

# Oregon Housing and Community Services

## OHCS AGENCY OVERVIEW & 2019 LEGISLATIVE PRIORITIES



**Margaret Salazar**, *Director*  
Oregon Housing and Community Services

January 28, 2019  
House Human Services and Housing Committee

# OHCS VISION AND MISSION

## VISION

All Oregonians have the opportunity to pursue prosperity and live free from poverty.

## MISSION

We provide stable and affordable housing and engage leaders to develop integrated statewide policy that addresses poverty and provides opportunity for Oregonians.



Working together to serve individuals, families  
and communities throughout Oregon

# HOUSING STABILITY COUNCIL



Adolph "Val"  
Valfre, Jr.,  
Chair



Sarah DeVries



Claire Hall



Mary Li



Anna Geller



Zee Koza



Gerardo F.  
Sandoval,  
PhD



Latricia  
Tillman



Charles  
Wilhoite

# PROGRAM SUMMARY

- Housing Stabilization Programs
- Affordable Housing Finance Programs
- Homeownership Programs



The diagram is shaped like a house. The roof is a green triangle with the text 'Oregon Housing and Community Services'. Below the roof are three blue rectangular pillars. The left pillar is labeled 'Housing Stabilization', the middle pillar is labeled 'Affordable Housing Finance', and the right pillar is labeled 'Homeownership'.

## Oregon Housing and Community Services

Housing  
Stabilization

Affordable  
Housing  
Finance

Homeownership

# HOMELESS SERVICES PROGRAMS

Total individuals served:

**30,609**

Homelessness Prevention

**7,582** Individuals served

Rapid Re-Housing

**2,750** Individuals served

Street Outreach

**971** Individuals served

Shelter

**13,001** Individuals served

Coordinated Entry

**6,975** Individuals served

## 2017 Funding Sources

Emergency Housing Assistance  
**\$9,897,705**

State Homeless Assistance Program  
**\$2,646,869**

Low Income Rental Housing Fund  
**\$212,554**

Emergency Solutions Grant  
**\$1,591,529**

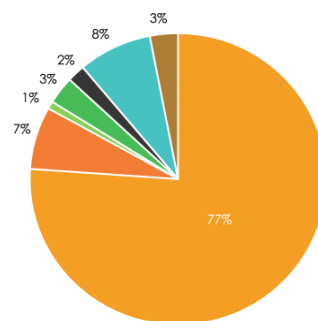
Housing Stabilization Program  
**\$479,707**

**9,708** Project Based Section 8 homes

**\$63,599,685** Subsidy Paid to Owners

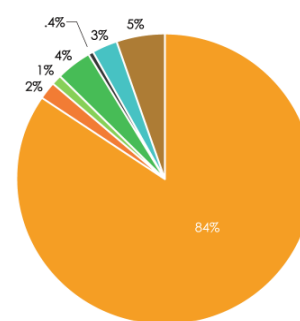
## Individuals Served, by Race, 2017

- White
- Black or African-American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander
- Multiple Races
- Don't Know



## Race of Oregon's Population, 2016

- White
- Black or African-American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander
- Some other race
- Two or more races



# HOUSING STABILIZATION – ENERGY SERVICES PROGRAMS

Energy Bill Payment Assistance  
Total Households

**77,326**

**193,157** Individuals served

Prevented Disconnections

**44,560** Households assisted

Restored Utility

**4,102** Households assisted

Total weatherized homes:

**2,203**

**4,046** Individuals served

## 2017 Energy Assistance Funding Sources

Oregon Energy Assistance  
Program

**\$24,053,359**

Low Income Home Energy Assistance  
Program

**\$31,017,998**

Total Funding

**\$55,071,357**

## 2017 Weatherization Funding Sources, Total \$20,425,548

Energy  
Conservation  
Helping  
Oregonians

**\$10,497,593**

Multifamily  
Low-Income  
Weatherization

**\$894,655**

Department of  
Energy  
Weatherization  
Assistance Program

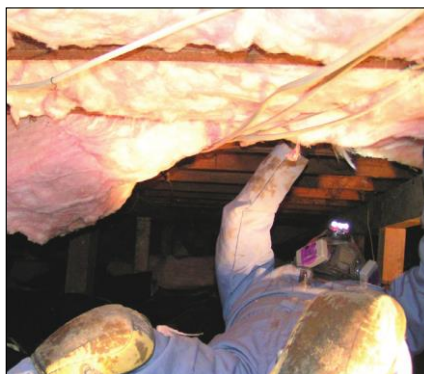
**\$2,488,668**

Low-Income Home  
Energy Assistance  
Program -  
Weatherization

**\$4,926,493**

Bonneville  
Power  
Administration

**\$1,618,139**





# INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) INITIATIVE

## The Size and Scope of the Oregon IDA Initiative

Since 2008:

**13,000**

More than **13,000** Oregon residents have opened IDAs.

**35 of 36**

IDAs have been opened in **35** of Oregon's **36** counties.

**ALL**

**All** participants are provided opportunities for education and support to build their financial capability.

**\$23 million**

Together, participants have saved more than **\$23 million**.

**\$37 million**

**\$37 million** in matching funds have been distributed to approximately 7,000 program completers for investments in life-changing assets.

*IDAs provide 3 to 1 matched savings accounts and financial education towards defined goals: education, small business startup, homeownership, home repair, adaptive equipment, credit building, and housing for youth aging out of foster care*

Funded and newly completed homes:

**5,486**

Total homes funded:  
(New construction and preservation)

**4,078**

Newly completed homes:

**1,439**

Total homes preserved:

**1,209**

Manufactured homes preserved:

**148**

Local Innovation and Fast Track (LIFT)  
homes funded:

