

# FORECLOSURE PREVENTION ASSISTANCE INFORMATION



Are you a homeowner struggling to make your mortgage payment? Oregonians whose income has been negatively affected by COVID-19 are eligible for foreclosure protection. Help is available!

## What to Expect:

If you've recently lost your job or part of your income due to the pandemic and are struggling to make mortgage payments – assistance is available. Homeowners are protected by the federal CARES Act and/or Oregon's recently passed HB 4204 protection. Your local Homeownership Center provides free housing counseling sessions to explain your options.

## Important Information:

- HB 4204 is a recently passed foreclosure prevention law that is in effect until September 30, 2020. This law applies to manufactured homes too.

- You can defer your mortgage payment but you must request it. "Forbearance" allows you to reduce or pause your mortgage payment making it due at a later date.
- Avoid scams - only work with your mortgage lender or state approved Homeownership Centers.
- Don't wait to access help. For more information about local Homeownership Centers in your area call **2-1-1** or visit [211info.org](http://211info.org)

