

**Homeowner Assistance Fund (HAF)**  
**Oregon Housing and Community Services (OHCS)**  
**Submitted Revised effective March 8, 2023**

- 1. Past-Due Payment Relief Program Terms (Reinstatement)**
- 2. Ongoing Payment Relief Program Terms**

**Past-Due Payment Relief Program (Reinstatement)**

<b>Program Overview</b>	The HAF program was established under Section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners. Between ARP and these terms, ARP will control unless an exception or deviation has been approved by the U.S. Department of the Treasury (Treasury), including by approval of these program terms.
<b>Brief Description</b>	Provide funds to eliminate past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed. HAF funds may be used to bring accounts current where payments are due for, or were advanced to cover, Eligible Costs. In participating counties, funds may also be used to pay Eligible Costs under the county tax foreclosure repurchase programs to restore the homeowner to title ownership and eliminate delinquent taxes.
<b>Size of HAF Past-Due Payment Relief Program</b>	Oregon Housing and Community Services (OHCS) may utilize up to the full amount of its requested allocation for this program in its U.S. Treasury submission. The actual allocation will be dependent on reception and success of this program.
<b>Eligible Homeowners</b>	<p>Eligible Homeowners (Homeowners) for Oregon’s HAF Past-Due Payment Relief Program must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• Homeowner must attest that they experienced a Qualified Financial Hardship after January 21, 2020, including a hardship that began before January 21, 2020, but continued after that date. The attestation must state the nature of the financial hardship.</li> <li>• The Eligible Property must be the homeowner’s primary residence pursuant to the program manual requirements.</li> <li>• Homeowner must meet the Homeowner Income Eligibility Requirements.</li> <li>• Homeowner must agree to provide all necessary information, documentation, and/or attestations to satisfy program guidelines within timeframes established by OHCS.</li> <li>• The original, unpaid principal balance of the homeowner’s first mortgage or housing loan, at the time of origination, was not greater than the conforming loan limits in effect at time of</li> </ul>

	<p>origination.</p> <p>Eligible Homeowners must be able to pay their ongoing housing costs, which will be confirmed if 1) attested by the homeowner, 2) confirmed by a housing counselor, or 3) shown by calculation of housing costs and income on the application. If applicants cannot pay their ongoing housing costs, they must be approved for the HAF Ongoing Payment Relief program to also receive reinstatement assistance under this program.</p> <p>Program Exclusions:</p> <ul style="list-style-type: none"> <li>• Co-owners and/or Co-borrowers are not permitted to separately apply for HAF Program assistance, subject to terms and exceptions in program manuals.</li> <li>• Applicants who have sufficient liquid assets to cure their delinquency and reinstate their loan are not eligible.</li> </ul>
<b>Qualified Financial Hardship</b>	A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.
<b>Homeowner Income Eligibility Requirements</b>	Homeowners must have household income at or below 150% of the AMI for household size or 100% of the median income for the United States, whichever is greater.
<b>Homeowner Prioritization</b>	OHCS will prioritize funding to the following populations in the application process: <ul style="list-style-type: none"> <li>▪ Eligible Homeowners the most at risk of foreclosure or displacement will be the program’s first priority.</li> <li>▪</li> <li>▪ Amounts not made available to homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater, will be targeted to assist Socially Disadvantaged Individuals (as defined and required by the Treasury).</li> <li>▪ OHCS will also target funds for homeowners in rural areas.</li> <li>▪ All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</li> </ul>
<b>Eligible Properties</b>	<p>“Eligible Properties” are those that are:</p> <ul style="list-style-type: none"> <li>• Single-family (attached or detached) properties including floating homes.</li> <li>• Condominium units</li> <li>• 1 to 4-unit properties where one unit is the homeowner’s primary residence.</li> <li>• Manufactured or mobile homes, whether secured by traditional or chattel loans (real or personal property).</li> <li>• Cooperatives.</li> <li>• Community land trust homes or homes on leased land.</li> <li>• Homes owned by Land Contracts.</li> <li>• Homes owned by Oregon counties where the immediately prior homeowner retains a contingent statutory interest and the county</li> </ul>