**897** Rural Communities - 276  
Communities of Color - 621

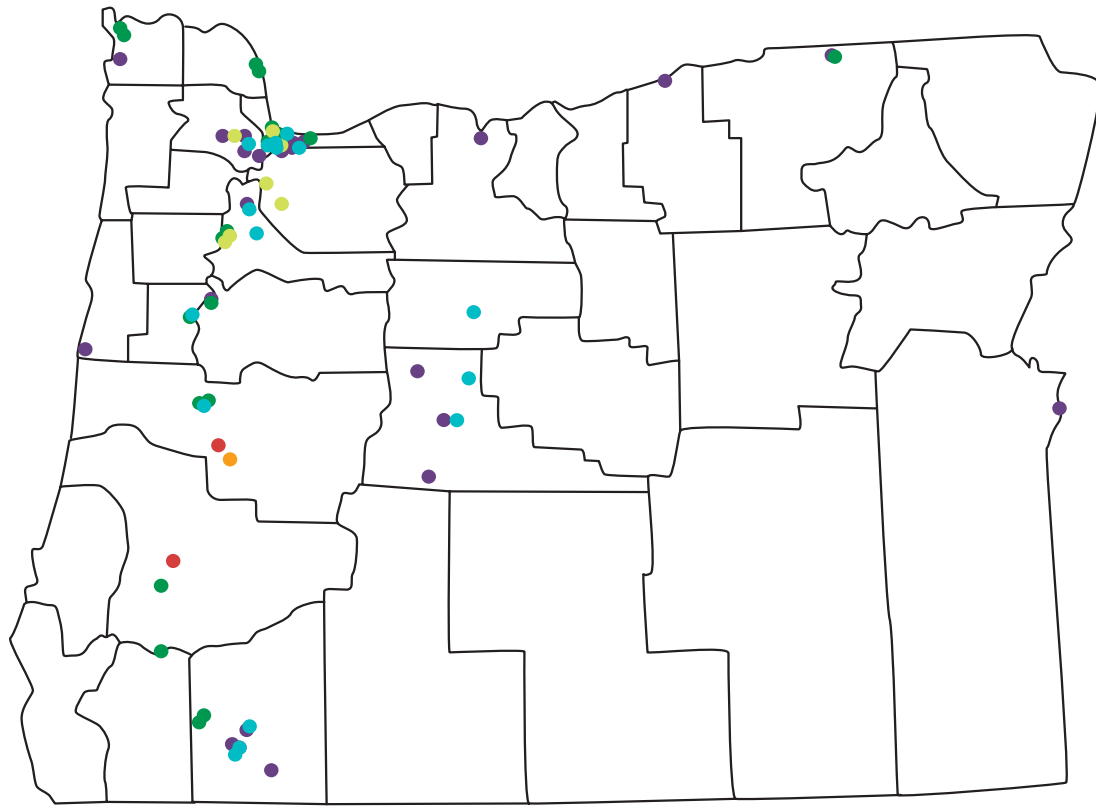
## 2017 OHCS Project Locations

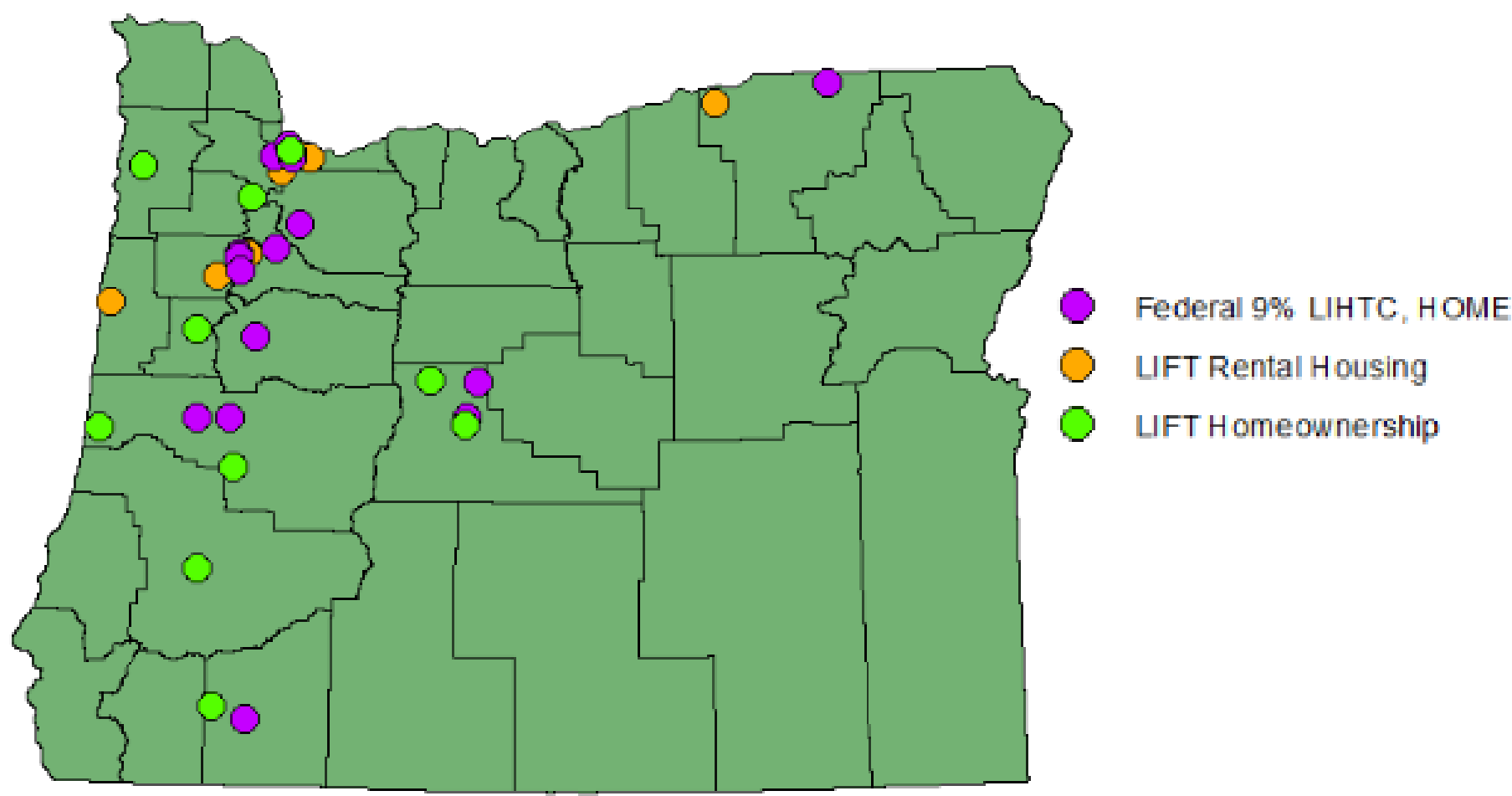
### Newly Completed Properties (1,439)

