



HOUSING & HUMAN SERVICES

PRESENTED TO:
JOINT WAYS AND MEANS SUBCOMMITTEE ON
HUMAN SERVICES

PRESENTED BY:
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HOUSING IS FOUNDATIONAL

“MacArthur-supported How Housing Matters research has already revealed that **stable, quality housing** matters in ways critical for **children's emotional and physical development**, improves school performance, and diminishes psychological stress...”

(MacArthur Foundation, 2013)

“The combination — and coordination — of housing, **healthcare**, and supportive services, if effectively delivered and well-targeted, can help to achieve savings in healthcare expenditures, which are major drivers...”

Cambridge: ABT Associates, 2013.



“For the first time, state officials were able to track the **academic performance levels** of homeless students and, as they expected, found that lacking a secure place to live hurts students' school performance.”

The Oregonian. November 21, 2013.

Research shows that **housing** and family support, especially during the **critical** first months after **prisoners** are released, **increase their chances of success in re-entering society** and not returning to crime. But they face hurdles when trying to rent apartments...”

The New York Times. November 14, 2013.

AFFORDABLE HOUSING OVERVIEW

HOUSING ACROSS A CONTINUUM

Homeless

- Chronic
- Situational
- Emergency rent assistance
- Rapid rehousing
- Shelters
- Transitional housing

Rental Housing

- Permanent Supportive Housing
- Public Housing
- Section 8 vouchers
- Publicly funded apartment buildings
- Privately owned apartments

Homeownership

- Asset building & wealth creation
- Foreclosure avoidance

RENTAL HOUSING

Private Market Housing

- Owned by private landlords
- Low rent, considered affordable
- Anyone can access
- Housing Choice Vouchers increase access
- Manufactured Home Parks

Affordable Rental Housing

- Owned by a non-profit or for-profit organization
- Long term guarantee of affordability
- Public Housing
- Publicly funded apartment buildings
- Minimal level of resident services, information & referral

Housing Plus Services

- Physical housing plus a service to meet needs
- Services help tenants maintain housing
- Physical health, mental health, reentry, supportive housing, alcohol & drug free

HOW DO WE DETERMINE WHAT'S "AFFORDABLE"?

- Generally, paying 30% of your income towards rent is considered "affordable." Families that pay 30% of their income towards rent have income left over to pay for food, medicine, transportation, and other basic needs.
- The National Low Income Housing Coalition determined that in Oregon, someone earning minimum wage would have to work 72 hours a week to be able to afford a two-bedroom apartment at average rents (\$846 per month). This assumes that the worker will spend no more than 30% of their income on rent.
- Nearly one in three Oregonians pay more than 50% of their income towards rent, and one in two pay more than 30% of their income towards rent.

NEED: SHORTAGE OF AFFORDABLE HOUSING

175,000 renter households in Oregon are considered “Extremely Low Income”

