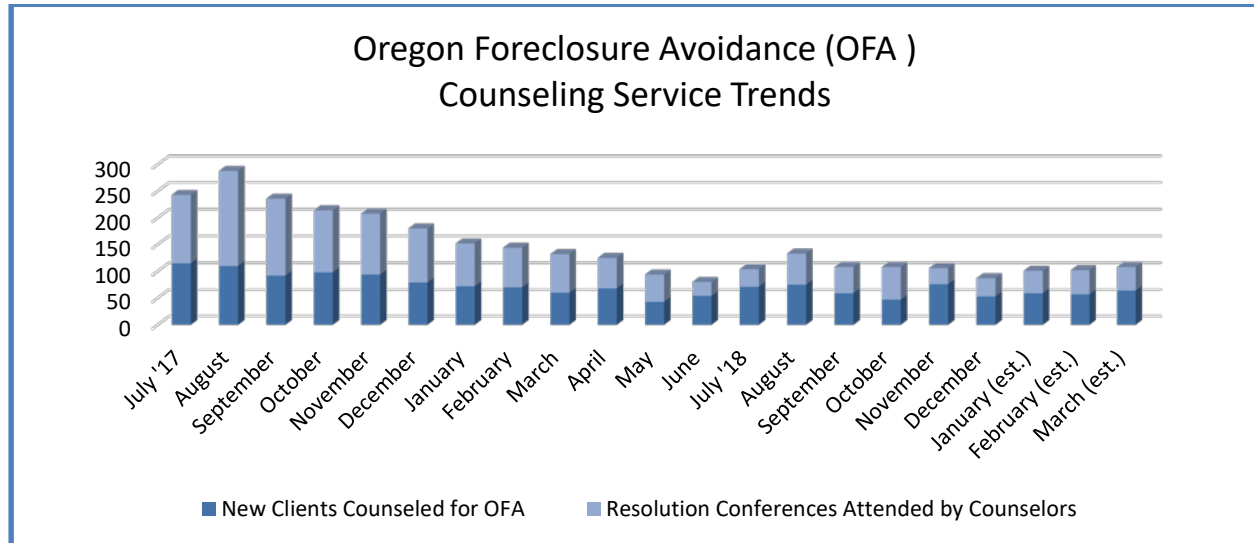


Oregon Foreclosure Prevention Counseling Update

6,362 Foreclosure Counseling Clients served through OFA program from July 1, 2013 to December 30, 2018



Outcome of OFA Cases with Counselor Participation		
Resolution Conferences Attended (7/2013-12/2018)		6,487
Adjusted Agreement Rate (includes pre/post/during)		73.8%
Satisfaction Ratings Reported to Foreclosure Avoidance Program		
<i>Homeowner Responses</i>	Counseling received was helpful or very helpful	91%
	Would recommend Foreclosure Avoidance Program to others	96%
<i>Lender Responses</i>	Rated Foreclosure Avoidance Program neutral or better	97%

Program Highlights:

- The Oregon Foreclosure Avoidance (OFA) Program has
 - *increased* the number of homeowners avoiding foreclosure;
 - *decreased* the time it takes to finalize each workout agreement.
- Counseling is recognized universally (from mediators to lender attorneys) as crucial to helping homeowners navigate the paperwork and negotiation required for success.

We urge you to support \$1.24 million for the Oregon Foreclosure Avoidance Program for the 19-21 Biennium.