	<p>participates in the Past-Due Payment Relief program</p> <ul style="list-style-type: none"> <li>• Vacant properties (or units), in the above categories, where the homeowner was displaced by a physical hazard event, casualty loss, or natural disaster and the property was the homeowner’s primary residence at the time of the mortgage origination and loss event.</li> </ul> <p>“Ineligible properties”:</p> <ul style="list-style-type: none"> <li>• Vacant or abandoned land or homes, where the vacancy is not the result of a physical hazard event, casualty loss, or natural disaster.</li> <li>• Second or vacation homes.</li> <li>• Investment property that is not the homeowner’s primary residence.</li> <li>• Mobile homes with no title certificate or statement of ownership in the homeowner’s name.</li> </ul>
<b>Eligible Costs</b>	<p>HAF funds may be used for a homeowner’s delinquent, deferred, or advanced housing costs, including:</p> <ul style="list-style-type: none"> <li>• Existing first Mortgage payments (principal and interest) and escrow shortages.</li> <li>• Subordinate Mortgage payments (P&amp;I), if the mortgage creates a risk of foreclosure as defined in the program manuals.</li> <li>• Land Contract payments (P&amp;I).</li> <li>• Manufactured/mobile home loan payments (P&amp;I) and lot rent, if applicable.</li> <li>• Floating home loan payments (P&amp;I) and moorage fees, if applicable</li> <li>• Homeowner’s association fees, condominium association fees, cooperative maintenance fees, planned unit development fees, or other common charges, including for lien extinguishment.</li> <li>• Ground lease, cooperative, or land trust charges.</li> <li>• Homeowner’s insurance and/or mortgage insurance. Insurance assistance will only be provided if insurance payments are included in escrow payments. OHCS will not enroll or pay insurance companies directly.</li> <li>• Property taxes, including lien extinguishment. OHCS will not pay current year tax assessments; Homeowners must owe at least two years of tax assessments for the Past-Due Payment Relief program.</li> <li>• For approved county tax foreclosure repurchase programs, property taxes, interest, penalties, and related costs of county ownership, municipal lien extinguishment, and deed transfers.</li> <li>• Related third-party fees or incidental housing related costs, pursuant to OHCS program manuals.</li> </ul> <p>“Mortgage” shall have the same definition as in the HAF Treasury guidance document and any subsequent revisions. Program Manuals will control Eligible Cost determinations.</p>
<b>HAF Assistance Caps or Limits</b>	<p>With respect to the applicant’s primary residence, including a dwelling to be made habitable so it may serve as the homeowner’s primary residence, each homeowner will be eligible for up to \$50,000 through this program.</p>

	Each homeowner is eligible for up to \$60,000 maximum between the Past-Due Payment Relief Program and the Ongoing Payment Relief Assistance Program.
<b>Assistance Type</b>	Assistance will be structured as a five-year (from the date of the final assistance payment), non-recourse, zero percent, forgivable, non-amortizing loan for which a junior lien will be recorded against the property, or a security interest will be recorded against the home. This lien will have subordination requirements to protect the interests of OHCS and the homeowner. Pursuant to the loan terms, at the time of the payoff or release, an equal portion of the loan may be forgiven over the loan term unless a homeowner commits fraud or breaches the loan agreement. If the property is sold or a cash out refinance is completed prior to the loan termination date, the Program will recover funds to the extent that sufficient equity is available from the transaction. The program shall recycle these recovered funds to provide additional program assistance in accordance with the agreement.
<b>Payout of HAF Assistance</b>	OHCS will disburse HAF assistance directly to mortgage lender/servicer, land contract holder, manufactured/mobile home lender/park (lot fees), floating home association/lender/park (moorage fees), county treasurer or local taxing authority, condominium/homeowners' association, cooperative board, or management company, insurance company, and/or other third-party payee authorized to collect eligible charges.  OHCS reserves the right to disburse the amount quoted by or negotiated with the recipient; any discrepancies to be resolved by the homeowner and recipient.
<b>Program Launch</b>	OHCS launched its pilot program in November 2021. OHCS is opening its program in phases; please see the program website for additional information.
<b>Program Duration</b>	The period of performance for this program begins upon Treasury approval of this program and ends on September 30, 2026, subject to later extensions or funding.  To the extent permitted after this program's duration, OHCS plans to use non-recourse loans so that any funds returned to OHCS will be recycled and utilized for further disbursements and administrative costs until otherwise depleted.
<b>Application Process</b>	The application will be designed to be easily accessible. OHCS and its partners will design the application to meet the eligibility and compliance requirements while reducing the documentation burden to the applicant as directed by Treasury. OHCS will be accepting applications via multiple methods online and statewide so as to alleviate as many barriers as possible for the applicant.
<b>Application Documents</b>	The following information, documentation, and/or attestation will be requested: <ul style="list-style-type: none"> <li>• Hardship attestation related to a Qualified Financial Hardship, incorporated as a prequalification question and application signature</li> </ul>

