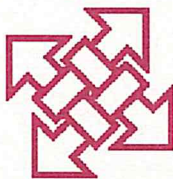


Community Connection



Of Northeast Oregon, Inc.
Baker, Grant, Union and Wallowa Counties

Community Action Agency
Aging and Disability Resource Connection (ADRC)
Area Agency on Aging (Dist. 13)
Housing Counseling Agency
Public Transit Provider
Youth Programs

March 17, 2017

Joint Ways and Means Subcommittee on Transportation and Economic Development
Attn: Co-Chair Johnson, Co-Chair Gomberg, Senator Hansell, and Members of the Committee

Re: Oregon Housing and Community Services Budget

Ladies and Gentlemen:

I am the only certified Foreclosure Avoidance Counselor in a HUD Local Foreclosure counseling Agency for Baker, Grant, Union, and Wallowa counties, a total of 12,780 square miles. In that capacity, I counsel a variety of demographics, including those with advanced college degrees to those categorized as low income with minimal understanding of the foreclosure process and options available to them to save their homes. 99% of my counseling is face-to-face contact, enabling me to assess the homeowners understanding of the problem, potential solutions, and strategies involved in home retention, or when necessary, graceful exit options. Foreclosure avoidance counseling is an invaluable tool that has saved the majority of homes from foreclosure. I also am a certified Housing Counselor that does prepurchase counseling, helping people become mortgage-ready and understanding the responsibilities of homeownership. The common link between the two forms of counseling is financial capability. In response to that need, I created a two-hour *Building Your Budget* class, so folks would have a good understanding of their financial position so they can make an educated decision on purchase or home retention.

One of the programs that has been extremely beneficial for my clients is the Oregon Foreclosure Avoidance Program (OFA). This gives the homeowners a realistic opportunity to walk away with a workout solution enabling them to retain possession of their homes. As you may or may not know, working with lenders can be extremely exasperating, causing many homeowners to give up and feel hopeless. The OFA program offers a structured timeline to produce documents and come to a conclusion without the lengthy delays which cause homeowners to continually reproduce updated documents over and over.

My understanding is that currently there is no budget line item for foreclosure counseling. My statistics reflect that the majority of my clients entering the OFA program are successful in obtaining a workout solution. This is attributable in great part to the foreclosure counseling they receive. Many of my clients have tried on their own to obtain loan modifications from their lenders to no avail. This in of itself speaks volumes for the success of the OFA program

and the benefits of foreclosure counseling. We must keep in mind, however, that circumstances change throughout life, and helping people make that assessment and whether or not it makes sense to retain homeownership is a key aspect of the foreclosure counseling process. If and when that determination is made, helping homeowners transition to housing that reflects their current circumstances is vital to their mental health and the ability to be productive members of the community.

All federal funds for foreclosure counseling have been eliminated. This makes OFA the only option for Oregonians to work with a foreclosure avoidance counselor when they are facing foreclosure. It is vital to the lives of many Oregonians to restore the Oregon Foreclosure Avoidance Program to the OHCS budget.

I do this work because it is so gratifying to make a difference in people's lives. As an advocate for homeowners in crisis, I am requesting that you also make a difference in people's lives and help strengthen our communities by adding a line item in the Oregon Housing and Community Services budget for foreclosure counseling. Thank you for your consideration!

Sincerely,



Debbie Votaw
Housing Counselor



Share Your Story

What were the circumstances that brought you into Community Connection?

I got sick and am now disabled and I was about to have my house repossessed. I am a single mother and have not been able to work so I got behind on my house payments

What services did you participate in?

- Prepurchase counseling
- Foreclosure Avoidance Counseling
- Budget Counseling/Coaching
- Home Rescue Funds
- Rental Counseling
- Homebuying Education Workshop
- Building Your Budget Class
- Other _____

What programs did you participate in?

- Valley Individual Development Accounts
- Oregon Foreclosure Avoidance Program
- National Foreclosure Mitigation Counseling
- Home Rescue Program
- Loan Preservation Assistance Program

Did you find counseling helpful? How so?

Very helpful!! Without the help from Community Connections and Debbie Votaw and the Loan Preservation Assistance Program I would be homeless.

Was there a specific resolution to your situation? If so, please describe.

getting help so that I did not loose my home, to get caught up on my back house payments.

What other housing-related or financial capability counseling would you be interested in?

Any - I would be open to any kind of self help programs

Other comments

I am so grateful for the LPA program and Debbie Votaw @ Community Connections I would never be able to do any of keeping my home by myself!! Thank God for caring programs and people!!

As a nonprofit agency, we receive grant funding from the federal and state government as well as from private foundations and local entities. Our success in funding is directly related to making a compelling argument for a specific need. In an effort help us to continue to provide the programs and services from which you benefitted, would you be willing to allow us to share your story so that others may also benefit?

