

# Tearing Down Silos and Building Partnerships to Prevent Foreclosure

**Oregon Housing and Community Services**  
Communications: Integrated Campaign

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## Oregon Housing and Community Services Tearing Down Silos and Building Partnerships to Prevent Foreclosures Communications, Integrated Campaign

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### **Tearing Down Silos and Building Partnerships to Prevent Foreclosures**

Oregon Housing and Community Services (OHCS) provides resources for Oregonians to reduce poverty and increase access to stable housing. Our intentional focus on both housing and community services allows us to serve Oregonians holistically across the housing continuum, including preventing and ending homelessness, assisting with utilities, providing housing stability support, financing multifamily affordable housing, and encouraging homeownership. OHCS is eager to tear down silos and find new approaches that more effectively address the root causes of the affordable housing crisis.

#### **RESPONDING TO AN IMPORTANT STATE NEED**

The COVID-19 pandemic didn't create historic inequities in housing, but it did magnify them. Because of the pandemic's negative economic impact, many Oregonians, especially those of low to moderate incomes couldn't keep up with their housing payments, leading to high levels of delinquencies, defaults, foreclosures, utility shutoffs, and displacements. As seen with previous housing emergencies this trend had a disparate negative impact on communities of color due to past and current discriminatory practices.

To provide proactive support to struggling homeowners, the federal government through the American Rescue Plan Act of 2021 allocated Oregon \$90 million of Homeowner Assistance Fund (HAF) resources. The HAF funding and moratorium came at a critical time when Oregonians were struggling economically, emotionally, and physically. The state temporarily was able to prevent most at-risk Oregonians from losing their homes by imposing a foreclosure moratorium. However, thousands of Oregon families were still at risk when the moratorium expired on Dec. 31, 2021.

#### **EFFECTIVELY USING RESOURCES**

Colleagues at a sister agency, the Department of Consumer and Business Services' Division of Financial Regulation (DFR), were having similar thoughts about finding new ways to be proactive and build more robust supports for struggling homeowners. DFR provides resources on mortgage scams, personal loans, and foreclosures, among others, which intersect well with aspects of OHCS' work. OHCS and DFR formed a new partnership with Oregon Consumer Justice (OCJ), a nonprofit organization advancing a justice movement that puts people first. OCJ is working to end predatory practices that most often impact communities of color and ensure that bad actors are held accountable so all Oregonians can live with dignity, good health, joy, and economic opportunities. OCJ financed the statewide media campaign of this effort.

Legal services rounded out the fourth piece of this multi-organizational effort. The Oregon Department of Justice's Oregon Foreclosure Avoidance Program provides resolution conferences between the homeowner and the lender while the Oregon Legal Assistance Project offers free or low-cost legal services. Together, staff and community partners with wide-ranging expertise and willingness to work outside of silos came together to form the first-of-its-kind multi-agency workgroup whose goal is to provide a one-stop shop of foreclosure prevention resources now known as Oregon Homeowner Help.

#### **ENGAGING TARGETED AUDIENCES IN AN INNOVATIVE WAY**

Raising public awareness about the availability of community supports, counseling centers, and state and federal resources is critical to preventing foreclosure and keeping Oregonians in their homes. This is especially critical for many at-risk homeowners, particularly rural or elderly Oregonians and those who

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speaking a language other than English, who may not know there are viable, free options to help them prevent and safely deal with foreclosure.

To engage and communicate effectively with homeowners in financial distress who may be facing foreclosure, OHCS worked with partners and stakeholders to develop a robust and coordinated communications and outreach initiative. The main goal was to build awareness, trust, and confidence in mortgage foreclosure prevention programs and resources statewide to provide Oregon homeowners with the information and critical support they need.

