mortgages
- loans secured by manufactured homes
- land sale contracts
- property taxes
- homeowners' insurance
- homeowners' association (HOA) dues

Homeowners must be at or below 150% Area Median Income or 100% of the median income for the United States, whichever is greater ([see income limits chart on page 9](#)). Oregon Housing and Community Services will make payments directly to the servicer, county, HOA or other housing entity.

### **Ongoing Payment Relief**

The Ongoing Payment Relief Program has two tracks. Homeowners may participate in only one track and must be at or below 100% Area Median Income for either one ([see income limits chart on page 9](#)).









- **Hardship Track.** Eligible homeowners who are experiencing ongoing financial hardship may receive up to 12 months of payment help, up to \$15,000 per household, for eligible housing costs.
- **Stability Track.** Eligible homeowners may receive up to three months of payment help, up to \$3,750 per household, to increase long-term housing stability. Homeowners must have housing expenses that total 43% or more of their household income.

Please Note: Homeowners who are eligible for both programs may not receive more than \$60,000 in total assistance.



## When can I apply for the Oregon Homeowner Assistance Fund?

The Homeowner Assistance Fund is opening in phases, initially focusing on homeowners who are the most at risk of foreclosure or displacement. Refer to the chart below to see when you are eligible to apply.

### Phases 1 and 2: Open Now

-  Homeowners in active foreclosure (sheriff's sale date, judicial case, notice of default with sale date)
-  Unemployed homeowners who have exhausted their unemployment benefits (or are unemployed and do not qualify for unemployment benefits) AND did not qualify for any servicer loss mitigation options (steps to avoid foreclosure) that would let them keep their home
-  Homeowners with chattel loans (for manufactured homes) and land sale contracts in default and at risk of foreclosure
-  Homeowners who are in the property tax foreclosure redemption period (the amount of time allowed to pay off back taxes, plus interest and fees, after a tax lien foreclosure)
-  Homeowners who received an Oregon Foreclosure Avoidance program certificate of compliance. (A certificate of compliance is a form that allows your mortgage company to start foreclosure within one year.)
-  Homeowners with private mortgages or Individual Tax Identification Number (ITIN) loans
-  Homeowners receiving disaster unemployment benefits
-  Seniors (62+) with reverse mortgages. These are sometimes but not always called Home Equity Conversion Mortgages, or HECMs

### Phase 3: Open Now

-  Homeowners with loans in default where HUD is the beneficiary
-  Homeowners traditionally underserved or less able to recover, including those who are:
  - Elderly (62+)
  - Living with a disability (with proof of benefits)
  - Rural (determined by ZIP Code)
  - Socially Disadvantaged Individuals (defined by U.S. Treasury)
  - Limited English Proficiency
  - Recovering from natural disaster property damage or destruction

### Phase 4: TBD 2022\*

-  All eligible homeowners

\* These are anticipated dates that are subject to change.

In Phases 1 and 2, we are only accepting applications and homeowner referrals through housing counselors. Please make an appointment with a free [housing counselor](http://www.bit.ly/orhousingcounseling) ([www.bit.ly/orhousingcounseling](http://www.bit.ly/orhousingcounseling)) for foreclosure avoidance counseling to review your situation, loan, and loss mitigation options. If you **can** work out a way to avoid foreclosure with your servicer, you **cannot** apply in Phases 1 or 2 because they are reserved for homeowners who face the greatest risk of foreclosure or displacement.

In certain limited circumstances, you are not required to meet with a housing counselor before applying in Phases 1 or 2. One of these limited exceptions may apply to you if you can provide any of the documents from this list:

