

# 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).**