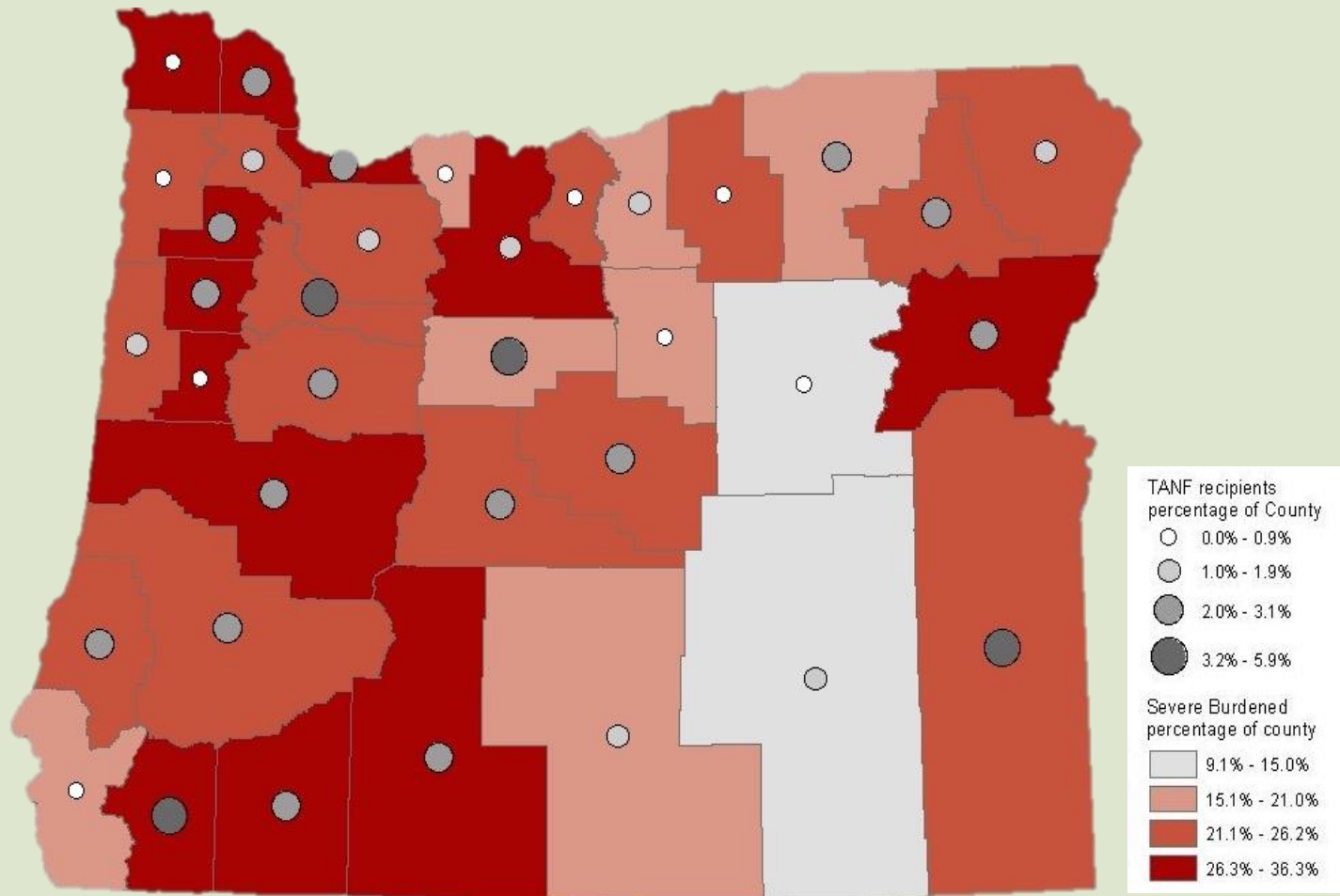


There are only 45,226 rental units affordable to those households

Only one in four eligible households receive a federal housing subsidy nationwide



NEED: RENT BURDEN & TANF RECIPIENTS



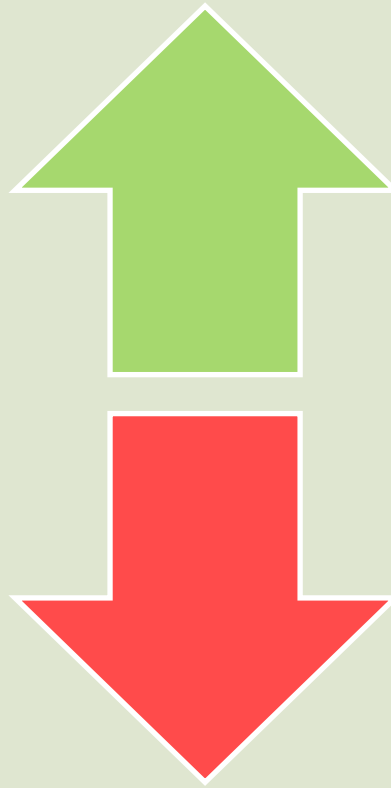
150,000 Oregonians have a severe rent burden, meaning they are paying more than 50% of their income towards rent.