That initiative included several forward-thinking components. The first was to develop a multilingual website, [www.oregonhomeownerhelp.org](http://www.oregonhomeownerhelp.org), geared toward two types of homeowners: those who received a foreclosure notice and those who are concerned they are at risk or have friends or family who might be. Depending on their situation, homeowners could find information on connecting to free housing counselors (including an interactive map), the Homeowner Assistance Fund, the Oregon Foreclosure Avoidance Program, legal services, and scam prevention. The website also offers downloadable flowcharts describing processes for judicial and nonjudicial foreclosures as well as bilingual Facebook Live videos on mortgage support and foreclosure prevention, preventing scams, legal assistance, and learning about forbearance options. A social media toolkit and talking points were also made available to partners and elected officials to share information about the initiative.

Additionally, the multi-agency team developed and implemented a media and outreach campaign to reach as many Oregonians as possible, especially those in rural areas. OCJ contracted with BRINK Communications, a woman-owned, majority BIPOC, Oregon-based creative agency, to develop a wide-ranging, statewide communications strategy complemented by a joint earned media and social campaign with participating agencies.

The campaign aspired to be culturally appropriate, accessible, and inspiring to empower homeowners to act. The team specifically crafted outreach to homeowners of color and those in rural areas that included paid ads on social media, digital search and display, Spanish- and English-language radio stations, and streaming radio outlets. The primary campaign ran from July through mid-September 2022. A scaled-back campaign consisting of exclusively paid ads ended in October 2022. Because of OCJ's ability to move quickly to secure BRINK's services, the campaign started faster than it could have otherwise.

A final component of the campaign was a call center so homeowners could do more than visit a website for information. Procuring a new call center vendor in a short amount of time wasn't feasible, so OHCS leveraged an existing relationship with 211info, a free telephone number, website, and text center where Oregonians can be connected with local community services. The agency provided scripts and training to the 211 staff with the goal of not only providing information to callers but also to provide homeowners in immediate risk of foreclosure with a trauma-informed way to access help in the form of a warm handoff to a homeownership center. This meant making sure a homeowner talked to a person rather than just leaving a voicemail. The homeownership centers provided at-risk homeowners with all options, from directing those with a foreclosure sale date to HAF to exploring workout options with their lenders.

The team also made sure the call center, which provides language interpretation, was staffed after normal business hours and on Saturdays to provide opportunities for those who cannot easily take time away from their jobs. The extended call center hours were provided until mid-September 2022, and today we continue to promote 211 and the website through social media.

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This innovative approach of combining public sector resources and connections with nonprofit funding and faster procurement processes enabled this team to work more nimbly than one or the other could on their own.

#### **ACHIEVING MEASURABLE RESULTS**

By the end of the campaign, the team achieved all the goals it set out to accomplish, from establishing a one-stop shop of foreclosure prevention information and resources in the form of a multilingual website to reaching out to the populations and demographics most impacted and heeding our calls to action. While it's difficult to capture a detailed, true picture of the campaign's impact and effectiveness, 211 tracked some data from the calls they received. The campaign reached homeowners of at least 10 different ethnicities speaking seven languages throughout the state.

The paid media campaign was a hugely successful with almost 9 million ad impressions and 151,000 ad clicks to the website. Twitter's click-through rate was the highest with over times the industry benchmark. In just two months, the website attracted 65,000 unique users. If you compare that to the 90-day delinquency total of 10,000 in 2021, the campaign reached 6½ times more people than were at immediate risk of foreclosure.

#### **PROVIDING BENEFITS THAT OUTWEIGH THE COSTS**

The Oregon Foreclosure Prevention Campaign exemplifies what's possible when like-minded individuals with the same passion, determination, ingenuity, and devotion collaborate to accomplish a common goal. Everyone worked outside of silos and contributed equally on an innovative approach toward addressing the societal concern of mortgage foreclosures at a time when unprecedented events made everything more difficult.

When confronted with a challenge or a roadblock, the team met it head-on, thinking creatively to find a solution within limited resources, time, and means. This innovative collaboration showcased that success is possible when we break down silos and work collaboratively.