- New construction (754)
- Preservation (717)
- Manufactured home within parks (23)

### Funding Approved (4,078)

- New construction (2,721)
- Preservation (1,209)
- Manufactured home parks (148)





*With these awards, OHCS has over 7,800 affordable homes in the development pipeline*



# HOMEOWNERSHIP AND FORECLOSURE PREVENTION PROGRAMS

2017 Total Mortgage Loans  
(Calendar Year 2017)

**640**

Total Loan Assistance Amount

**\$133,846,270**

Average Loan Amount

**\$209,135**

## 2017 Home Ownership Assistance Program (HOAP) (Fiscal Year)

Total HOAP Funds	Number of Pre-Purchase Counseling Sessions	Number of Households Receiving Down Payment Assistance 12/01/2015 - 06/30/2017	Number of Homebuyer Education Workshops	Total Number of Homes Purchased
<b>\$1,616,162</b>	<b>3,656</b>	<b>94</b>	<b>970</b>	<b>725</b>

## 2017 Home Ownership Stabilization Initiative (OHSI)\* (Foreclosure Prevention Programs)

Loan Preservation Assistance (LPA)  
Total Funds: \$8,331,040.64

**569**

Homeowners

Mortgage Payment Assistance (MPAT)  
Total Funds: \$8,695,601.54

**1,068**

Homeowners

Mortgage Payment Assistance + Reinstatement (MPATR)  
Total Funds: \$4,343,287.35

**828**

Homeowners

\* These figures are as of 12/31/2017 and represent 88% of the goal metric of 2,800 new participants.



# HOMEOWNERSHIP AND FORECLOSURE PREVENTION PROGRAMS

2017 Total Mortgage Loans  
(Calendar Year 2017)

**640**

Total Loan Assistance Amount

**\$133,846,270**

Average Loan Amount

**\$209,135**

## 2017 Home Ownership Assistance Program (HOAP) (Fiscal Year)

Total HOAP Funds	Number of Pre-Purchase Counseling Sessions	Number of Households Receiving Down Payment Assistance 12/01/2015 - 06/30/2017	Number of Homebuyer Education Workshops	Total Number of Homes Purchased
<b>\$1,616,162</b>	<b>3,656</b>	<b>94</b>	<b>970</b>	<b>725</b>

## 2017 Home Ownership Stabilization Initiative (OHSI)\* (Foreclosure Prevention Programs)

Loan Preservation Assistance (LPA)  
Total Funds: \$8,331,040.64

**569**

Homeowners

Mortgage Payment Assistance (MPAT)  
Total Funds: \$8,695,601.54

**1,068**

Homeowners

Mortgage Payment Assistance + Reinstatement (MPATR)  
Total Funds: \$4,343,287.35

**828**

Homeowners

\* These figures are as of 12/31/2017 and represent 88% of the goal metric of 2,800 new participants.



BREAKING NEW GROUND

## OREGON'S STATEWIDE HOUSING PLAN

The Statewide Housing Plan articulates how OHCS will pave the way for more Oregonians to have access to the stable housing opportunities necessary for self-sufficiency. To do this, the Plan...

- Draws on quantitative and qualitative data to illuminate areas of need across the state and within specific communities;
- Communicates six priorities to build support and inspire coordinated action;
- Describes how OHCS will lead, fund, and support our partners on priority issues over the next five years; and
- Provides a framework and direction for OHCS to prepare annual work plans, set goals, monitor progress and implement our priorities.