ECONOMIC FACTORS

- Uneven economic recovery across Oregon
- Increasing home and rental prices; decreasing vacancy rates
 - In 2014, Central Oregon had a 1.9% rental vacancy rate; current data shows Bend has a less than 0.5% vacancy rate
 - The Portland metro area is also experiencing a significant decrease in vacancy rates
- Housing Choice Voucher holders are struggling to find a private market apartment to accept their voucher
 - Low vacancy rate plus increasing rents
 - Individuals and families returning vouchers

IMPACTS TO RESIDENTS

People with barriers such as evictions, poor credit, or criminal history may have increasing difficulty finding a rental home

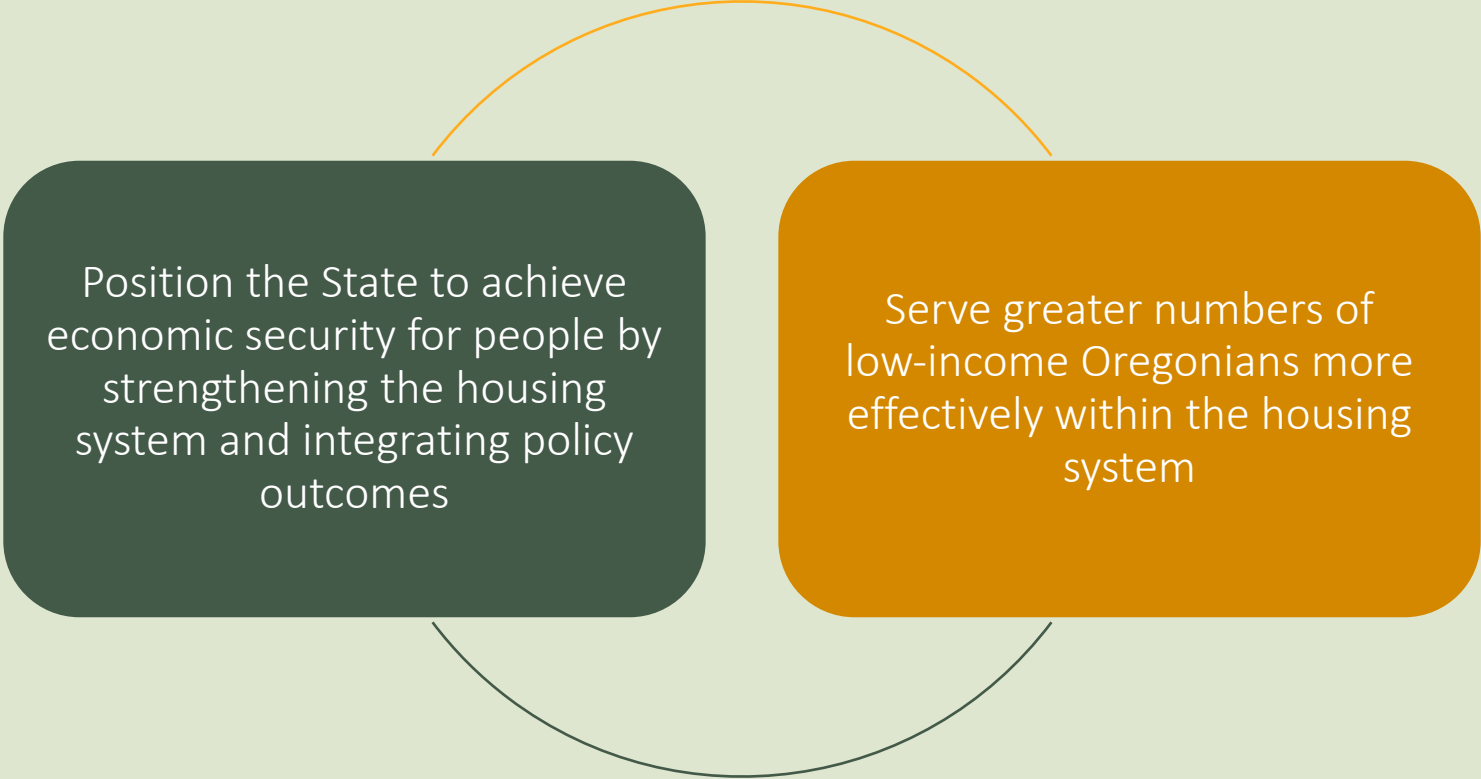


Increasing rent prices

Decreasing rental vacancy rates

THE ROLE OF OREGON HOUSING AND COMMUNITY SERVICES

OHCS Goals



Position the State to achieve economic security for people by strengthening the housing system and integrating policy outcomes