#### **ACHIEVING STRATEGIC OBJECTIVES AND REPLICATING SUCCESS**

The data shows the campaign reached the target audience using a variety of communications channels and strategies. It also strengthened relationships with partners. While working with 211 and OHCS' homeownership center partners, we discovered gaps in processes that were improved with critical evaluation, feedback, and consultation. This new partnership of state agencies and nonprofits came together to launch a successful media campaign that accomplished what it set out to do: Help at-risk Oregon homeowners, especially those who are historically underserved or disadvantaged, to maintain safe, stable housing.

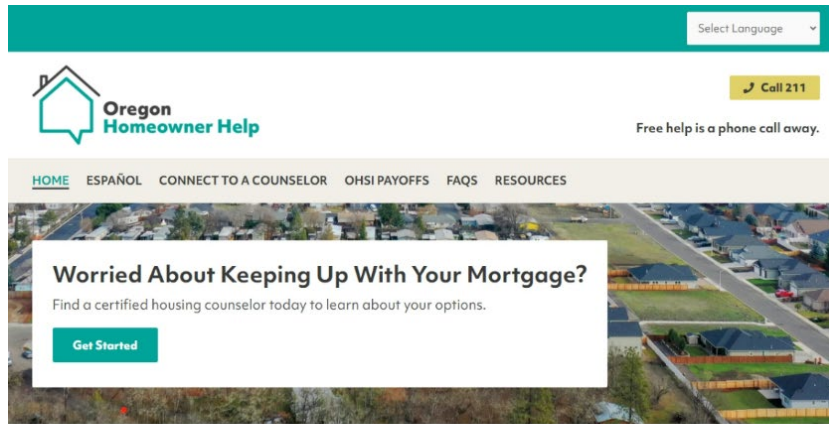
Launching new partnerships and ways of doing business during times of crisis can be challenging. With a strong communications plan, willing and like-minded partners, and a little innovation, anyone can obtain the same results. We believe that if more holistic media campaigns like these can help even one homeowner to avoid the trauma of losing their home, it's an endeavor other states should consider duplicating.

# Oregon Housing and Community Services Tearing Down Silos and Building Partnerships to Prevent Foreclosures Communications, Integrated Campaign

## Collaborative Statewide Foreclosure Prevention Campaign

### SUPPLEMENTAL MATERIALS

Website: <https://oregonhomeownerhelp.org>



### Your house, your home.

Understand all your options to keep your home at a cost you can afford.

Your house is more than a place to live. It's your sanctuary, filled with meaning and cherished memories. It's also a legacy that can be passed down to your loved ones. But the past few years have been challenging for everyone. Many are struggling to keep up with bills, including their mortgage.

If you're worried about keeping your home, you're not alone. Talking with a certified housing counselor who can explain all your options can help you keep your home at a cost you can manage. It's free and confidential, from a source you can trust.



#### Worried about paying your mortgage?

A housing counselor can explain all of your options so you can stay on track.

[Learn More](#)



#### Received a foreclosure notice?

It's not too late to talk to a housing counselor and learn what options you still have.

[Learn More](#)



### Su casa es su hogar.

Conozca todas sus opciones para conservar su casa a un costo razonable para usted.

Su casa no solo es un techo, es su hogar. El lugar donde atesora sus recuerdos de ayer, sus sueños para mañana y es el legado que quisiera dejar a su familia. Aunque hemos estado viviendo tiempos difíciles, el conservar su casa o estar al día con sus pagos, no debería ser uno de ellos.

Si le preocupa conservar su casa, no está solo. ¡Hay ayuda! Un consejero de vivienda le puede explicar en español todas las opciones a su alcance para poder pagar su casa a un costo razonable para usted. La información es confiable, gratis y confidencial.



#### ¿Preocupado por los pagos de su casa?

Un consejero de vivienda puede explicarle todas sus opciones para estar al día.

[Más detalles](#)



#### ¿Recibió un aviso de ejecución hipotecaria?

No es demasiado tarde para hablar con un consejero de vivienda y averiguar qué opciones todavía están a su alcance.