1. Judicial foreclosure, forfeiture or other action on your loan, HOA, or other housing payment. Documentation will **include** a filed court case number.
2. Nonjudicial foreclosure, notice of trustee sale, or a "[danger notice](https://dfr.oregon.gov/business/licensing/financial/Documents/4795.pdf)" (<https://dfr.oregon.gov/business/licensing/financial/Documents/4795.pdf>) **with** a scheduled sale date
3. Sheriff's sale: If your home is on this [sheriff's sale list](https://oregonsheriffsales.org/) (<https://oregonsheriffsales.org/>) please direct us to the specific listing in your email.
4. A [certificate of compliance](https://www.doj.state.or.us/wp-content/uploads/2017/06/form_670.pdf) ([https://www.doj.state.or.us/wp-content/uploads/2017/06/form\\_670.pdf](https://www.doj.state.or.us/wp-content/uploads/2017/06/form_670.pdf)) issued by the Oregon Foreclosure Avoidance program
5. A chattel loan in default and at risk of foreclosure. A chattel loan is a loan on a manufactured home that is considered personal property, not real property.
6. A land sale contract in default and at risk of foreclosure or forfeiture. A land sale contract is a legally binding real estate purchase agreement between the seller and buyer where the seller agrees to finance the sale of the home.
7. Receipt of Disaster Unemployment Assistance benefits.
8. A senior's (62+) reverse mortgage (not limited to a Home Equity Conversion Mortgage or HECM) in default and at risk of foreclosure.
9. Documentation from your county or the court showing that your property is in a post-foreclosure tax lien redemption period. A tax redemption period is the time *after* a county tax lien foreclosure, typically two years. The redemption period allows the homeowner to pay the amounts due before losing the property.



# Past-Due Payment Relief Eligibility Checklist

The Oregon Homeowner Assistance Fund Past-Due Payment Relief Program provides up to \$50,000 toward past-due eligible housing expenses including, but not limited to, first and second lien mortgages, reverse mortgages, manufactured home loans, land sale contracts, property taxes, insurance and homeowners' association dues (HOAs). Oregon Housing and Community Services (OHCS) will make payments directly to the servicer, county, HOA or other housing entity.

Eligible applicants include all individuals living at the property who are listed as borrowers on your mortgage or are owners of the property. If you are not listed as a borrower on the mortgage or an owner on the deed, you are not considered an applicant.

## To apply, you must meet the following requirements:

- You must submit all required documentation. See the [Document Checklist on page 8](#).
- You must be at least 30 days past due on your mortgage, property taxes, homeowners' association dues, and/or other eligible housing expenses.
- The total amount of assistance for past-due eligible housing expenses cannot be more than \$50,000. Exceptions may apply. Total assistance between the Ongoing Payment Relief and the Past-Due Payment Relief cannot be more than \$60,000.
- Applicants do not have enough liquid assets to pay for at least nine (9) monthly mortgage payments, excluding retirement accounts and 529 College Plans. This is a combined total of **all** applicants' liquid assets.
- 1. You or your housing counselor attest that your mortgage and other housing cost payments are affordable based on your income.
  2. Your current monthly housing expense-to-gross household income ratio is not more than 43%:
    - Your monthly housing expense divided by gross monthly income must not equal more than 0.43. For example, if your mortgage is \$430, and your monthly income is \$1,000, you would divide  $\$430/\$1,000 = 0.43$ .
    - Housing expenses include principal, interest, property tax, insurance, and homeowner or condominium association dues. These expenses are included in the ratio even if your mortgage company does not make it part of your mortgage payment (escrowed); **OR**
  3. You qualify for the Ongoing Payment Relief.
- You occupy your home, and it is your primary residence. It must be a single family, duplex, triplex, or fourplex (1-4 units). Condominiums, manufactured homes and floating homes are included. There are exceptions for homeowners who were displaced by a physical hazard event, casualty loss (sudden or unexpected event), or natural disaster.

# Past-Due Payment Relief Eligibility Checklist

- Your original home loan amount must have been under the Federal Housing Finance Agency conforming loan limits on the date your loan originated. FHA, VA and USDA loans are all conforming. OHCS will verify whether your loan is conforming.
- Your mortgage cannot be an open home equity line of credit (HELOC). OHCS will verify whether your HELOC is open.
- Your current annual household income cannot be more than the limits in the [Income Limits Chart on page 9](#) (based on household size).
- Your financial hardship must be related to the coronavirus pandemic and have either:
  1. Happened after January 21, 2020; **OR**
  2. Happened on or before January 21, 2020, and continued after that date.

# Ongoing Payment Relief Eligibility Checklist

The Homeowner Assistance Fund Ongoing Payment Relief Program provides reinstatement of past-due payments and monthly mortgage payments going forward. The total assistance for Ongoing Payment Relief and Past-Due Payment Relief cannot be more than \$60,000. Oregon Housing and Community Services (OHCS) will make payments directly to the servicer, county, homeowners' association dues or other housing entity.

**Hardship Track** – If you qualify under the hardship track, you can get up to \$15,000 or 12 months of future mortgage payments, whichever comes first, as well as money to pay your past-due mortgage payments, if you have them.