	<p>attestation.</p> <ul style="list-style-type: none"> <li>• Third Party Authorization (TPA) and Disclosure Form.</li> <li>• Attestation or documentation related to income and Eligible Costs, including without limitation mortgages, HOA obligations, property taxes, insurance charges, and others that meet the program’s verification requirements or exceptions.</li> <li>• Other verification documents if required under the program’s verification requirements or exceptions.</li> </ul> <p>Program manuals will control the information, documentation, and/or attestations required with regard to each application.</p>
<b>Eligibility Determination and Quality Control</b>	<p>OHCS partners or staff will summarize determination of the applicant’s eligibility and status in case notes. The summary will include applicable details to support the decision to approve, deny, or take other action with respect to an application submitted. OHCS partners and staff will have in place quality control oversight and processes to review a certain percentage of denials or certain categories of denials.</p>
<b>Recipient Requirements</b>	<p>Program fund recipients must enter into a collaboration agreement, MOU, or agree to the program standard terms if required by OHCS. Each must communicate using the Common Data File (CDF), a secure electronic portal, using secure email, or other secure communication method. Each must provide written, itemized quotes for Eligible Costs, contact information, payment information (such as ACH), any required tax information, and any other information necessary to verify and document an applicant’s file. Program manuals will control recipient requirements and participation.</p>
<b>Program Exclusions</b>	<ul style="list-style-type: none"> <li>• Ineligible homeowners, loans, liens, or properties, including due to nonparticipation of servicer or other recipient.</li> <li>• Non-delinquent mortgages.</li> <li>• The borrower’s mortgage paid through HAF funds cannot be an open home equity line of credit.</li> <li>• HAF funds are intended to assist homeowners with arms-length consumer transactions. OHCS will not provide HAF assistance for loans between family members or other close relationships.</li> <li>• If a homeowner is only seeking assistance with property taxes, they must be due for two or more years on property taxes to qualify for assistance.</li> </ul>
<b>Program Interactions with Other Programs</b>	<ul style="list-style-type: none"> <li>• The Past-Due Payment Relief Program will operate in conjunction with the Ongoing Payment Relief Assistance Program.</li> <li>• The program cannot fund the same Eligible Costs for the same months as any benefit or assistance payments received from any rental assistance programs, local mortgage or housing payment assistance programs (e.g., Salem House Authority, Portland/Multnomah County), tribal housing programs, or other ARPA or Cares Act programs.</li> <li>• Homeowners may only receive Past-Due Payment Relief Program assistance once, whether in the pilot or main program.</li> </ul>

## Ongoing Payment Relief Program

<b>Program Overview</b>	The HAF program was established under Section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners. Between ARP and these terms, ARP will control unless an exception or deviation has been approved by the US Department of the Treasury (Treasury), including by approval of these program terms.
<b>Brief Description</b>	Provide full or partial payment assistance with Eligible Costs for a period up to 6 months or until \$10,000 in assistance has been provided. The Ongoing Payment Relief program is a one-time benefit.
<b>Size of HAF Ongoing Payment Relief Program</b>	Oregon Housing and Community Services (OHCS) may utilize up to the full amount of its requested allocation for this program in its U.S. Treasury submission. The actual allocation will be dependent on reception and success of this program.
<b>Eligible Homeowners</b>	<p>Eligible Homeowners (Homeowners) for Oregon’s HAF Ongoing Payment Relief Program must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• Homeowner must attest that they experienced a Qualified Financial Hardship after January 21, 2020, including a hardship that began before January 21, 2020, but continued after that date. The attestation must state the nature of the financial hardship.</li> <li>• The Eligible Property must be the homeowner’s primary residence pursuant to the program manual requirements.</li> <li>• Homeowner must meet the Homeowner Income Eligibility Requirements.</li> <li>• Homeowner must agree to provide all necessary information, documentation, and/or attestations to satisfy program guidelines within timeframes established by OHCS.</li> <li>• The original, unpaid principal balance of the homeowner’s first mortgage or housing loan, at the time of origination, was not greater than the conforming loan limits in effect at time of origination.</li> <li>• Homeowners must certify or attest to occupancy and income every three months after initial funding. If they do not re-certify or attest, or if they no longer meet program requirements, the homeowner will cease to be an Eligible Homeowner.</li> </ul> <p>Program Exclusions:</p> <ul style="list-style-type: none"> <li>• Co-owners and/or Co-borrowers are not permitted to separately apply for HAF Program assistance, subject to terms and exceptions in program manuals.</li> <li>• Applicants who have sufficient liquid assets to cover nine months of their housing costs are not eligible.</li> </ul>
<b>Qualified Financial Hardship</b>	A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or