[Más detalles](#)

# Oregon Housing and Community Services

## Tearing Down Silos and Building Partnerships to Prevent Foreclosures

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#### Information for homeowners worried about foreclosure

### Your home, your legacy

Home is more than a roof over your head. It is a place for family, a place you cherish, a place you may hope to pass on someday. In these tough times, many people are struggling. If you're worried about keeping your home, **you are not alone**.

Help is available to all Oregonians from certified housing counselors who offer sound advice and guidance. Housing counselors are knowledgeable, dedicated, and experienced professionals who specialize in helping families in various stages of their housing experience.

The assistance is free, confidential, and available in multiple languages.

[Connect to a Counselor](#)

### Help is available now

The following are some of the programs and resources available to eligible Oregon homeowners. A certified housing counselor can help you navigate all of the options available to you.

#### Homeowner Assistance Fund

If you experienced financial hardship due to the pandemic, you may be eligible for help through the Oregon Homeowner Assistance Fund. The Oregon Homeowner Assistance Fund helps those who have fallen behind on their mortgage payments and other housing expenses.

Eligible homeowners who apply for relief through the Oregon Homeowner Assistance Fund may qualify for one or both of the following programs:

##### Past-Due Payment Relief

The Past-Due Payment Relief Program provides eligible homeowners with money to eliminate or reduce past-due eligible housing costs, including payments under a forbearance plan, forward or reverse mortgages, property taxes, insurance, homeowners' association (HOA) dues, and more.

##### Ongoing Payment Relief

The Ongoing Payment Relief Program provides eligible homeowners with money to cover all or some of their monthly mortgage and housing cost payments going forward.

Eligible homeowners include those who meet program income limit requirements, have experienced financial hardship after January 21, 2020 due to the pandemic, as well as other requirements as part of the phased opening of assistance.

[Learn More and Apply](#)

### Steps You Can Take

- **Create a budget** – Many Homeownership Centers offer financial education for homeowners.
- **Review loan documents** – Familiarize yourself with how payments are credited and what your rights or responsibilities are if you miss mortgage payments.
- **Pay property taxes** – In Oregon, property taxes are due November 15 each year and can be paid in installments.
- **Fix errors on your statement** – If you see an error or incorrect information on your statement, send a request (by certified mail if possible) to your lender and continue making your regular payments while it is corrected.

# Oregon Housing and Community Services

## Tearing Down Silos and Building Partnerships to Prevent Foreclosures

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#### Information for homeowners at risk of foreclosure

### It is not too late to find help

If you have received a foreclosure notice in the mail, it's not too late to talk to a housing counselor and learn what options you still have. Help is available to all Oregonians from certified housing counselors who can give you sound advice and guidance. The assistance is free, confidential, and available in multiple languages.

Housing counselors are knowledgeable, dedicated, and experienced professionals. They specialize in helping families in various stages of their housing experience, including when times are tough. **The sooner you call, the more options you have. Reach out today.**

[Connect to a Counselor](#)

### You don't have to go it alone

The following are some of the programs and resources available to eligible Oregon homeowners. A certified housing counselor can help you navigate all of the options available to you.

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[Learn More and Apply](#)

#### Foreclosure Avoidance Program

Help is available for homeowners who are struggling to make their mortgage payments. The Oregon Foreclosure Avoidance Program helps homeowners avoid foreclosure. Before beginning a foreclosure, most lenders must request a resolution conference with the homeowner.

It is important to respond to the request for a resolution conference from your lender. Participation in the program will help you explore all options to avoid foreclosure. If you agree to participate, your lender will not be able to initiate any foreclosure proceeding until it has met the requirements of the program and attended a resolution conference with you.

If you have not received a request for a resolution conference from your lender, but think it would be helpful, you may be able to request one with your lender.

[How to Participate](#)

## Oregon Housing and Community Services Tearing Down Silos and Building Partnerships to Prevent Foreclosures Communications, Integrated Campaign

### Oregon Homeowner Legal Assistance (OHLA) Project

The Oregon Homeowner Legal Assistance (OHLA) project provides free or reduced-cost legal services to low- and moderate-income Oregonians whose homeownership is at risk due to economic factors caused by the COVID-19 pandemic. Homeowners can apply for legal assistance by calling the toll-free OHLA intake line, 1-855-503-2598.