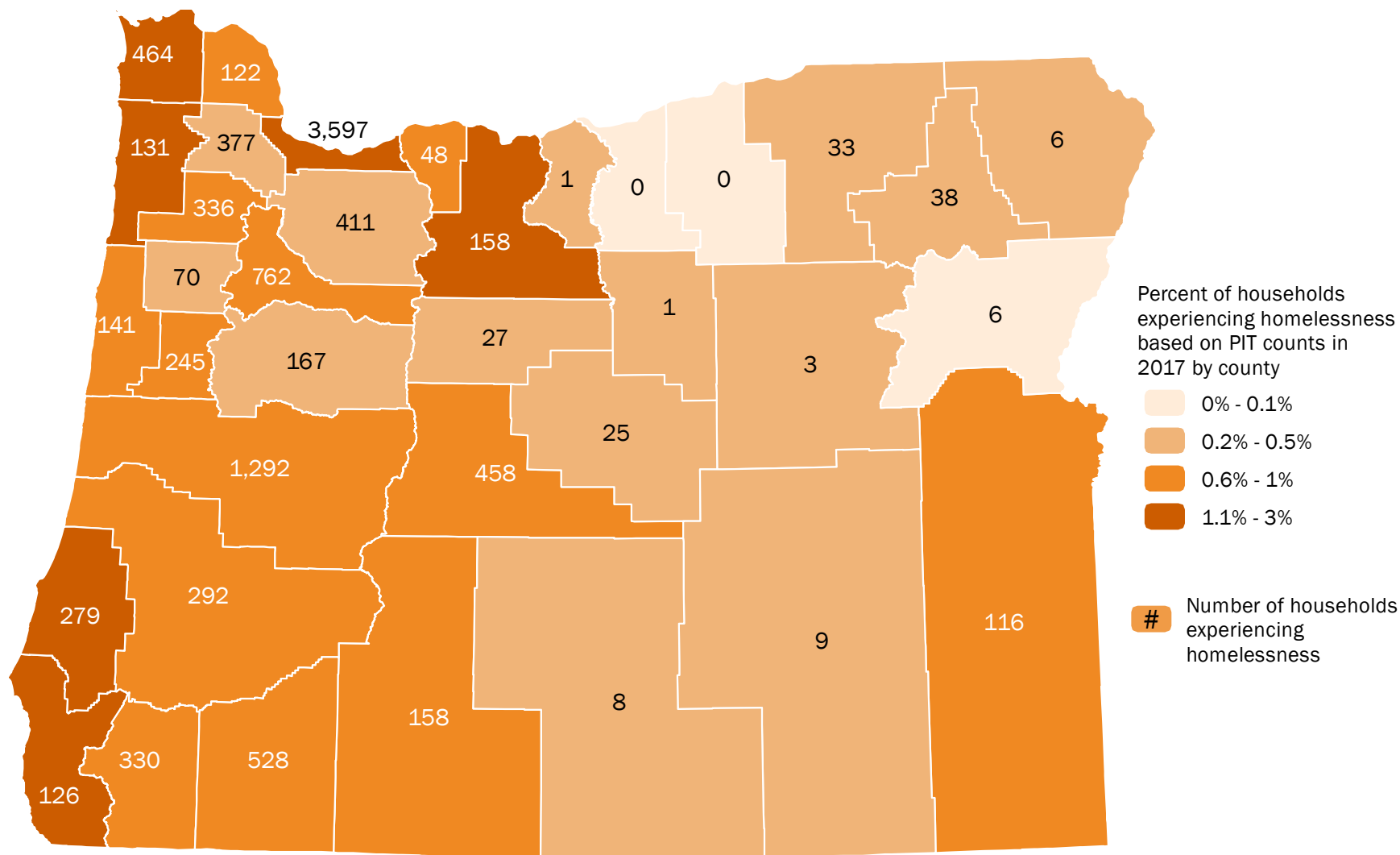


# Plan Development Process

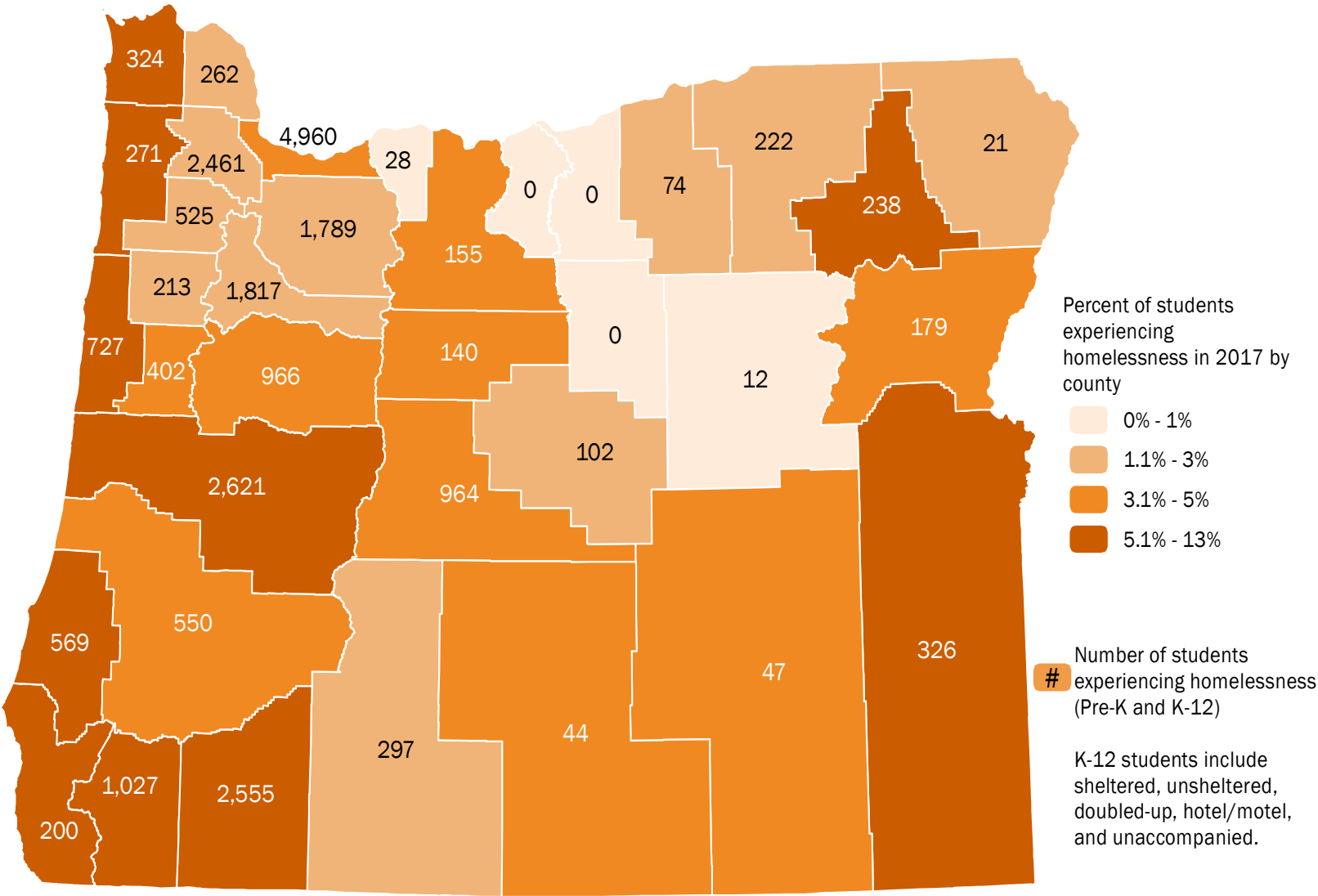