**Stability Track** – If you qualify under the stability track, you can get up to \$3,750 or three months of future mortgage payments, whichever comes first, as well as money to pay your past-due mortgage payments, if you have them.

Eligible applicants include all individuals living at the property who are listed as borrowers on your mortgage or are owners of the property. If you are not listed as a borrower on the mortgage or an owner on the deed, you are not considered an applicant.

## To apply, you must meet the following requirements in both tracks:

- You must submit all required documentation. See the [Document Checklist on page 8](#).
- The past-due amount on your mortgage is not more than \$50,000. Exceptions may apply.
- Applicants do not have enough liquid assets to pay for at least nine (9) monthly mortgage payments, excluding retirement accounts and 529 College Plans. This is a combined total of **all** applicants' liquid assets.
- 1. **Hardship Track:** Your financial hardship related to the coronavirus pandemic is still ongoing; **OR**
  2. **Stability Track:** Homeowners must also be "housing cost burdened" by paying more than 43% of their household income toward housing costs. Your current monthly housing expense-to-gross household income ratio is more than 43%:
    - Your monthly housing expense divided by gross monthly income must not equal more than 0.43. For example, if your mortgage is \$430, and your monthly income is \$1,000, you would divide  $\$430/\$1,000 = 0.43$ .
    - Housing expenses include principal, interest, property tax, insurance, and homeowner or condominium association dues. These expenses are included in the ratio, even if your mortgage company does not make it part of your mortgage payment (escrowed).



# Ongoing Payment Relief Eligibility Checklist

- You occupy your home, and it is your primary residence. It must be a single family, duplex, triplex, fourplex (1-4 units). Condominiums, manufactured homes and floating homes are included. There are exceptions for homeowners who were displaced by a physical hazard event, casualty loss (sudden or unexpected event), or natural disaster.
- Your original home loan amount must be under the Federal Housing Finance Agency conforming loan limits on the date your loan originated. FHA, VA and USDA loans are all conforming. OHCS will verify whether your loan is conforming.
- Your mortgage cannot be an open home equity line of credit (HELOC). OHCS will verify whether your HELOC is open.
- Your current annual household income cannot be more than the limits in the [Income Limits Chart on page 9](#) (based on household size).
- Your financial hardship must be related to the coronavirus pandemic and have either:
  1. Happened after January 21, 2020; **OR**
  2. Happened on or before January 21, 2020, and continued after that date.

## Documents required of all applicants:

- Application (review the [Program Overview & Eligibility Factsheet on page 1](#) to find out when you should apply; hard copies may be submitted through your local intake partners)
- HAF COVID-19 Hardship Declaration (included with application)
- HAF Third Party Authorization Form (included with application). All borrowers on your current loan(s) must sign and date, whether or not they are an applicant.
- Most recent mortgage statement for all mortgages on the property
- Most recent property tax statement (please check with your county)
- Most recent utility bill (any utility)
- Most recent homeowners' or condominium association dues statement, if applicable

## Additional documents required of *some* applicants:

- Applicable documentation of [phase eligibility on page 3](#)
- Foreclosure documents, such as Notice of Sale, Notice of Default, or court papers, if applicable
- Most recent homeowner insurance declaration page or statement, if homeowner insurance is not part of your mortgage payment
- Divorce decree that describes ownership or award of the property or housing cost responsibility, in cases where an ex-spouse is still on the property title or mortgage
- Name change documentation – If the name on your mortgage statement is different from the name on application or identification, provide documentation demonstrating legal name change (e.g., marriage certificate, divorce decree, legal name change court order)
- Mobile home title or ownership certificate, loan statement, and/or lot rental agreement
- Floating home loan statement and/or moorage rental agreement
- Land sale contract and payment statement
- Private mortgage loan document and payment statement

**\*Please note:** By applying, you agree to verify your stated income and hardship with additional documentation whenever requested. If, during the evaluation of your application, or after you have received the assistance, it is later determined that you provided false information in your application, false income or hardship documentation, or if you do not provide supporting information when later requested, your HAF loan will not be approved, or, if funded, will not be forgiven and you may be subject to criminal prosecution or civil action. You may submit income, hardship, or any other supporting documentation during the application process, even if not directly requested.\*

# Income Limits Chart

**Past-Due Payment Relief:** Homeowners must have household income at or below 150% of the area median income (AMI) for household size or 100% of the median income for the United States, whichever is greater. The greater of the two is outlined in the chart below on the “Past-Due” row.