	displacement for a homeowner.
<b>Homeowner Income Eligibility Requirements</b>	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.
<b>Homeowner Prioritization</b>	OHCS will prioritize funding to the following populations in the application process: <ul style="list-style-type: none"> <li>▪ Eligible Homeowners the most at risk of foreclosure or displacement will be the program’s first priority.</li> <li>▪ OHCS will also target funds for homeowners in rural areas.</li> <li>▪ All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</li> </ul>
<b>Eligible Properties</b>	<p>“Eligible Properties” are those that are:</p> <ul style="list-style-type: none"> <li>• Single-family (attached or detached) properties including floating homes.</li> <li>• Condominium units</li> <li>• 1 to 4-unit properties where one unit is the homeowner’s primary residence.</li> <li>• Manufactured or mobile homes, whether secured by traditional or chattel loans (real or personal property).</li> <li>• Cooperatives.</li> <li>• Community land trust homes or homes on leased land.</li> <li>• Homes owned by Land Contracts.</li> <li>• Vacant properties (or units), in the above categories, where the homeowner was displaced by a physical hazard event, casualty loss, or natural disaster and the property was the homeowner’s primary residence at the time of the mortgage origination and loss event</li> </ul> <p>“Ineligible properties”:</p> <ul style="list-style-type: none"> <li>• Vacant or abandoned land or homes, where the vacancy is not the result of a physical hazard event, casualty loss, or natural disaster.</li> <li>• Second or vacation homes.</li> <li>• Investment property that is not the homeowner’s primary residence.</li> <li>• Manufactured or mobile homes with no title certificate or statement of ownership in the homeowner’s name.</li> </ul>
<b>Eligible Costs</b>	<p>HAF funds may be used for, subject to final determination in program manuals:</p> <ul style="list-style-type: none"> <li>• Existing first Mortgage payments (principal and interest) and monthly escrow charges.</li> <li>• Subordinate amortized and due Mortgage payments (P&amp;I)</li> <li>• Land Contract payments (P&amp;I)</li> <li>• Manufactured/mobile home loan payments (P&amp;I) and lot rent, if applicable</li> <li>• Floating home loan payments (P&amp;I) and moorage fees, if applicable</li> <li>• Homeowner’s association fees, condominium association fees, cooperative maintenance fees, planned unit development fees, or other common charges, including lien extinguishment.</li> <li>• Ground lease, cooperative, or land trust charges.</li> <li>• Homeowner’s insurance and/or mortgage insurance. Insurance assistance will only be provided if insurance payments are included</li> </ul>

	<p>in escrow payments. OHCS will not enroll or pay insurance companies directly.</p> <ul style="list-style-type: none"> <li>• Property taxes, but only where property taxes are escrowed into a mortgage or other housing payment. Because of the difficult logistics and potential for payments to be sent to the homeowner, OHCS will not complete forward property tax payments to counties or for reverse mortgages.</li> <li>• Related lender-advanced third-party fees or incidental housing related costs, pursuant to OHCS program manuals.</li> </ul> <p>“Mortgage” shall have the same definition as in the HAF Treasury guidance document and any subsequent revisions. Program manuals will control Eligible Cost determinations.</p>
<b>HAF Assistance Tracks and Caps or Limits</b>	<p>With respect to the applicant’s primary residence, including a dwelling to be made habitable so it may serve as the homeowner’s primary residence, each homeowner will be eligible for up to \$10,000 or 6 months of Eligible Cost payments, whichever occurs first.</p> <p>Each homeowner is eligible for up to \$60,000 maximum between the Past-Due Payment Relief Program and the Ongoing Payment Relief Program.</p>
<b>Assistance Type</b>	<p>Assistance will be structured as a five-year (from the date of the final assistance payment), non-recourse, zero percent, forgivable, non-amortizing loan for which a junior lien will be recorded against the property, or a security interest will be recorded against the home. This lien will have subordination requirements to protect the interests of OHCS and the homeowner. Pursuant to the loan terms, at the time of the payoff or release, an equal portion of the loan may be forgiven over the loan term unless a homeowner commits fraud or breaches the loan agreement. If the property is sold or a cash out refinance is completed prior to the loan termination date, the Program will recover funds to the extent that sufficient equity is available from the transaction. The program shall recycle these recovered funds to provide additional program assistance in accordance with the agreement.</p>
<b>Payout of HAF Assistance</b>	<p>OHCS will disburse HAF assistance directly to mortgage lender/servicer, land contract holder, manufactured/mobile home lender/park (lot fees), floating home association/lender/park (moorage fees), county treasurer or local taxing authority, condominium/homeowners’ association, cooperative board, or management company, insurance company, and/or other third-party payee authorized to collect eligible charges.</p> <p>OHCS reserves the right to disburse the amount quoted by or negotiated with the recipient; any discrepancies to be resolved by the homeowner and recipient.</p>
<b>Program Launch</b>	<p>OHCS launched its pilot program in November 2021. OHCS is opening its program in phases; please see the program website for additional information..</p>
<b>Program Duration</b>	<p>The period of performance for this program begins upon Treasury approval of this program and ends on September 30, 2026, subject to later extensions or funding.</p>