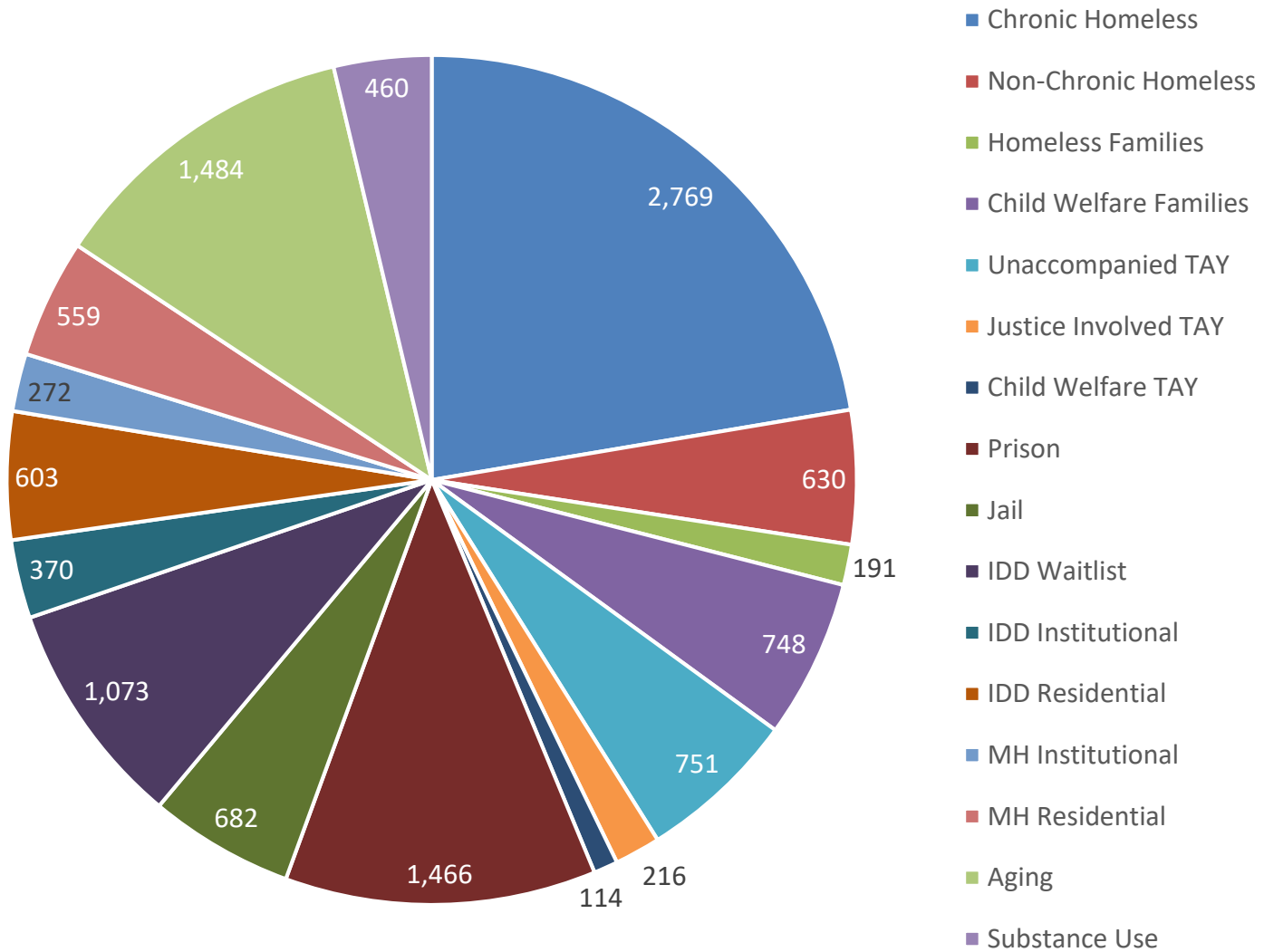
# HOMELESS POINT-IN-TIME COUNT 2017



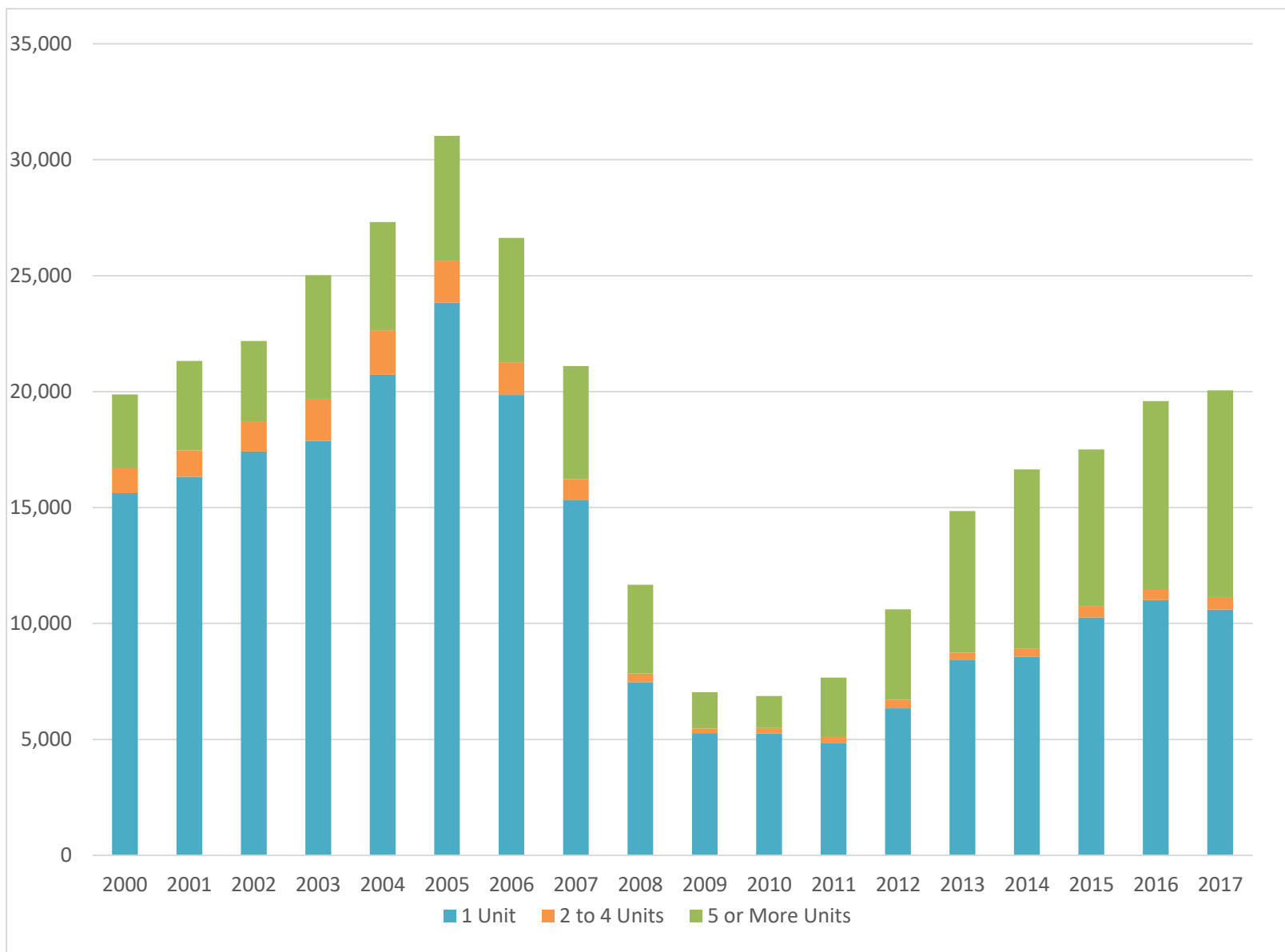
# HOMELESS STUDENTS