**Ongoing Payment Relief** has two different tracks. Homeowners can only apply for one track. To be eligible for either, homeowners must have household income at or below 100% of the AMI for household size or 100% of the median income for the United States, whichever is greater. The greater of the two is outlined in the chart below on the “Ongoing” row.

- **Hardship Track:** Homeowners must also have a qualifying current and ongoing financial hardship.
- **Stability Track:** Homeowners must also be “housing cost burdened” by paying more than 43% of their household income toward housing costs.

Income Limit Requirements	County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8+ People
Ongoing	Baker	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Benton	\$90,000	\$90,000	\$90,000	\$95,100	\$114,900	\$110,350	\$117,950	\$125,550
Past-Due		\$99,900	\$114,150	\$128,400	\$142,650	\$154,100	\$165,500	\$176,900	\$188,300
Ongoing	Clackamas	\$90,000	\$90,000	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
Past-Due		\$111,850	\$127,800	\$143,800	\$159,750	\$172,550	\$185,350	\$198,100	\$210,900
Ongoing	Clatsop	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$92,600	\$99,000	\$105,350
Past-Due		\$90,000	\$95,800	\$107,750	\$119,700	\$129,300	\$138,900	\$148,450	\$158,050
Ongoing	Columbia	\$90,000	\$90,000	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
Past-Due		\$111,850	\$127,800	\$143,800	\$159,750	\$172,550	\$185,350	\$198,100	\$210,900
Ongoing	Coos	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Crook	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Curry	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Deschutes	\$90,000	\$90,000	\$90,000	\$90,000	\$97,100	\$104,300	\$111,500	\$118,700
Past-Due		\$94,400	\$107,900	\$121,400	\$134,850	\$145,650	\$156,450	\$167,250	\$178,050
Ongoing	Douglas	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200

# Income Limits Chart

Income Limit Requirements	County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8+ People
Ongoing	Gilliam	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Grant	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Harney	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Hood River	\$90,000	\$90,000	\$90,000	\$90,000	\$90,850	\$97,600	\$104,300	\$111,050
Past-Due		\$90,000	\$100,950	\$113,550	\$126,150	\$136,250	\$146,350	\$156,450	\$166,550
Ongoing	Jackson	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,750	\$100,850
Past-Due		\$90,000	\$91,700	\$103,150	\$114,600	\$123,800	\$132,950	\$142,150	\$151,300
Ongoing	Jefferson	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Josephine	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Klamath	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Lake	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Lane	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$92,350	\$98,750	\$105,100
Past-Due		\$90,000	\$95,550	\$107,500	\$119,400	\$129,000	\$138,550	\$148,100	\$157,650
Ongoing	Lincoln	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Linn	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$93,150	\$99,150
Past-Due		\$90,000	\$90,150	\$101,400	\$112,650	\$121,700	\$130,700	\$139,700	\$148,700
Ongoing	Malheur	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Marion	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$91,800	\$98,100	\$104,450
Past-Due		\$90,000	\$94,950	\$106,800	\$118,650	\$128,150	\$137,650	\$147,150	\$156,650
Ongoing	Morrow	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200

# Income Limits Chart

Income Limit Requirements	County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8+ People
Ongoing	Multnomah	\$90,000	\$90,000	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
Past-Due		\$111,850	\$127,800	\$143,800	\$159,750	\$172,550	\$185,350	\$198,100	\$210,900
Ongoing	Polk	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$91,800	\$98,100	\$104,450
Past-Due		\$90,000	\$94,950	\$106,800	\$118,650	\$128,150	\$137,650	\$147,150	\$156,650
Ongoing	Sherman	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Tillamook	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Umatilla	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$95,000	\$101,150
Past-Due		\$90,000	\$91,950	\$103,450	\$114,900	\$124,100	\$133,300	\$142,500	\$151,700
Ongoing	Union	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Wallowa	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$91,150	\$97,050
Past-Due		\$90,000	\$90,000	\$99,250	\$110,250	\$119,100	\$127,900	\$136,750	\$145,550
Ongoing	Wasco	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Washington	\$90,000	\$90,000	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
Past-Due		\$111,850	\$127,800	\$143,800	\$159,750	\$172,550	\$185,350	\$198,100	\$210,900
Ongoing	Wheeler	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$94,800
Past-Due		\$90,000	\$90,000	\$96,950	\$107,700	\$116,350	\$124,950	\$133,550	\$142,200
Ongoing	Yamhill	\$90,000	\$90,000	\$95,850	\$106,500	\$115,050	\$123,550	\$132,100	\$140,600
Past-Due		\$111,850	\$127,800	\$143,800	\$159,750	\$172,550	\$185,350	\$198,100	\$210,900



