



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
Baker, Grant, Union, Wallowa	Community Connections of Northeast Oregon, Inc.	www.ccno.org	debbie@ccno.org	(541) 963-3186
Benton, Lincoln, Linn	DevNW	www.devnw.org	ofa@devnw.org	(503) 779-2680
Clackamas	DevNW	www.devnw.org	ofa@devnw.org	(503) 779-2680
Clatsop, Columbia, Tillamook	Community Action Team	http://www.cat-team.org	nmartin@cat-team.org	1(800)325-8098 (503) 325-8098
Coos, Curry, Douglas	NeighborWorks Umpqua	www.nwumpqua.org	info@nwumpqua.org	(541) 673-4909
Crook, Deschutes, Jefferson	NeighborImpact	www.neighborimpact.org	homesource@neighborimpact.org	(541) 323-6567
Harney, Malheur	DevNW	www.devnw.org	ofa@devnw.org	(503) 779-2680
	African American Alliance for Homeownership	www.aaah.org	info@aaah.org	(503) 595-3517
Hood River, Wasco, Sherman	Columbia Cascade Housing Corporation	www.columbiacascadehousingcorp.org	info@columbiacascadehousingcorp.org	(541) 296-3397
Jackson, Josephine	NeighborWorks Umpqua	www.nwumpqua.org	info@nwumpqua.org	(541) 673-4909
Klamath, Lake	DevNW	www.devnw.org	ofa@devnw.org	(503) 779-2680
	Open Door Counseling Center	www.opendoorcc.net	info@opendoorcc.net	(503) 640-6689
Lane	DevNW	www.devnw.org	ofa@devnw.org	(503) 779-2680
Marion	DevNW	www.devnw.org	ofa@devnw.org	(503) 779-2680
Multnomah	African American Alliance for Homeownership	www.aaah.org	info@aaah.org	(503) 595-3517
Multnomah	Hacienda Community Development Corporation	www.haciendacdc.org	home@haciendacdc.org	(503) 961-6432
Umatilla, Morrow, Gilliam, Wheeler	Community Action Program of East Central Oregon	www.capeco-works.org	ygoomez@capeco-works.org	(541) 289-7755
Washington	Open Door Counseling Center	www.opendoorcc.net	info@opendoorcc.net	(503) 640-6689

Oregon State Certified Housing Counseling Agencies

Free loan modification and foreclosure counseling

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Yamhill, Polk	Housing Authority of Yamhill County	www.hayc.org	resourcecenter@hayc.org	(503) 883-4307

FREE AND LOW COST LEGAL REPRESENTATION

Foreclosure Legal Information, Low-Income Legal Representation, Advice and Counsel from Volunteer Attorneys.

Service	Description	Contact Information
Free Legal Assistance for Low-Income Oregonians	Very low-income Oregonians meeting federal poverty guidelines may qualify for free legal assistance. For a directory of programs and for links to basic information for homeowners.	Foreclosure hotline: 503-227-0198 or toll-free in Oregon at 855-412-8828 Website: www.oregonlawhelp.org .
Oregon State Bar Lawyer Referral Service	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.
Modest Means Program	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.
Military Assistance Program	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
Oregon Foreclosure Avoidance Program	www.doj.state.or.us/consumer/foreclosure_mediation.shtml
Oregon Housing and Community Services Foreclosure Information	http://www.oregonhomeownersupport.gov/
Oregon Department of Consumer and Business Services Foreclosure Assistance Page	https://dfr.oregon.gov/financial/loans/home/foreclosure/Pages/index.aspx
Foreclosure Fraud Information	https://www.doj.state.or.us/consumer-protection/homes-mortgages/mortgage-foreclosure-fraud/

211 Info: 2-1-1 connects people in some counties of Oregon with the community resources they need.
Dial toll free 2-1-1 from your phone or go to: www.211info.org.