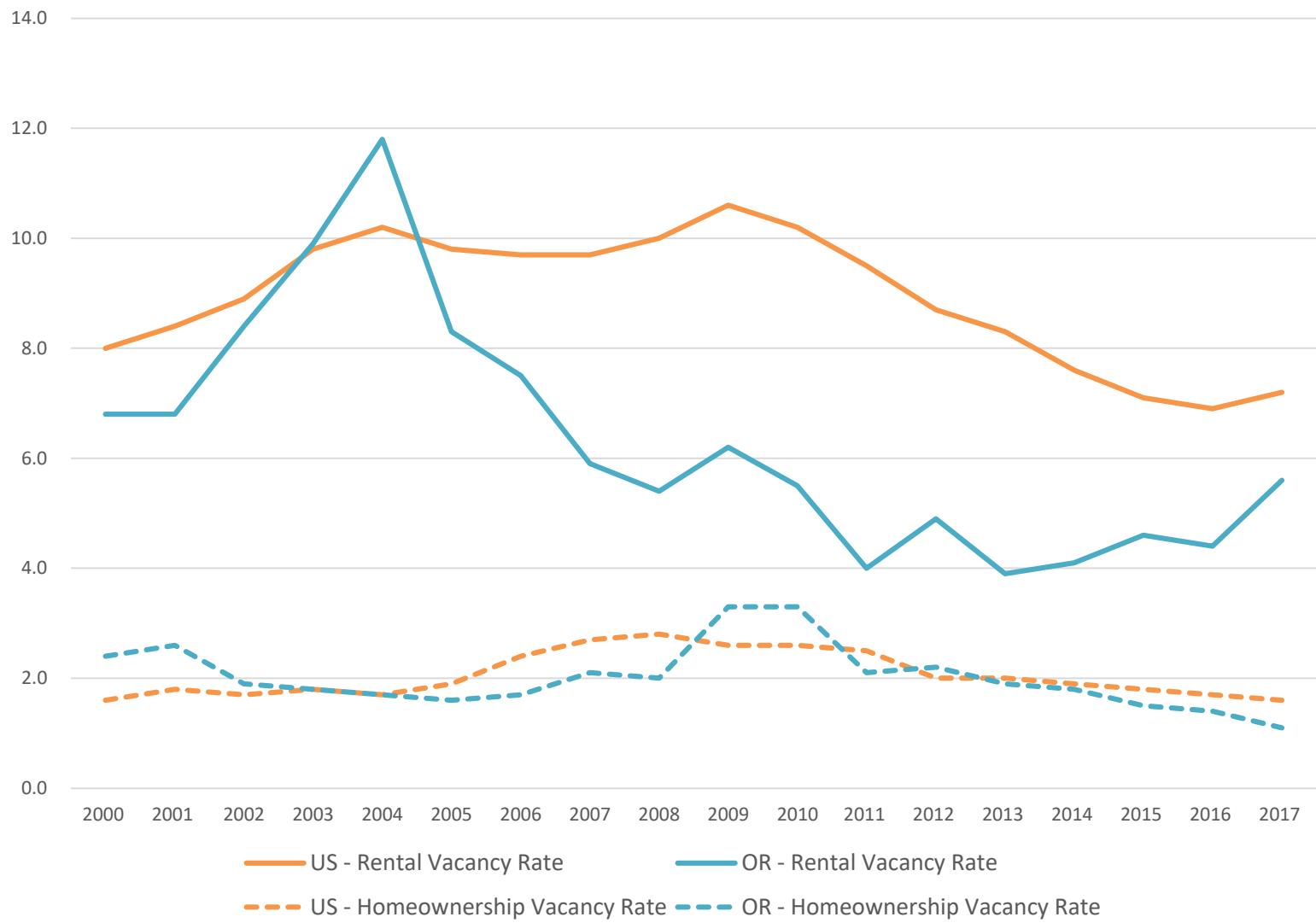
# NEED FOR PERMANENT SUPPORTIVE HOUSING



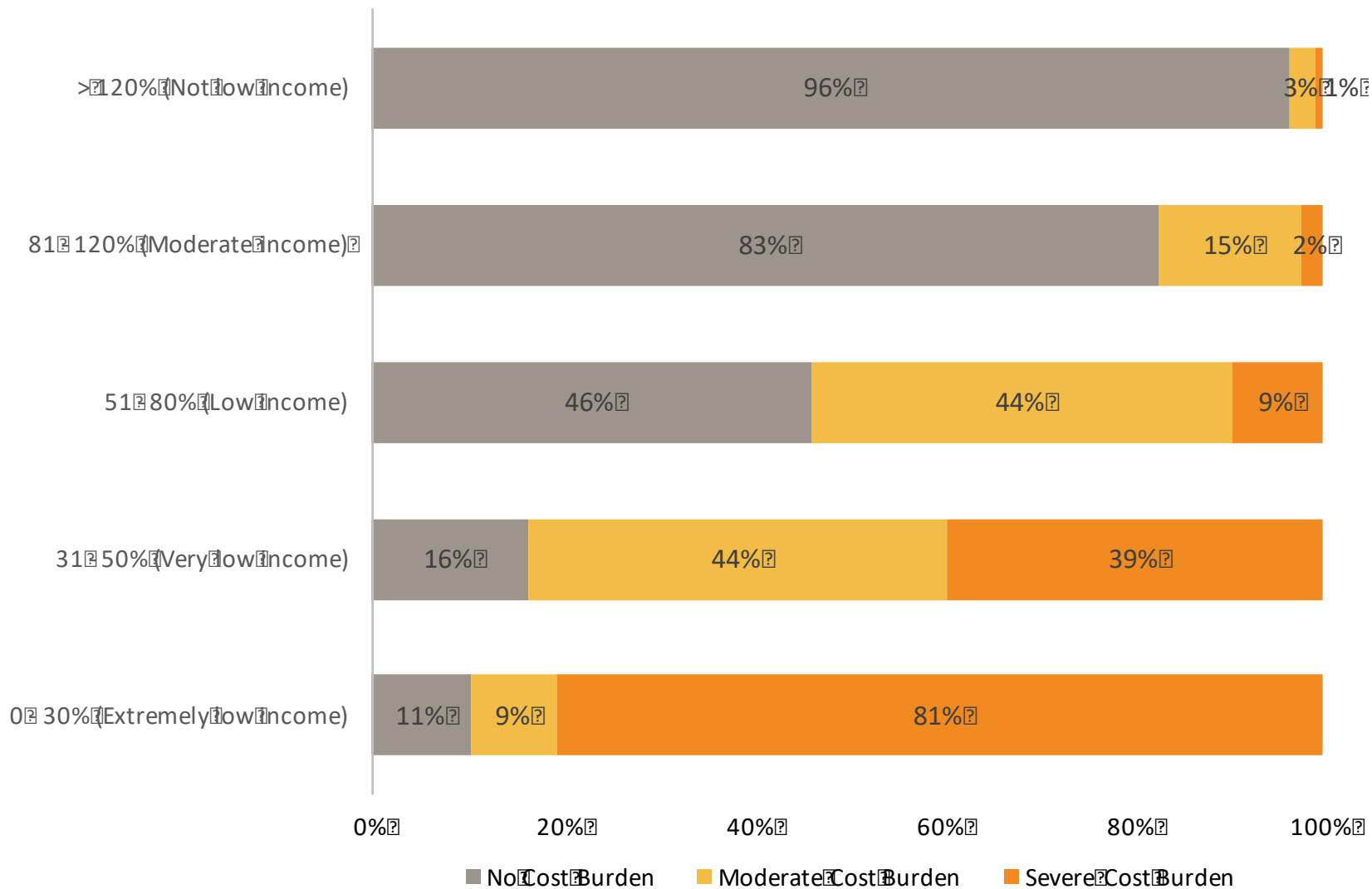
# NEW RESIDENTIAL