Serve greater numbers of low-income Oregonians more effectively within the housing system

HOUSING FINANCE FUNDS

FEDERAL FUNDS

RENTAL SUBSIDIES	FORECLOSURE SUBSIDIES	DEVELOPMENT SUBSIDIES	SINGLE FAMILY HOUSING
Section 8 Housing Voucher Program Section 8	NFMC National Foreclosure Mitigation Counseling	HOME HOME Investment Partnerships Program	NSP Neighborhood Stabilization Program
Voucher	Grant	Grant	Grant
HUD	Neighborworks America	HUD	HUD
		LIHTC Low Income Housing Tax Credits	
		Tax Credit	
		IRS	

STATE FUNDS

FORECLOSURE ASSISTANCE	HOUSING TRUST FUND	DOCUMENT RECORDING FEE	STATE TAX CREDITS	OHCS BOND ISSUANCE	LOTTERY BACKED BONDS
Multistate Settlement & Mediation Program	Multifamily Housing Development	Various Affordable Housing Programs	Multifamily Housing Development	Multifamily Housing Development and Single-Family Loan Purchases	Multifamily Housing Development
Grants	Grants and Loans	Grants and Loans	Tax Credits	Loans	Grants
General Fund	Public Purpose Charges	County Recorders	State of Oregon Revenue	IRS Tax Exemption	State of Oregon Lottery

HOUSING AUTHORITIES

Federally recognized public corporations with boards appointed by local government that administer Section 8 programs.

Housing Authority of Clackamas County
Home Forward
Housing Authority of Washington County
Klamath Housing Authority
Linn-Benton Housing Authority
Marion County Housing Authority
Housing Authority of Lincoln County
Housing Works

OREGON HOUSING AND COMMUNITY SERVICES

State Housing Finance Agencies have the ability to issue tax exempt bonds, allocate tax credits, and award HUD grants. Community Services added to agency in 1991.

EXAMPLES OF PARTNERS

FORECLOSURE ASSISTANCE

NEDCO
Hacienda CDC
Clearpoint
Open Door Counseling Center
Klamath Lake Regional Housing Center
Willamette Neighborhood Housing Services
Community Services Consortium
HomeSource NeighborImpact



EXAMPLES OF PARTNERS

MULTIFAMILY HOUSING DEVELOPERS

NON-PROFIT

New Day Enterprises
ROSE Community Development
Bienestar
Willamette Neighborhood Housing Services
Farmworker Housing Development Corporation
Community Development Corporation of Lincoln City
Housing Works



FOR PROFIT

Geller Silvis and Associates
Guardian Development, LLC
Cascade Housing Group
Pacific Crest Affordable Housing
Shelter Resources Inc.
Chrisman Development Company



