



**Oregon**  
Theodore R. Kulongoski, Governor



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## **Oregon Kicks Off First Foreclosure Prevention Program**

Salem—Beginning Dec. 10, struggling Oregon homeowners can apply online for the state’s new Mortgage Payment Assistance (MPA) program at [www.oregonhomeownerhelp.org](http://www.oregonhomeownerhelp.org). Applications for the program will be open from Dec. 10, 2010 to Jan. 14, 2011.

Program participants will be randomly selected from eligible applicants by a secure software program and notified soon after the application’s closing date. The program is not first-come, first-served. All eligible homeowners who apply within the application period will have an opportunity to receive help with their mortgage payment.

“While we recognize there are not enough resources to serve the great need faced by homeowners in Oregon, we are pleased to have created a solid program that will help smooth the difficult path many families have been traveling,” said Oregon Housing and Community Services Director Victor Merced.

The MPA is the first program under the Oregon Homeownership Stabilization Initiative (OHSI) to be launched. Oregon Housing and Community Services, the state’s housing finance agency, created OHSI to deliver four programs to help homeowners suffering from unemployment or underemployment because of the recession.

The MPA program is the largest of the four programs and has been funded with \$100 million to help approximately 5,000 homeowners pay their mortgages for up to one year or to a maximum payout of \$20,000, whichever comes first.

Each applicant will fill out an online application then meet face-to-face with an intake advisor to answer questions and to ensure that all necessary documents are submitted. Those without internet access can go to the local intake agency office in their county for help.

A certain number of eligible homeowners in each county will be randomly selected to participate.

Oregon was deemed one of the nation’s “Hardest Hit” states because of its high rate of unemployment in

2009. The U.S. Treasury granted Oregon \$220 million to deliver foreclosure prevention programs.

The state is working with partner organizations throughout the state to help homeowners with questions and to help administer the MPA program. For a full list of agencies and the counties they serve, see <http://www.ohcs.oregon.gov/OHCS/DO/newsreleases/11-17-10-NewRelease.pdf>

For more information about OHSI or to sign up to receive our e-newsletter, see <http://www.oregonhomeownerhelp.org>. If you are at immediate risk of foreclosure, call 1-888-995-HOPE.

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