	To the extent permitted after this program’s duration, OHCS plans to use non-recourse loans so that any funds returned to OHCS will be recycled and utilized for further disbursements and administrative costs until otherwise depleted.	
<b>Application Process</b>	The application will be designed to be easily accessible. OHCS and its partners will design the application to meet the eligibility and compliance requirements while reducing the documentation burden to the applicant as directed by Treasury. OHCS will be accepting applications via multiple methods online and statewide to alleviate as many barriers as possible for the applicant.	
<b>Application Documents</b>	<p>The following information, documentation, and/or attestation will be requested:</p> <ul style="list-style-type: none"> <li>• Hardship attestation related to a Qualified Financial Hardship, incorporated as a prequalification question and application signature attestation.</li> <li>• Third Party Authorization (TPA) and Disclosure Form.</li> <li>• Attestation or documentation related to income and Eligible Costs, including without limitation mortgages, HOA obligations, property taxes, insurance charges, and others that meet the program’s verification requirements or exceptions.</li> <li>• Other verification documents if required under the program’s verification requirements or exceptions.</li> </ul> <p>Program manuals will control the information, documentation, and/or attestations required with regard to each application.</p>	
<b>Eligibility Determination and Quality Control</b>	<p>OHCS partners or staff will summarize determination of the applicant’s eligibility and status in case notes. The summary will include applicable details to support the decision to approve, deny, or take other action with respect to an application submitted. OHCS partners and staff will have in place quality control oversight and processes to review a certain percentage of denials or certain categories of denials.</p> <p>Homeowners must certify or attest to occupancy and income every three months after initial funding. If they do not re-certify or attest, or if they no longer meet program requirements, the homeowner will cease to be an Eligible Homeowner.</p>	
<b>Recipient Requirements</b>	Program fund recipients must enter into a collaboration agreement, MOU, or agree to the program standard terms if required by OHCS. Each must communicate using the Common Data File (CDF), a secure electronic portal, using secure email, or other secure communication method. Each must provide written, itemized quotes for Eligible Costs, contact information, payment information (such as ACH), any required tax information, and any other information necessary to verify and document an applicant’s file. Program manuals will control recipient requirements and participation.	
<b>Program Exclusions</b>	<ul style="list-style-type: none"> <li>• Ineligible homeowners, loans, liens, or properties, including due to nonparticipation of servicer or other recipient.</li> <li>• The borrower’s mortgage paid through HAF funds cannot be an open home equity line of credit.</li> <li>• Homeowners that received Ongoing Payment Relief through the HAF</li> </ul>	

	<p>pilot program.</p> <ul style="list-style-type: none"> <li>• HAF funds are intended to assist homeowners with arms-length consumer transactions. OHCS will not provide HAF assistance for loans between family members or other close relationships.</li> <li>• OHCS will not pay the current year’s tax assessment or ongoing property tax payments unless they are escrowed into a mortgage or other housing cost payment. Because of the difficult logistics and potential for payments to be sent to the homeowner, OHCS will not complete ongoing property tax payments to counties or for reverse mortgages.</li> </ul>
<p><b>Program Interactions with Other Programs</b></p>	<ul style="list-style-type: none"> <li>• The Past-Due Payment Relief Program will operate in conjunction with the Ongoing Payment Relief Program.</li> <li>• The program cannot fund the same Eligible Costs for the same months as any benefit or assistance payments received from any rental assistance programs, local mortgage or housing payment assistance programs (e.g., Salem House Authority, Portland/Multnomah County), tribal housing programs, or other ARPA or Cares Act programs.</li> </ul>