[More Information](#)

### Other Possible Avenues for Staying In Your Home

If you get behind on your mortgage payments, you may be able to keep your home by negotiating a solution with your mortgage servicer. A certified [housing counselor](#) can help you navigate your options with free and confidential support.

#### If your situation is temporary

If your financial situation will be resolved in the short term, work with the servicer or a [housing counselor](#) to set up a plan for mortgage reinstatement, forbearance, or a repayment plan. Explain your willingness to commit to a payment plan until you are in a better position to resume your regular payments.

- **Mortgage reinstatement** – if you have enough cash (examples would include a work bonus, tax refund, or settlement payout), you can reinstate your mortgage by making up all the missed payments, plus fees and interest, in one lump sum
- **Forbearance** – a forbearance is a temporary period of time during which a regular monthly mortgage payment is reduced or suspended
- **Repayment** – you promise to pay down past due amounts on a mortgage while continuing to make regular monthly payments on a property (this is often tied to a forbearance plan)

#### If your situation is long term or permanent

Sometimes situations happen beyond our control, such as a medical emergency, job loss, or divorce. In these cases your servicer may allow a loss-mitigation plan such as a mortgage loan modification or reverse mortgage.

[Learn More](#)

### Protect yourself from mortgage scams

If you are struggling with your mortgage, you may receive information by mail or telephone with promises of a quick-fix or easy solution to your mortgage problem. Scammers will even create letters or advertisements that look like they came from your mortgage company. If you receive a call, text, email, or offer in the mail, call your mortgage company using the phone number on your mortgage statement, and ask if the communication came from the mortgage company.

[How to Avoid Scams](#)



📞 Call 211

Free help is a phone call away.

[HOME](#) [ESPAÑOL](#) [CONNECT TO A COUNSELOR](#) [OHSI PAYOFFS](#) [FAQS](#) [RESOURCES](#)

## Frequently Asked Questions

This section will be updated periodically with questions often asked by homeowners.

A certified housing counselor can help answer questions and offer guidance for your individual situation. Housing counselors can be found at homeownership centers throughout the state.

### Find a Certified Housing Counselor

Oregon has a network of homeownership centers that offer counseling, education, and other resources.

[Get Started](#)

- ▶ [What's the difference between a mortgage lender and a mortgage servicer?](#)
- ▶ [I've been trying to get ahold of my mortgage servicer with questions, but I can't get ahold of them and/or they won't respond. What do I do?](#)
- ▶ [I received an advertisement about a loan modification, how do I know if it's legitimate?](#)
- ▶ [My monthly mortgage payment has increased as a result of my escrow account. Why?](#)
- ▶ [What is the Oregon Homeowner Assistance Fund?](#)
- ▶ [How will the Oregon Homeowner Assistance Fund be distributed among eligible applicants?](#)
- ▶ [How do I apply to the Oregon Homeowner Assistance Fund?](#)
- ▶ [What is this Oregon Foreclosure Avoidance Program, or OFA?](#)
- ▶ [Why should I participate in the OFA?](#)
- ▶ [Who can I call for more information or help?](#)