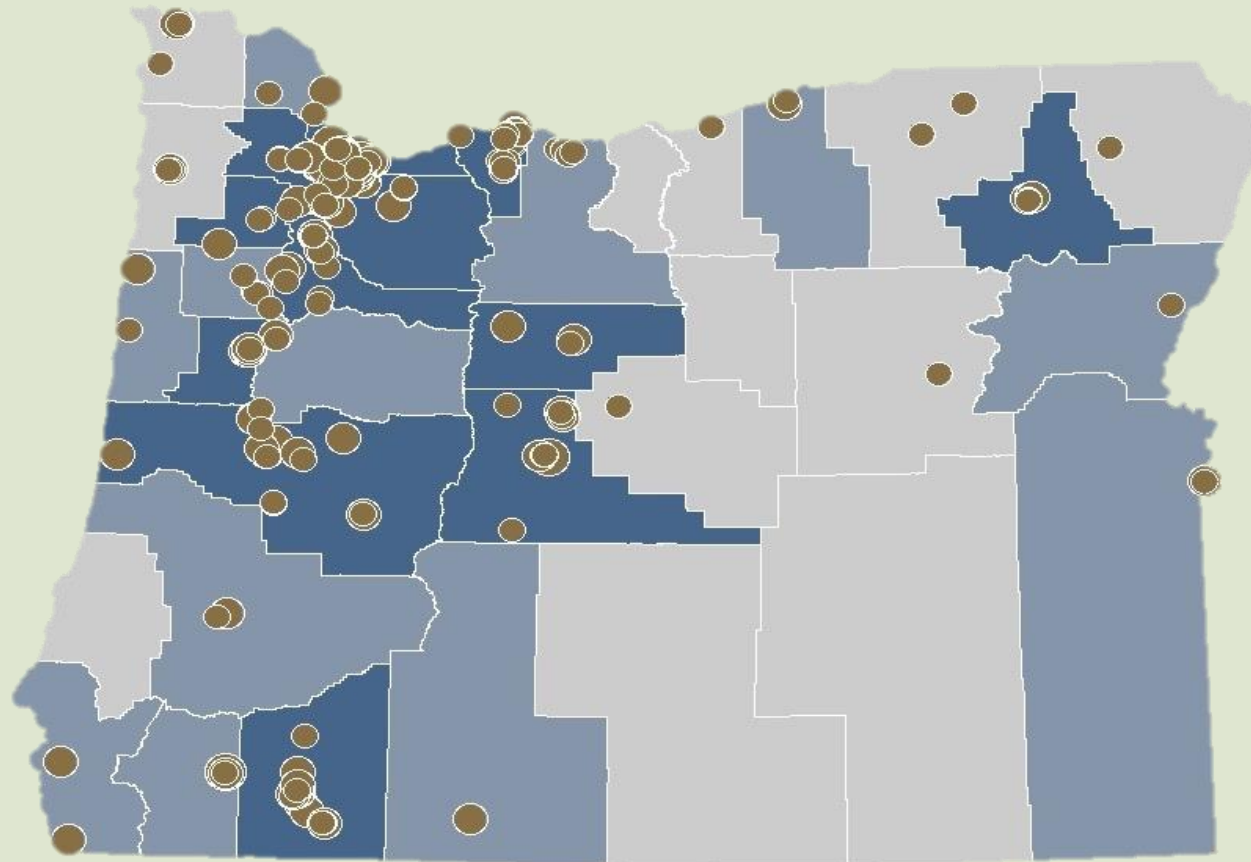
EXAMPLES OF PARTNERS

SINGLE FAMILY HOUSING

Single Family Participating Lenders
African American Alliance for Homeownership
Community Services Consortium
Housing Authority of Washington County
Native American Youth & Family Center
Portland Housing Center
Community Action Program of East Central Oregon
Statewide Habitat for Humanity



5 YEARS OF OHCS AWARDED PROJECTS (2010-2014)



In the last five years, OHCS awarded funds for 7,888 units in 222 projects in 31 counties. Overall, OHCS has funded 1,353 properties which include 48,771 units.

OHCS Dollars in County

Light Gray	\$0.00 - \$1,615,029.00	Medium Blue	\$1,615,029.01 - \$6,202,964.13	Dark Blue	\$6,202,964.14 - \$205,650,697.00
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Funded Units

Small Brown Circle	0 - 32	Medium Brown Circle	33 - 108	Large Brown Circle	109 - 326
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HOUSING STABILIZATION FUNDS