Yes No

May we have permission to use your first name?

Yes No

Name

Melissa Crider

Signature

Melissa Crider

Email

mkcrider24@gmail.com

FORMS/SHARE YOUR STORY

Share Your Story

What were the circumstances that brought you into Community Connection?

Due to health situation I had to stop work and learn to live on disability - about 1/2 the amount of what I made while employed. Found out about the Rescue/Help programs and was able to keep my house. The programs are amazing!

What services did you participate in?

- Prepurchase counseling
- Foreclosure Avoidance Counseling
- Budget Counseling/Coaching
- Home Rescue Funds
- Rental Counseling
- Homebuying Education Workshop
- Building Your Budget Class
- Other _____

What programs did you participate in?

- Valley Individual Development Accounts
- Oregon Foreclosure Avoidance Program
- National Foreclosure Mitigation Counseling
- Home Rescue Program
- Loan Preservation Assistance Program

Did you find our services helpful? How so?

Very! Explained every aspect of program
and answered all questions

Was there a specific resolution to your situation? If so,
please describe.

Yes - was able to skip house payments for
a year and Be group huge for peace of mind
able to get loan modified

What other housing-related or financial capability
counseling would you be interested in?

Budgeting -

Other comments

Even dreamed I would need something
like this, was so thankful it was
available -

As a nonprofit agency, we receive grant funding from the federal and state government as well as from private foundations and local entities. Our success in funding is directly related to making a compelling argument for a specific need. In an effort help us to continue to provide the programs and services from which you benefitted, would you be willing to allow us to share your story so that others may also benefit?

Yes No

May we have permission to use your first name?

Yes No

Name Rebecca J. Lester
Signature Rebecca J. Lester
Email ukiah1956@gmail.com
Date March 9th 2017

Share Your Story

What were the circumstances that brought you into Community Connection?

In July of 2016, my job ended after 16 years. I was on the verge of losing my house. Thank God someone told me to get a housing counselor. My Housing Counselor Debbie signed me up for the right programs and helped me through a rough time today thanks to her I still have my house

What services did you participate in?

- Prepurchase counseling
- Foreclosure Avoidance Counseling
- Budget Counseling/Coaching
- Home Rescue Funds
- Rental Counseling
- Homebuying Education Workshop
- Building Your Budget Class
- Other _____

What programs did you participate in?

- Valley Individual Development Accounts
- Oregon Foreclosure Avoidance Program
- National Foreclosure Mitigation Counseling
- Home Rescue Program
- Loan Preservation Assistance Program

Did you find our services helpful? How so?

Very Helpful. Because if it wasn't for your services I would of lost my home. You made the whole process understandable and stress free.

Was there a specific resolution to your situation? If so, please describe.

My mortgage payment was reduced to a more affordable amount

I also was approved for the Home Rescue Program which will pay my mortgage for a year since I'm getting laid off after a year on March 17th

What other housing-related or financial capability counseling would you be interested in?

Budget Counseling

Other comments

If it wasn't for my Housing Counselor me as a single mother and children would of been homeless. Today we still have our house these are awesome programs and people.

As a nonprofit agency, we receive grant funding from the federal and state government as well as from private foundations and local entities. Our success in funding is directly related to making a compelling argument for a specific need. In an effort help us to continue to provide the programs and services from which you benefitted, would you be willing to allow us to share your story so that others may also benefit?

Yes No

May we have permission to use your first name?

Yes No

Name

Joy D Coles

Signature

Joy D Coles

Email

Date

March 9 2017

Share Your Story

What were the circumstances that brought you into Community Connection?

Please don't take Debbie Votaw or people like her a-way from me. or from people like me we need these! Her help I would have been home less a long time a-go! with out her help and my home would be gone

What services did you participate in?

- Prepurchase counseling
- Foreclosure Avoidance Counseling
- Budget Counseling/Coaching
- Home Rescue Funds
- Rental Counseling
- Homebuying Education Workshop
- Building Your Budget Class
- Other _____

What programs did you participate in?

- Valley Individual Development Accounts
- Oregon Foreclosure Avoidance Program
- National Foreclosure Mitigation Counseling
- Home Rescue Program
- Loan Preservation Assistance Program

Did you find counseling helpful? How so?

I don't know what I would have done with out Debbie's help.

Was there a specific resolution to your situation? If so, please describe.

I Belinda Butcher have been working with Debbie Votaw trying to save my home from foreclosure and so far I still have my home with out her and her help my home would have been gone

What other housing-related or financial capability counseling would you be interested in?