# Oregon Housing and Community Services

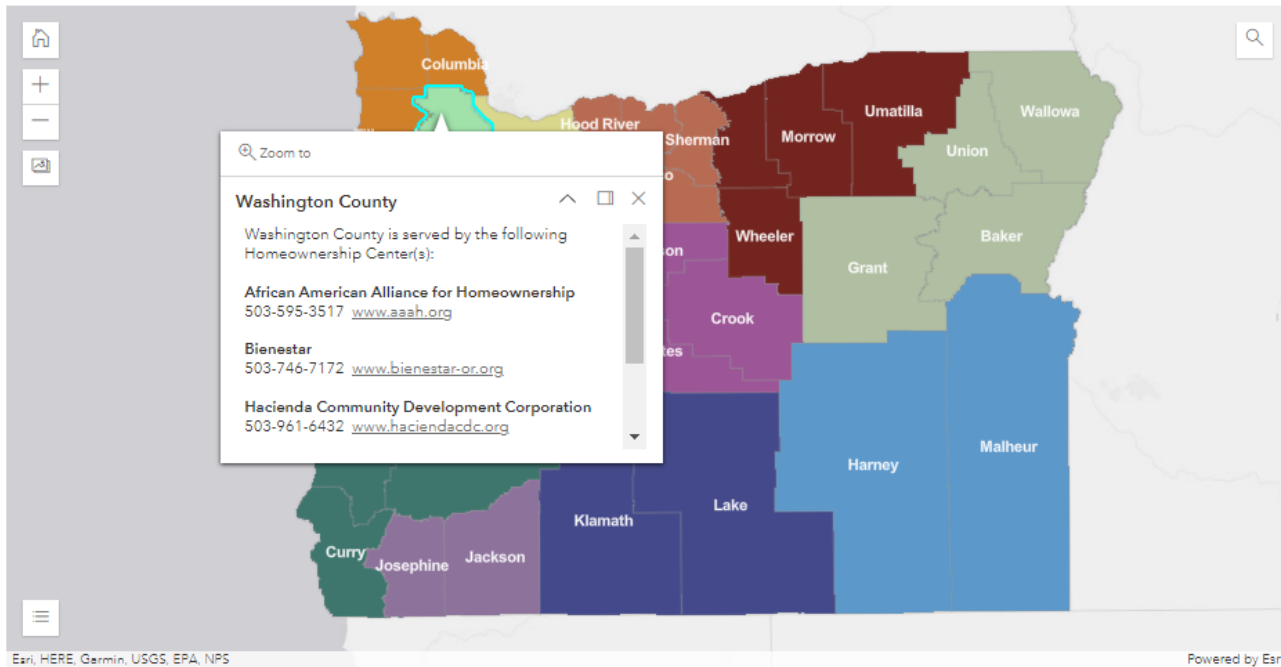
## Tearing Down Silos and Building Partnerships to Prevent Foreclosures

### Communications, Integrated Campaign

## Find a Housing Counselor Near You

A housing counselor can give you sound advice and guidance. They can help you in buying your first home and they can help when life changes in ways that make it hard to make ends meet. Bills can become unaffordable as debt piles up.

Housing counselors are knowledgeable, dedicated, and experienced professionals. They specialize in helping families in various stages of their housing experience.



Each homeownership center can take calls in multiple languages through a language translation service.

County	Homeownership Center	Phone	Email	Website
Baker	Community Connection of Northeast Oregon	(541) 963-3186	<a href="mailto:info@ccno.org">info@ccno.org</a>	<a href="http://www.ccno.org">www.ccno.org</a>
Benton	DevNW	(541) 752-7220	<a href="mailto:hello@devnw.org">hello@devnw.org</a>	<a href="http://www.devnw.org">www.devnw.org</a>

## Oregon Housing and Community Services Tearing Down Silos and Building Partnerships to Prevent Foreclosures Communications, Integrated Campaign

### Social Media and Paid Media Ads and Messages

The same images and messaging were used for paid social, search, and print and digital display ads.

[Social Media Toolkit – Foreclosure Prevention \(oregonhomeownerhelp.org\)](https://oregonhomeownerhelp.org)

### Radio ad



## Social Media Toolkit

Please feel free to share the suggested text and images in the downloadable ZIP files below on your channels.

### English

**Looking for Mortgage Assistance?**

Give 211 a call to be connected with a certified housing counselor.

[Download Ad 1 ZIP](#)

#### Suggested Text:

Looking for Mortgage Assistance? Give 211 a call to be connected with a certified housing counselor. <https://oregonhomeownerhelp.org>

**New Foreclosure Prevention** resources are now available online! Homeowners worried about keeping up with their mortgage may also call **211** to be connected to with a certified housing counselor.