COMMUNITY SERVICES FUNDING

FEDERAL FUNDS

HOMELESS SERVICES

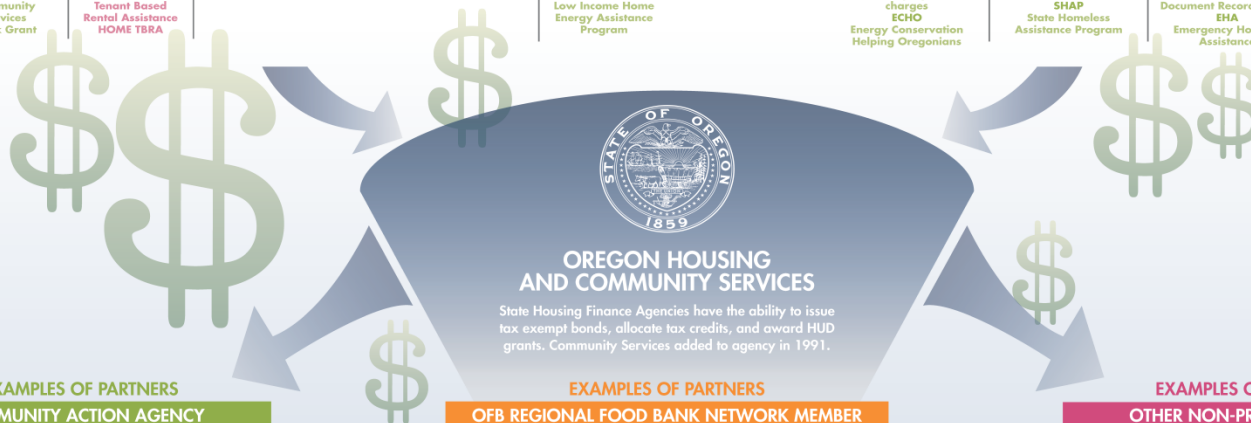
TEFAP The Emergency Food Assistance Program	CSFP Commodity Supplemental Food Program	FDPIR Food Distribution Program on Indian Reservations	ESG Emergency Solutions Grant
HSP Housing Stabilization Program	CSBG Community Services Block Grant	HOME Tenant Based Rental Assistance HOME TBRA	

ENERGY SERVICES

BPA Bonneville Power Administration	US DOE US Department of Energy
	LIHEAP Low Income Home Energy Assistance Program

STATE & OTHER FUNDS

Utility customer meter fees OEA Oregon Energy Assistance Program	Network member contributions HRTF Hunger Relief Task Force	OHCS bond proceeds RGP Rent Guarantee Program	Proceeds from Lottery backed bonds HPLUS Housing Plus
Public purpose charges ECHO Energy Conservation Helping Oregonians	General Fund SHAP State Homeless Assistance Program	General Fund & Document Recording Fee EHA Emergency Housing Assistance	General Fund LIRA Low Income Rental Assistance
			Oregon Hunger Response Fund



EXAMPLES OF PARTNERS COMMUNITY ACTION AGENCY

Community Connection of Northeast Oregon
Clackamas County Social Services
Oregon Coast Community Action
Klamath/Lake Community Action Services
Community Services Consortium
Mid-Willamette Valley Community Action Agency
NeighborImpact



EXAMPLES OF PARTNERS OFB REGIONAL FOOD BANK NETWORK MEMBER

Oregon Food Bank – Southeast Oregon Services
Oregon Food Bank – Metro Services
Klamath-Lake Counties Food Bank
Linn-Benton Food Share
Marion Polk Food Share
Food Share of Lincoln County
NeighborImpact



