



# Foreclosure Resources

*The Oregon Foreclosure Avoidance Program partners with many state agencies and non-profit organizations to provide free and low-cost resources and help to Oregonians struggling as a result of foreclosure.*

## Oregon State Certified Housing Counseling Agencies

*Free loan modification and foreclosure counseling*

Counties Served	Counseling Agency Name	Website Address	Email Address	Phone Number
<b>Baker, Grant, Union, Wallowa</b>	Community Connections of Northeast Oregon, Inc.	<a href="http://www.ccno.org">www.ccno.org</a>	<a href="mailto:debbie@ccno.org">debbie@ccno.org</a>	(541) 963-3186
<b>Benton, Lincoln, Linn</b>	DevNW	<a href="http://www.devnw.org">www.devnw.org</a>	<a href="mailto:ofa@devnw.org">ofa@devnw.org</a>	(503) 779-2680 Ext. 2027
<b>Clackamas</b>	DevNW	<a href="http://www.devnw.org">www.devnw.org</a>	<a href="mailto:ofa@devnw.org">ofa@devnw.org</a>	(503) 779-2680 Ext. 2027
<b>Clatsop, Columbia, Tillamook</b>	Open Door Counseling Center	<a href="http://www.odhw.org">www.odhw.org</a>	<a href="mailto:info@odhw.org">info@odhw.org</a>	(503) 640-6689
<b>Coos, Curry, Douglas</b>	NeighborWorks Umpqua	<a href="http://www.nwumpqua.org">www.nwumpqua.org</a>	<a href="mailto:info@nwumpqua.org">info@nwumpqua.org</a>	(541) 673-4909
<b>Crook, Deschutes, Jefferson</b>	NeighborImpact	<a href="http://www.neighborimpact.org">www.neighborimpact.org</a>	<a href="mailto:homesource@neighborimpact.org">homesource@neighborimpact.org</a>	(541) 323-6567
<b>Harney, Malheur</b>	African American Alliance for Homeownership	<a href="http://www.aaah.org">www.aaah.org</a>	<a href="mailto:elma@aaah.org">elma@aaah.org</a>	(503) 595-3517
<b>Hood River, Wasco, Sherman</b>	Columbia Cascade Housing Corporation	<a href="http://www.columbiacascadehousingcorp.org">www.columbiacascadehousingcorp.org</a>	<a href="mailto:daveP@columbiacascadehousingcorp.org">daveP@columbiacascadehousingcorp.org</a>  Spanish: <a href="mailto:marioh@columbiacascadehousingcorp.org">marioh@columbiacascadehousingcorp.org</a>	(541) 296-3397 Ext. 121  Ext. 118
<b>Jackson, Josephine</b>	ACCESS	<a href="http://www.accesshelps.org">www.accesshelps.org</a>	<a href="mailto:HOCinfo@accesshelps.org">HOCinfo@accesshelps.org</a>	(541) 774-4305
<b>Klamath, Lake</b>	Klamath Housing Authority	<a href="http://www.klamathhousing.org">www.klamathhousing.org</a>	<a href="mailto:michelle@klamathhousing.org">michelle@klamathhousing.org</a>	(541) 884-0649 Ext. 120
<b>Lane</b>	DevNW	<a href="http://www.devnw.org">www.devnw.org</a>	<a href="mailto:ofa@devnw.org">ofa@devnw.org</a>	(503) 779-2680 Ext. 2027
<b>Marion, Polk</b>	DevNW	<a href="http://www.devnw.org">www.devnw.org</a>	<a href="mailto:ofa@devnw.org">ofa@devnw.org</a>	(503) 779-2680 Ext. 2027
<b>Multnomah</b>	African American Alliance for Homeownership	<a href="http://www.aaah.org">www.aaah.org</a>	<a href="mailto:elma@aaah.org">elma@aaah.org</a>	(503) 595-3517
<b>Multnomah</b>	Hacienda Community Development Corporation	<a href="http://www.haciendacdc.org">www.haciendacdc.org</a>	<a href="mailto:home@haciendacdc.org">home@haciendacdc.org</a>	(503) 961-6432
<b>Multnomah</b>	Portland Community Reinvestment Initiatives	<a href="https://pcrihome.org">https://pcrihome.org</a>	<a href="mailto:mortgagecounseling@pcrihome.org">mortgagecounseling@pcrihome.org</a>	(503) 288-2923

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Umatilla, Morrow, Gilliam, Wheeler	Community Action Program of East Central Oregon	<a href="http://www.capeco-works.org">www.capeco-works.org</a>	<a href="mailto:ygoomez@capeco-works.org">ygoomez@capeco-works.org</a>	(541) 278-5662
Washington	Open Door Counseling Center	<a href="http://www.odhw.org">www.odhw.org</a>	<a href="mailto:info@odhw.org">info@odhw.org</a>	(503) 640-6689
Washington	Bienestar	<a href="https://bienestar-or.org/">https://bienestar-or.org/</a>	<a href="mailto:sspragg@bienestar-or.org">sspragg@bienestar-or.org</a>	(503) 776-0700
Yamhill	Open Door Counseling Center	<a href="http://www.odhw.org">www.odhw.org</a>	<a href="mailto:info@odhw.org">info@odhw.org</a>	(503) 640-6689

### LOW COST LEGAL REPRESENTATION

Service	Description	Contact Information
<b>Oregon Law Help</b>	Free Legal Information for Low-Income Oregonians.	Website: <a href="http://www.oregonlawhelp.org">www.oregonlawhelp.org</a> .
<b>Oregon State Bar Lawyer Referral Service</b>	The Lawyer Referral Service refers all Oregonians to attorneys who have agreed to a \$35 initial consultation fee. Fees thereafter are as negotiated.	For more information, phone: 503-684-3763 or toll-free in Oregon at 800-452-7636.
<b>Modest Means Program</b>	Low-to moderate income Oregonians may qualify for this program offering reduced-rate services.	For an application, phone: 503-684-3763 or toll-free in Oregon at 800-452-7636.
<b>Military Assistance Program</b>	Veterans may qualify for up to 2 hours of free assistance through the Military Assistance Panel.	For more information, phone: 503-684-3763 or toll-free in Oregon at 800-452-7636.

### Other Foreclosure Assistance Resources

Service	Website
<b>Oregon Foreclosure Avoidance Program</b>	<a href="http://www.doj.state.or.us/consumer/foreclosure_mediation.shtml">www.doj.state.or.us/consumer/foreclosure_mediation.shtml</a>
<b>Oregon Department of Consumer and Business Services Foreclosure Assistance Page</b>	<a href="https://dfr.oregon.gov/financial/loans/home/foreclosure/Pages/index.aspx">https://dfr.oregon.gov/financial/loans/home/foreclosure/Pages/index.aspx</a>
<b>Foreclosure Fraud Information</b>	<a href="https://www.doj.state.or.us/consumer-protection/homes-mortgages/mortgage-foreclosure-fraud/">https://www.doj.state.or.us/consumer-protection/homes-mortgages/mortgage-foreclosure-fraud/</a>