I do not know

Other comments

I would have been home-less with out Debbie Votaw
Please don't take this a-way from me
we the people would ~~be~~ be home-less with out Debbie and peopl like her

As a nonprofit agency, we receive grant funding from the federal and state government as well as from private foundations and local entities. Our success in funding is directly related to making a compelling argument for a specific need. In an effort help us to continue to provide the programs and services from which you benefitted, would you be willing to allow us to share your story so that others may also benefit?

Yes No

May we have permission to use your first name?

Yes No

Name Belinda BUTCHER
Signature Belinda Butcher
Email N/A

Belinda Butcher
1805 Russell
La Grande, OR 97850
home phone (541) 605-0432

Share Your Story

What were the circumstances that brought you into Community Connection?

It became necessary to close our business due to illness. This closure reduced our income by 75%. This reduction made it impossible for us to pay our mortgage payment.

What services did you participate in?

- Prepurchase counseling
- Foreclosure Avoidance Counseling
- Budget Counseling/Coaching
- Home Rescue Funds
- Rental Counseling
- Homebuying Education Workshop
- Building Your Budget Class
- Other _____

What programs did you participate in?

- Valley Individual Development Accounts
- Oregon Foreclosure Avoidance Program
- National Foreclosure Mitigation Counseling
- Home Rescue Program
- Loan Preservation Assistance Program
- Foreclosure Avoidance Counseling

Did you find counseling helpful? How so?

We were educated about what options were available to us. We felt completely supported through the arduous process of applying for assistance.

Was there a specific resolution to your situation? If so, please describe.

At first we applied for a Mortgage modification, which we were found ineligible for due to insufficient income. We then applied for the Home Rescue Program for which we were approved.

What other housing-related or financial capability counseling would you be interested in?

Recently our household income has increased; however, not substantially. Therefore, we would like to apply for a mortgage modification again in the near future.

Other comments

We deeply appreciate the wonderful services provided by Community Connection!

As a nonprofit agency, we receive grant funding from the federal and state government as well as from private foundations and local entities. Our success in funding is directly related to making a compelling argument for a specific need. In an effort help us to continue to provide the programs and services from which you benefitted, would you be willing to allow us to share your story so that others may also benefit?

Yes No

May we have permission to use your first name?

Yes No

Name Mark and Jana

Signature

Email foxharvey@eoni.com

2/23/17

• WHAT WERE THE CIRCUMSTANCES THAT BROUGHT YOU TO COMMUNITY CONNECTIONS?

- IT BECAME NECESSARY TO CLOSE OUR BUSINESS DUE TO ILLNESS, THIS CLOSURE REDUCED OUR INCOME BY 75 PERCENT, THIS REDUCTION MADE IT IMPOSSIBLE FOR US TO PAY OUR MORTGAGE PAYMENT.

• SERVICES WE PARTICIPATED IN?

FORECLOSURE AVOIDANCE COUNSELING

• WHAT PROGRAMS DID YOU PARTICIPATE IN?

FORECLOSURE AVOIDANCE COUNSELING

HOME RESCUE FUNDS.

• DID YOU FIND THE COUNSELING HELPFUL? HOW SO?

- WE WERE EDUCATED ABOUT WHAT OPTIONS WERE AVAILABLE TO US. WE FELT COMPLETELY SUPPORTED THROUGH THE ARDUOUS PROCESS OF APPLYING FOR ASSISTANCE.

• WAS THERE SPECIFIC RESOLUTION TO YOUR SITUATION? IF SO, PLEASE DESCRIBE.

- AT FIRST WE APPLIED FOR A "MORTGAGE MODIFICATION", WHICH WE WERE FOUND INELIGIBLE FOR DO TO INSUFFICIENT INCOME, WE THEN APPLIED FOR "THE MORTGAGE RESCUE PROGRAM" FOR WHICH WE WERE APPROVED.

• WHAT OTHER HOUSING-RELATED OR FINANCIAL CAPABILITY COUNSELING WOULD YOU BE INTERESTED IN?

- RECENTLY OUR HOUSEHOLD INCOME HAS INCREASED, HOWEVER NOT SUBSTANTIALLY, THEREFORE, WE WOULD LIKE TO APPLY FOR A MORTGAGE MODIFICATION AGAIN IN THE NEAR FUTURE.

• OTHER COMMENTS

WE DEEPLY APPRECIATE THE WONDERFUL SERVICES PROVIDED BY COMMUNITY CONNECTIONS. (OVER)

• WE ARE WILLING TO ALLOW YOU TO
SHARE OUR STORY SO OTHERS MAY
ALSO BENEFIT YES

• WE GIVE YOU PERMISSION TO USE
OUR FIRST NAMES YES

NAMES: MARK & JANA

SIGNATURES:  / 

EMAIL: FOXHARTVEY@SONI.COM