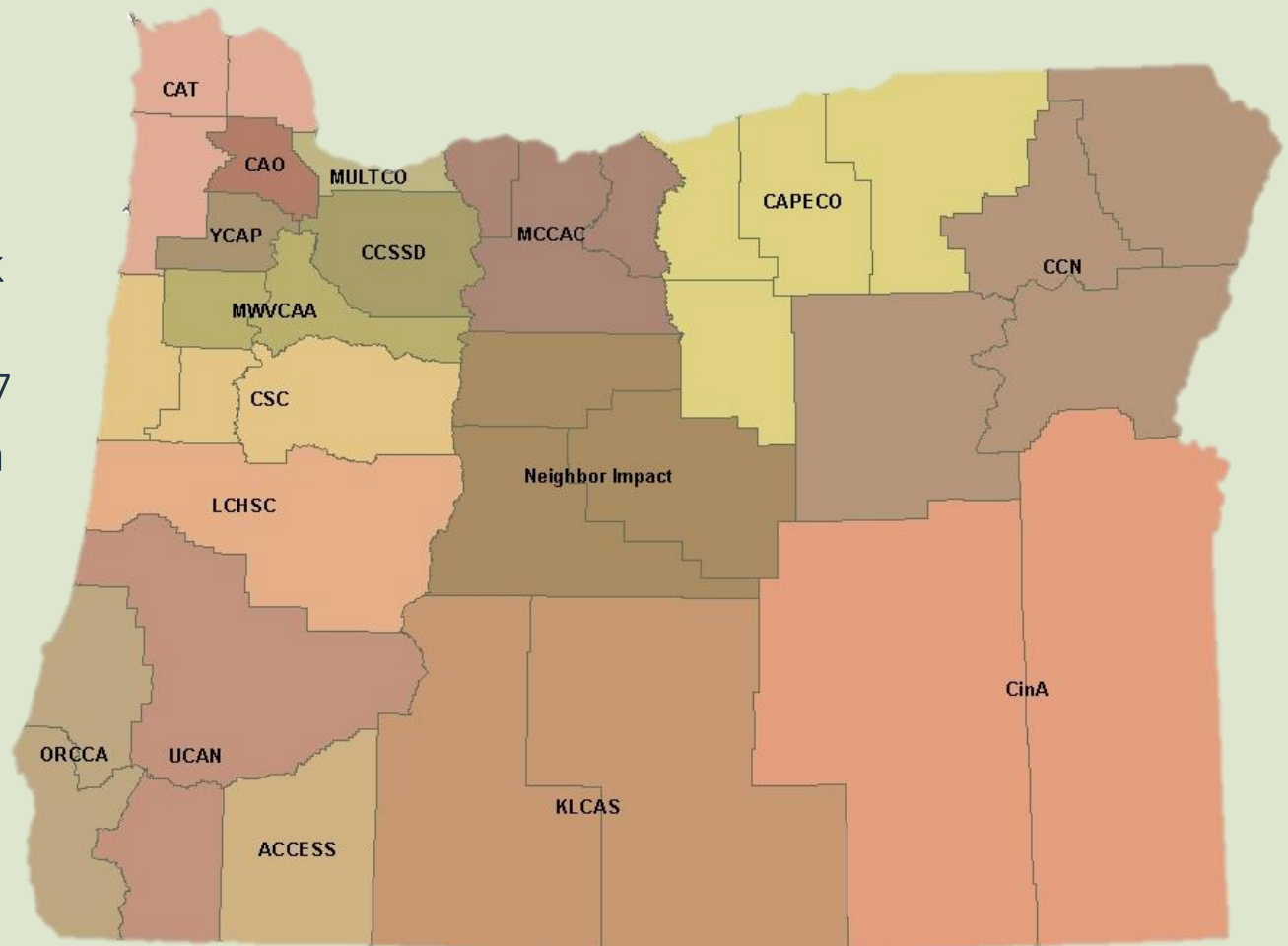
EXAMPLES OF PARTNERS OTHER NON-PROFIT AGENCIES

Northwest Housing Alternatives
Corvallis Homeless Shelter Coalition
St. Vincent de Paul of Lane County
Innovative Housing
Human Solutions



COMMUNITY ACTION PARTNERS

Housing stabilization funds are delivered through a network of Community Action agencies. 17 Community Action agencies serve all 36 counties in Oregon



INTEGRATION & ALIGNMENT

■ Integrator Positions

- Newly created in 2014
- Working to align other state efforts with OHCS
- Working with:
 - Coordinated Care Organizations
 - Regional Solutions Teams
 - Early Learning Hubs

■ Alignment

- How can OHCS build real estate that helps to achieve other public policy goals and state priorities?
- Increased coordination with DHS, AMH, others; Commitment to aligning staff and resources
- Improve deployment of housing to meet other state goals
- Increase partnerships to better serve the residents of affordable housing

PENDING LEGISLATION

PENDING LEGISLATION

- Proposed \$100 million for new housing
 - Create new affordable rental housing to address severe gap
 - Target families with lowest incomes to prevent and end family homelessness
 - \$85 million in General Obligation, Article XI-Q Bonds
 - \$15 million in Lottery Backed Bonds
- Approach
 - Utilize existing community-based development capacity
 - Ensure target families are well served by coordinating with Department of Human Services and other agencies
 - Thoughtfully leverage other financial resources and take advantage of finance expertise