

Need Help with Mortgage Payments and Utilities Because of COVID-19?

NeighborWorks Umpqua is here to help!

The Coos/Douglas County Mortgage and Utility Assistance Program is Now Accepting Applications

Homeowners in Coos/Douglas County may qualify for up to 6 months of mortgage and utility payments per household (only past due mortgage, property taxes, insurance, late fees, and utilities; utility assistance may include electric and heat). Assistance goes directly to loan servicers, tax assessor, and utility companies.

Who should apply?

Homeowners in Coos or Douglas Counties that:

Meet the program's income limits (view income table below to determine if your household meets program income limits).

Are seeking assistance for their primary, owner-occupied residence in Coos or Douglas County, Oregon.

Have experienced a loss of income due to COVID-19 (due to COVID-19 infection, inability to work due to compromised immune system, loss of childcare, or other related factors).

Have received a late mortgage payment notice from their loan servicer or a notice of unpaid property taxes from the Coos or Douglas County Assessor.

Have mortgage or property tax arrears that do not exceed \$20,000, were not incurred prior to April of 2020, and are not being paid by any other assistance program.

Coos County 80% Area Median Income Limits for Mortgage Assistance Eligibility

Household Size	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Gross Annual Income	\$40,250	\$46,000	\$51,750	\$57,450	\$62,050	\$66,650	\$71,250	\$75,850
Gross Monthly Income	\$3,354	\$3,833	\$4,313	\$4,788	\$5,171	\$5,554	\$5,938	\$6,321

How do I apply?

Fill out the online pre-application (<https://www.umpqua.org/mortgage-assistance>). You will be contacted by an intake specialist from our foreclosure intervention team and guided through the application process.

Click Here to Fill Out the Pre-Application Now!

Please call us at (541) 673-4909 if you have question or are in need of assistance!

This Program is funded by the Community Development Block Grant program CARES Act through Business Oregon (Oregon Business Development Department).