PERMITS



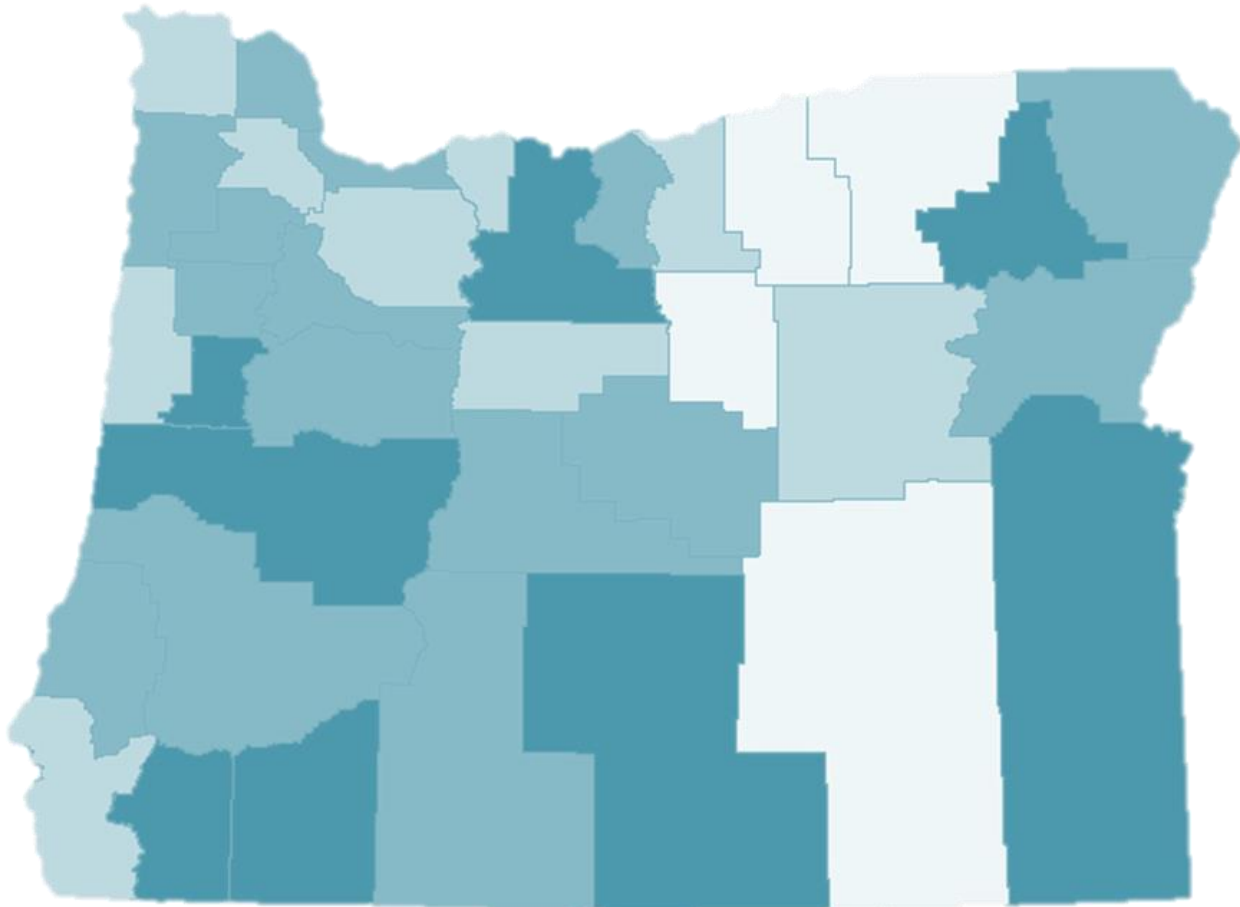
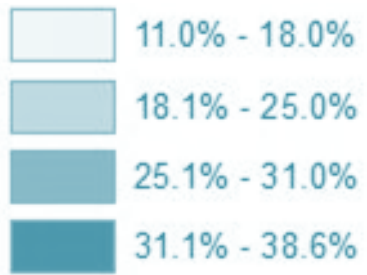
# VACANCY RATES IN THE US AND OR, 2000-2017



