

Neighborhood Housing Programs

Home Retention Pilot Program: Community Engagement Plan

Dana Ingram, NHP Manager March 14, 2019

Current Home Retention Programming in N/NE



Home Repair

- Small repair grants
- Home repair loans
- Lead Hazard Control Grants



Home Retention Services

- Advocacy and information and referral
- Workshops on topics such as:
 - Estate planning
 - Understanding homeowner's insurance
 - Understanding reverse mortgages



Foreclosure Prevention

 HUD certified foreclosure prevention education and counseling

Community Partners: African American Alliance for Homeownership, Community Energy Project, Ecumenical Ministries of Oregon, Hacienda CDC, Latino Network, Native American Youth and Family Services, Portland Community Reinvestment Initiative, REACH Community Development, Rebuilding Together, Unlimited Choices

Home Retention Pilot Program

Pilot Program Objectives:

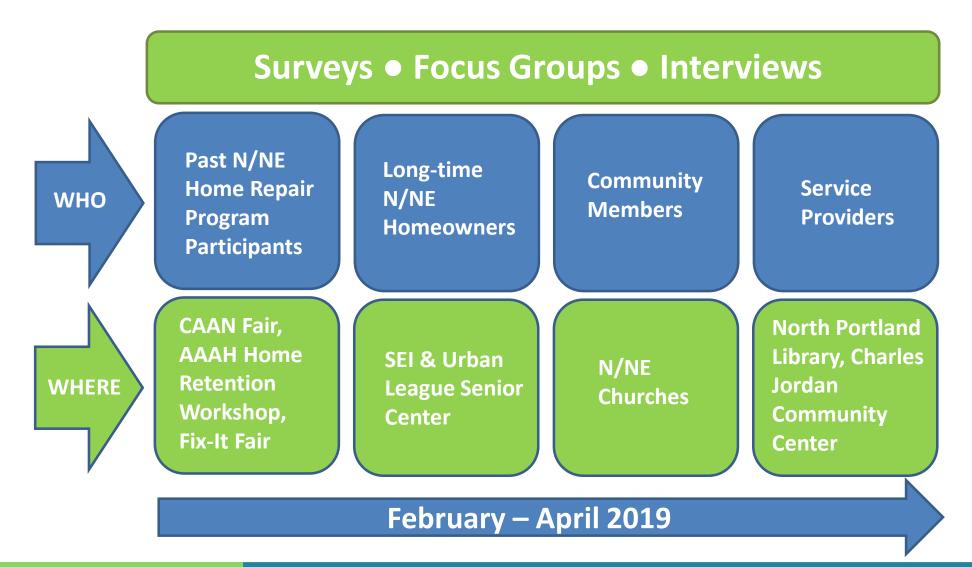
- Fill the gap in home retention services to prevent displacement of long-time low-to-moderate income homeowners in N/NE Portland
- Help N/NE families transfer homes from one generation to the next

Questions PHB seeks to answer through community engagement

Community Engagement Plan

- What services do long-time low to moderate income homeowners in N/NE Portland need to help them stay in their homes? What are the barriers to maintaining homeownership?
- Are long-time low to moderate income homeowners in N/NE Portland interested in services to address the following needs?
 - Estate Planning
 - Tangled title/legal ownership issues
 - Predatory lending/fraud prevention education
 - Predatory buyers (cash for homes) prevention education
 - Long-term financial planning
 - Reverse mortgage education and counseling

Community Engagement Plan



Community Engagement Plan

Who else could PHB seek input from?

How else could PHB engage with the community?

Home Retention Pilot Program Timeline

- Community Engagement February April 2019
- Oversight Committee feedback March 14, 2019 N/NE
- Oversight Committee meeting
- Anticipated RFP release date May 2019
- One Year Pilot program July 1, 2019 June 30, 2020
- Pilot Program evaluation February 2020