## About the Program

### What is the Oregon Homeowner Assistance Fund?

The U.S. Department of the Treasury allocated \$90 million to Oregon under the American Rescue Plan Act's Homeowner Assistance Fund. Oregon Housing and Community Services (OHCS) will prevent foreclosures and displacements by providing financial assistance to homeowners at risk of losing their homes due to delinquencies and defaults. Eligible homeowners must meet income requirements and must have experienced financial hardship after January 21, 2020, due to the coronavirus pandemic. Homeowners may have also experienced hardship on or before that date, so long as they experienced a coronavirus pandemic-related hardship after that date. Other program requirements also apply.

### How much money is available?

The state of Oregon has received about \$90 million to launch the Oregon Homeowner Assistance Fund. This funding comes from the American Rescue Plan Act, which makes \$9.961 billion available throughout the United States to help homeowners who are unable to pay their housing expenses due to the coronavirus pandemic. For more information on the American Rescue Plan Act Homeowner Assistance Fund, visit the U.S. Department of the Treasury [website](https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/homeowner-assistance-fund) (https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/homeowner-assistance-fund).

### How will it be distributed among eligible applicants?

OHCS is opening the program in phases and is prioritizing applications from homeowners who are most at risk of foreclosure. Phases 1 and 2 include, for example:

- homeowners in active foreclosure
- unemployed homeowners who have run out of their unemployment benefits and either: 1) have exhausted their COVID-19 forbearance options or 2) have no loss mitigation options
- homeowners with chattel loans or private mortgages

See the [Program Overview and Eligibility fact sheet on page 1](#) to find out when you are eligible to apply.

Applications are reviewed only in the correct phase and will be prioritized based on factors approved by the U.S. Treasury. It is not first-come, first-serve. Everyone who applies will have their application reviewed, and not everyone will receive assistance. For more information about how applications are prioritized, see the Prioritization Information page.

## Eligibility and How to Apply

### How do I apply?

The program is opening in phases, first focusing on homeowners who are most at risk of foreclosure or displacement. Refer to the phase chart in [Program Overview and Eligibility on page 1](#). Homeowners may only apply during the phase that they become eligible, or any phase after that. Your mortgage servicer must also participate in the program for your application to be processed. If your mortgage servicer is not participating, please have your mortgage servicer contact OHCS. Please review the list of currently enrolled servicers in [English](#) ([www.bit.ly/hafservicers](http://www.bit.ly/hafservicers)) or [Spanish](#) ([www.bit.ly/hafadministrador](http://www.bit.ly/hafadministrador)).

If you believe you fall within the open phase(s), please [view page 3](#) to find out for which phase you are eligible. Because HAF is not the best long-term solution for many homeowners, we encourage you to seek personalized housing counseling about your situation. Please call a [homeownership center](#) ([www.bit.ly/orhousingcounseling](http://www.bit.ly/orhousingcounseling)).

### What's the difference between a mortgage lender and a servicer?

Your mortgage lender is the financial institution that loaned you the money. Your mortgage servicer is the company that sends you your mortgage statements. Your servicer also handles the day-to-day tasks for managing your loan. Please review the list of currently enrolled servicers in [English](#) ([www.bit.ly/hafservicers](http://www.bit.ly/hafservicers)) or [Spanish](#) ([www.bit.ly/hafadministrador](http://www.bit.ly/hafadministrador)).

Your mortgage servicer typically processes your loan payments, responds to borrower inquiries, keeps track of principal and interest paid, manages your escrow account (if you have one). The loan servicer may initiate foreclosure under certain circumstances. Your servicer may or may not be the same company that originally gave you your loan.

### If I receive housing relief, will my other benefits like food stamps and housing assistance be impacted?

No. Receiving this relief will not impact your eligibility for any federally funded program such as food stamps, Medicaid, Medicare, Social Security, or the Special Supplemental Nutrition Program for Women, Infant, and Children (WIC). If you receive a benefit that is not federally funded, please check with the benefit administrator.

### If I apply for housing relief, is funding guaranteed?

No. Funding is limited and applying for the program does not guarantee your application will be approved.

