

# **United States Department of the Treasury**

## **HAF Annual Report**

**Submitted by Ryan Vanden Brink**

**Oregon Housing and Community Services - HAF AR 2023**

## Participant Information:

Entity Name	Oregon
Type of Recipient	State/DC
UEID	CJUQKQUXSCJ5
TIN	930952117
DUNS+4	809580293
FAIN#	HAF0027
Address	725 Summer ST NE Suite B
City	Salem
State	Oregon
Zip	97301-1266

Please report discrepancies (if any) on the above information.

Report Status:	Submitted
Date Submitted:	11/15/2023 1:09 PM
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Certified by	Ryan Vanden Brink

**Point of Contact List:**

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Ryan Vanden Brink	Asst. Dir. of Homeowner Assistance Programs	ryan.vandenbrink@hcs.oregon.gov	HAF - Account Administrator; HAF - Point of Contact for Reporting; HAF - Authorized Representative

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## Community Engagement and Outreach:

1. Did you continue outreach to communities over the past twelve months (October 1, 2022 - September 30, 2023)?	Yes
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2. Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).	\$32,373.55
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**3. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach in the past twelve months (October 1, 2022 - September 30, 2023) to each organization or provider by tapping "Provide Data" and selecting Yes or No.**

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Catholic Charities	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Consulate of Mexico	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Asian Pacific American Network of Oregon	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Bridges	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Condensed public meeting attendance list	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Oregon Housing Alliance	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Governor's Racial Justice Council	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Oregon Manufactured Housing Advisory Committee	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Farmworker Housing Development Corp	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Services of Oregon	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Elemental Law	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon Law Center	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon DOJ, Consumer Protection	Provider	<input type="checkbox"/>	<input type="checkbox"/>
17 Statewide Homeownership Centers providing housing counseling	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Help reduce serious delinquencies	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Serve a substantial number of at-risk Oregonians	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Help prevent foreclosures	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
See above goals	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Homeowner's Insurance	On Track	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input type="checkbox"/>
Maintain SDI homeownership	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
See above goals	Payment Assistance for HOA fees or liens	On Track	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Down Payment Assist. Loans	On Track	<input type="checkbox"/>	<input type="checkbox"/>

## Methods for Targeting:

<p>1. Please provide an update on your targeting plan including challenges, successes, etc.</p>	<p>OHCS continued to target outreach as indicated in its HAF plan and 2022 annual report. In addition, this past year OHCS attempted to address a prior challenge of better reaching Spanish, Russian, Vietnamese, and Chinese communities. OHCS put in place static translations of its application portal in all of these languages, updated translations of key materials and conducted outreach so communities may know of resources in different languages. HAF reached out to 3 Russian, 3 Vietnamese, 3 Chinese, and 3 other Asian cultural organizations. One challenge was creating new relationships with organizations that are not traditional partners, emphasizing the need for regular engagement and outreach. HAF reached out to 3 culturally specific media companies and was profiled in a Spanish newspaper. HAF worked with a counselor grantee to participate in a tri-county BIPOC-centered housing resource festival, prepared materials for an urban Native American organization's homeownership fair, participated in a Chinese community fair, and partnered with Oregon Dept. of Human Services and Oregon Health Authority on Facebook live events and other agency social media content. HAF social media tiles and program materials were made available for organizations and partners to use as needed. Applicants affirmatively indicating a non-English primary language increased from 41 up to 9/30/22 to 149 submitted apps between 10/1/22 and 9/30/23. OHCS continued to work with grantees on local outreach and stretched the budget by collaborating with a Homeownership Racial Disparities grant on translation and outreach.</p>
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<p>2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?</p>	<p>Yes</p>
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## Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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If so, please provide best practices and information on coordination efforts.	OHCS is serving borrowers with all of these types of loans. OHCS coordinated regarding specific applications with USDA, OHCS (mortgage portfolio) and several counties regarding pilot repurchase opportunities for homeowners
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2. Have you coordinated with servicers?	Yes
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If so, please provide best practices and information on coordination efforts.	OHCS has seen an improvement in postponing and monitoring foreclosures with national servicers, although it can still be a struggle with smaller servicers or private lenders. This can be tested when a homeowner submits a last minute application and OHCS has worked with a servicer to reverse a foreclosure this year. Overall this collaboration is key for OHCS priority to avoid homeowner loss. OHCS is also working to improve record responses and time frames, especially with P records and T records to facilitate certainty as soon as possible after final payments are made. We hope to establish and improve patterns with servicers in the same way over the next year.
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# Certification:

## Statement

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$0
2. If you earned interest in excess of \$500, did you remit that earned interest to the Department of Health and Human Services Payment Management System (PMS)?	N/A – Interest earned less than \$500