[Download Ad 2 ZIP](#)

#### Suggested Text:

New foreclosure prevention resources are now available online! Homeowners worried about keeping up with their mortgage can call 211 to be connected to a certified housing counselor or visit <https://oregonhomeownerhelp.org>.

**Your house,  
your legacy.**

[Download Ad 3 ZIP](#)

#### Suggested Text:

Are you a #homeowner worried about #foreclosure or have you received a foreclosure letter from your mortgage servicer? Call 211 to be connected with a certified housing counselor at one of the many #homeownership centers throughout the state or visit [oregonhomeownerhelp.org](https://oregonhomeownerhelp.org)

# Oregon Housing and Community Services Tearing Down Silos and Building Partnerships to Prevent Foreclosures Communications, Integrated Campaign

Español



Download Spanish Ad 1 ZIP

**Texto Propuesto:**  
¿Busca ayuda con su hipoteca? Llame al 2-1-1 para ser conectado con un consejero de vivienda certificado.  
<https://oregonhomeownerhelp.org/es/>



Download Spanish Ad 2 ZIP

**Texto Propuesto:**  
¡Hay nuevos recursos para prevenir la pérdida de su vivienda por medio de una ejecución hipotecaria! Los propietarios que están preocupados por no poder hacer los pagos de su vivienda, pueden llamar al 2-1-1 para ser conectados con un consejero de vivienda certificado o también visitando.  
<https://oregonhomeownerhelp.org/es/>



Download Spanish Ad 3 ZIP

**Texto Propuesto:**  
¿Es usted un propietario de vivienda a quien le preocupa perderla por medio de una ejecución hipotecaria, o recibió una notificación formal de su compañía hipotecaria? Llame al 2-1-1 para ser conectado con un consejero de vivienda certificado en uno de los varios centros de vivienda localizados en Oregón, o visite [oregonhomeownerhelp.org/es](https://oregonhomeownerhelp.org/es)



Download Spanish Ad 4 ZIP

**Texto Propuesto:**  
¿Le preocupa el no poder hacer los pagos de su vivienda? Un consejero de vivienda certificado le puede explicar sus opciones y ayudarle a conservar su casa a un costo que pueda cubrir.  
[oregonhomeownerhelp.org/es](https://oregonhomeownerhelp.org/es)



Download Spanish Ad 5 ZIP

**Texto Propuesto:**  
Si le preocupa perder su vivienda, usted no está solo. Hable con un consejero de vivienda certificado quien le puede ayudarle a entender sus opciones, también podría ayudarle a permanecer en su hogar a un costo que esté al alcance de su presupuesto. La consejería/asesoría es gratuita y confidencial, además de ser de una fuente confiable. [oregonhomeownerhelp.org/es](https://oregonhomeownerhelp.org/es)

# Oregon Housing and Community Services Tearing Down Silos and Building Partnerships to Prevent Foreclosures Communications, Integrated Campaign

Facebook Live Recordings (In English and Spanish)

## Introduction to Foreclosure Prevention

### What should I do if I am struggling to pay or I'm behind on my mortgage?



#### RESPOND TO YOUR MORTGAGE SERVICER RIGHT AWAY

- If you engage with your servicer's attempts to reach you – you enter a "grace period," which will give you more time to figure out your options.



#### CONTACT A OREGON HOMEOWNERSHIP CENTER OR HUD-APPROVED HOUSING COUNSELOR

- Housing counselors are trained to provide free, expert assistance to help you avoid foreclosure

## Legal Information

### Los objetivos de hoy:

Compartir consejos legales e información sobre la prevención de la ejecución hipotecaria

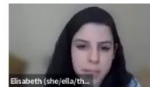
Darle opciones

Animarle a compartir recursos informativos

## Scam Prevention



2022 APRIL 27



### How can I avoid mortgage assistance scams?

## Forbearance Options



16 DE MARZO DE 2022



### OPCIONES DE APLAZAMIENTOS DE PAGOS HIPOTECARIOS