## If my mortgage servicer is not enrolled to participate in the program, can I still apply?

No. If your mortgage servicer is not on the list of participating servicers, you are not eligible for assistance through this program. However, OHCS is enrolling new servicers all the time, and we will continue to update the list. Servicer participation in this program is voluntary, so some servicers may choose not to participate.

## Who should I list as an applicant?

Applicants are all borrowers and all owners of the property who live on the property.

## Can I apply if I am currently in a modification or forbearance?

Yes, you may apply if you are in a modification or forbearance with your mortgage servicer. However, your servicer may not be willing to participate in the program due to the current or pending modification or forbearance. If you do not know whether you are a modification or forbearance, contact your servicer (contact information available on your mortgage statement). In addition, by participating in the Oregon Homeowner Assistance Fund you may become ineligible for modification or forbearance options that would be beneficial to your situation. OHCS encourages all homeowners to learn about their options from their servicers or a [housing counselor](http://www.bit.ly/orhousingcounseling) ([www.bit.ly/orhousingcounseling](http://www.bit.ly/orhousingcounseling)).

## How do I know if my income qualifies? What sources of income include household income?

Household income includes the combined gross income of everyone living in the home ages 18+ who contribute to the mortgage or other housing costs. The income of roommates paying rent is not included.

## How will I be notified if I am approved or denied for the program?

If you are approved, you will receive an email to the email address on your application. If you submitted your application through one of our community/housing counseling partners, that organization will notify you and inform you of the next steps to receive support.

# Frequently Asked Questions

If you are denied, you will receive a notice in the mail from OHCS. Oregon Homeowner Assistance Fund. You will have 14 days to appeal the decision, if applicable. The appeal instructions are included in the denial notice. See Appeals FAQs below for more information.

## I just learned I was approved. What happens now?

After your application is approved, you will need to review and sign the Oregon Homeowner Assistance Fund loan documents within seven days of receiving notice of approval in order to receive assistance. The community/housing counseling partner in your area can set up a time for you to sign your loan documents or you can arrange for an alternative opportunity to sign and notarize the loan documents. You may be able to sign your loan documents electronically. OHCS may be available to help you with online or in person signing opportunities. Contact a [housing counselor](http://www.bit.ly/orhousingcounseling) ([www.bit.ly/orhousingcounseling](http://www.bit.ly/orhousingcounseling)).

## If I became ill with the coronavirus, can I still apply?

Yes. If you have experienced financial hardship, including inability to pay housing expenses, due to the coronavirus pandemic, you may be eligible.

## Payment

### Do I have to pay back the money I receive through the Homeowner Assistance Fund?

The Oregon Homeowner Assistance Fund relief comes in the form of a five-year, no-interest, forgivable loan. There are no fees to get the loan. The loan is recorded with the county as a junior mortgage on your property. After five years, OHCS forgives the entire loan. If you sell your home or refinance it for cash within five years, you may have to repay the portion of the loan that has not yet been forgiven, plus the county title recording fees.

If you commit fraud, provide false information on your application, or fail to provide income or hardship documentation when requested, OHCS will not forgive your loan, and you must repay it when you sell or refinance your home. You may also be subject to criminal prosecution or civil penalties.

## How is the housing relief paid?

OHCS sends electronic payments directly to your mortgage servicer, property tax authority, homeowners' association, or other housing entity.

## Is the assistance taxable?

The Internal Revenue Service (IRS) published guidance [Revenue Procedure 2021-47](https://www.irs.gov/pub/irs-drop/rp-21-47) ([www.irs.gov/pub/irs-drop/rp-21-47.pdf](https://www.irs.gov/pub/irs-drop/rp-21-47)) that says assistance payments made to homeowners under the [American Rescue Plan Act Homeowner Assistance Fund](https://www.bit.ly/treasuryhaf) ([www.bit.ly/treasuryhaf](https://www.bit.ly/treasuryhaf)) are not considered gross income for federal tax purposes, but instead qualify as disaster relief payments. The document also provides guidance on how to manage your mortgage interest deductions if you receive assistance. OHCS anticipates that the IRS will add this guidance to the Home Mortgage Interest Deduction and Tax Information for Homeowners publications for use in preparing 2021 and subsequent returns.

Program participants are responsible for understanding the tax implications outlined in the guidance. OHCS cannot provide tax advice. For additional information, contact the IRS or a tax professional.

## Appeals

## Who can I contact for more information about why my application was denied, withdrawn, or terminated?

Please email the Appeals Team at [haf.appeals@hcs.oregon.gov](mailto:haf.appeals@hcs.oregon.gov) to get more information about why your application was denied, or withdrawn, or why the funding was terminated. You must request an appeal within 14 days from the date of your notice. See your notice for instructions on how to submit an appeal.





# Additional Resources

## Get Assistance

If you have additional questions, please contact us.

**Website:** [www.OregonHomeownerAssistance.org](http://www.OregonHomeownerAssistance.org)

**Phone Number:** 833-604-0879

**E-mail (Preferred method):** [hcs.haf@hcs.oregon.gov](mailto:hcs.haf@hcs.oregon.gov)

**Hours:** 8 a.m. to 5 p.m. Monday-Friday

**Homeowners! Sign up to receive Homeowner Assistance Fund updates every time a new application phase opens.** Sign up today at [www.bit.ly/oregonhaf](http://www.bit.ly/oregonhaf).

## More Mortgage Relief Options & Assistance

**The Oregon Homeowner Assistance Fund is not the only way to get mortgage relief or assistance.** If you need other types of assistance or have mortgage relief questions, contact your mortgage servicer, 211, or an Oregon housing counselor for more options.

If you are a homeowner who needs help filling out and submitting your application for the phase in which you are eligible, email us at [hcs.haf@hcs.oregon.gov](mailto:hcs.haf@hcs.oregon.gov) so we can put you in contact with one of our application processing partners.

If you need other types of assistance or have mortgage relief questions, please contact 211.

**Website:** [www.211info.org](http://www.211info.org)

**Phone Number (available 24/7):** 2-1-1 or 866-698-6155

**Text** your ZIP Code to 898211 (TXT211)

**E-mail:** [help@211info.org](mailto:help@211info.org)

**Hours:** 9 a.m. to 5 p.m. Monday-Friday

## Find a housing counselor

Housing counselors are knowledgeable, dedicated and experienced professionals who are certified and specialized in helping homeowners in various stages of the housing experience. You can meet one on one with a free housing counselor to discuss your personal situation and your loss mitigation options (steps to avoid disclosure). The counselor also can advocate on your behalf with a mortgage servicer. Search our full list of housing counselors by county at [www.bit.ly/orhousingcounseling](http://www.bit.ly/orhousingcounseling) (the nearest housing counselor may be in a neighboring county).

## Legal Aid

The Oregon Homeowner Legal Assistance (OHLA) project provides free or reduced-cost legal services to low- and moderate-income Oregonians who may be at risk of losing their homes due to economic factors caused by the COVID-19 pandemic. Homeowners can apply for legal assistance by calling OHLA toll free at 855-503-2598. Each applicant's case will be screened for eligibility. Some eligible homeowners will receive services directly from OHLA, while others will be referred to attorneys who will offer a free initial consultation. Those attorneys will then provide legal services at a reduced cost as agreed to with the homeowner. OHLA conducts interviews for assistance between 9 a.m. and 5 p.m. Monday through Friday and can assist borrowers in English and other languages using interpreters.

## Other legal resources

OHCS cannot advise on legal matters. For questions related to housing issues, please contact one of the following organizations:

- Oregon Legal Aid Offices by county at [www.bit.ly/oregonlegalaid](http://www.bit.ly/oregonlegalaid)
- Oregon State Bar at [www.osbar.org/public/ris/](http://www.osbar.org/public/ris/)

## Report Fraud

If you suspect fraud or misrepresentation of the Oregon Homeowner Assistance Fund, report your concern to us for immediate review. We reserve the right to decline funding or participation if it is determined that fraud has occurred.

### Report fraud to:

- The Homeowner Assistance Fund Incident Report Form in [English](#) ([www.bit.ly/haf-fraud-report](http://www.bit.ly/haf-fraud-report)) or [Spanish](#) ([www.bit.ly/haf-reporte-fraude](http://www.bit.ly/haf-reporte-fraude))
- Oregon Housing and Community Services: Email [hcs.haf@hcs.oregon.gov](mailto:hcs.haf@hcs.oregon.gov) with the subject line "HAF Fraud Report," or send a letter to 725 Summer St, STE B, Salem, OR 97302
- U.S. Department of the Treasury: Visit the Office of the Inspector General website for more information: [www.oig.treasury.gov/report-fraud-waste-and-abuse](http://www.oig.treasury.gov/report-fraud-waste-and-abuse)

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