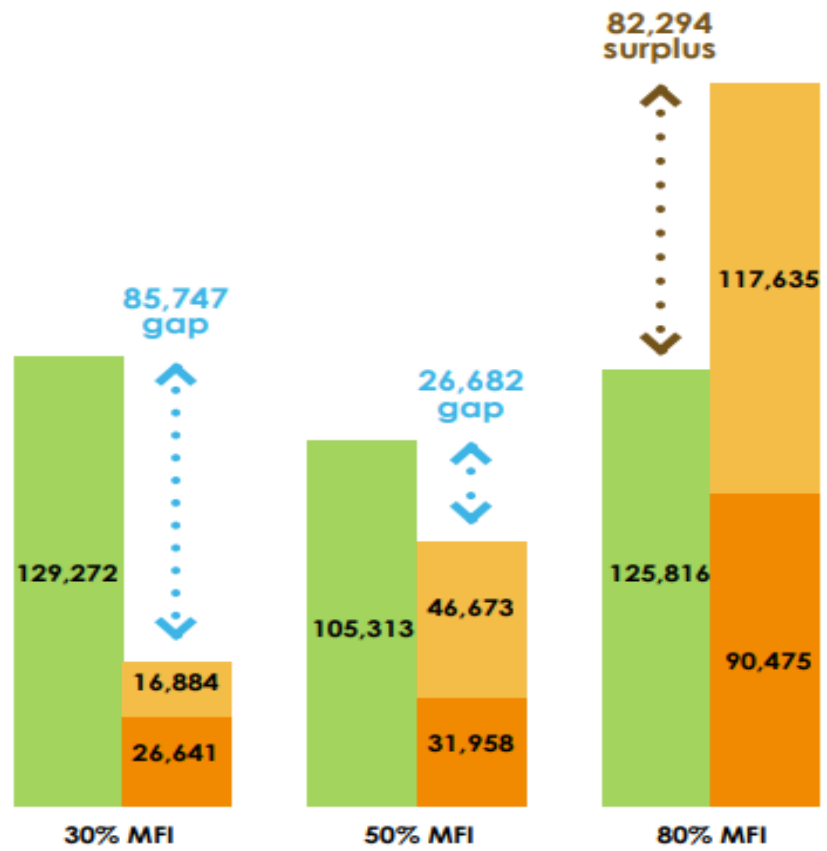
# RENT BURDEN IN OREGON, BY INCOME



# PERCENT OF RENTERS WITH SEVERE RENT BURDENS (50%+)



# MISMATCH OF RENTERS AND UNITS



Statewide, over 85,000 new units are needed to house those households earning below 30% of Median Family Income (MFI) in units affordable to them. The gap is even larger when accounting for the more than 16,000 units affordable at 30% of MFI, which are occupied by households at other income levels.

Source: ECONorthwest calculations of PUMS 5-year data, 2011-2015.

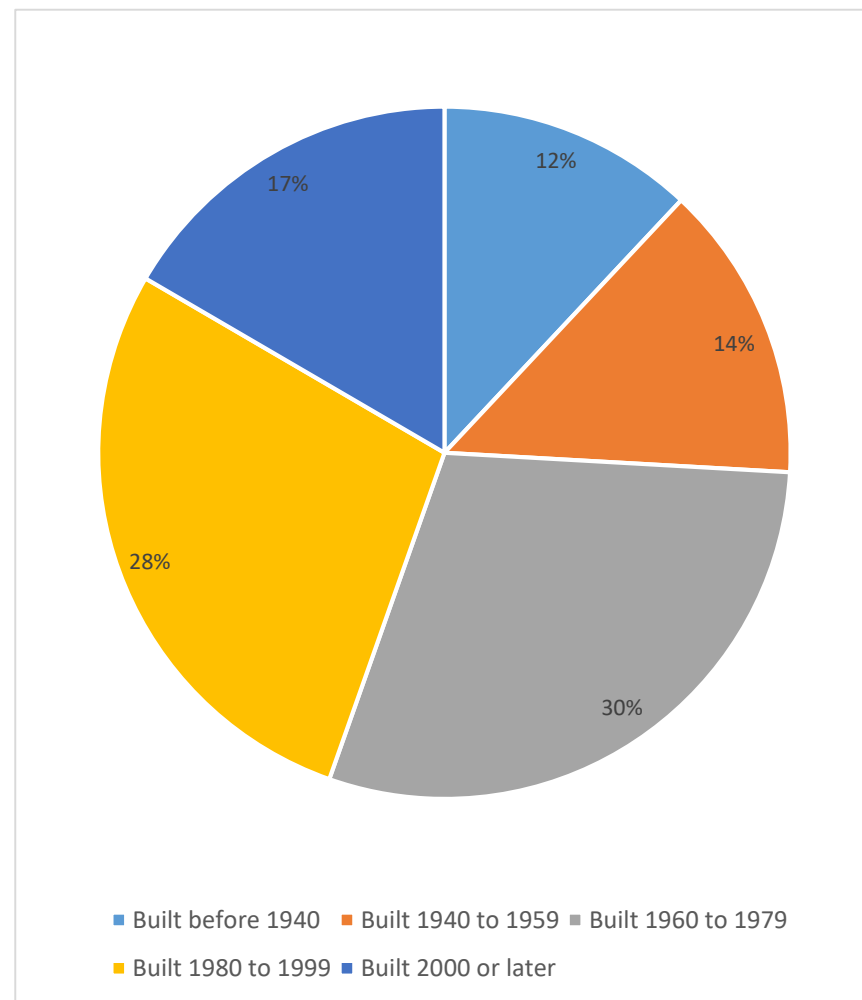
- Number of households in each income category needing units
- Number of units affordable to those households and available (either rented to people in that income bracket or vacant)
- Number of units rented at that price point but occupied by a household at a different price point.



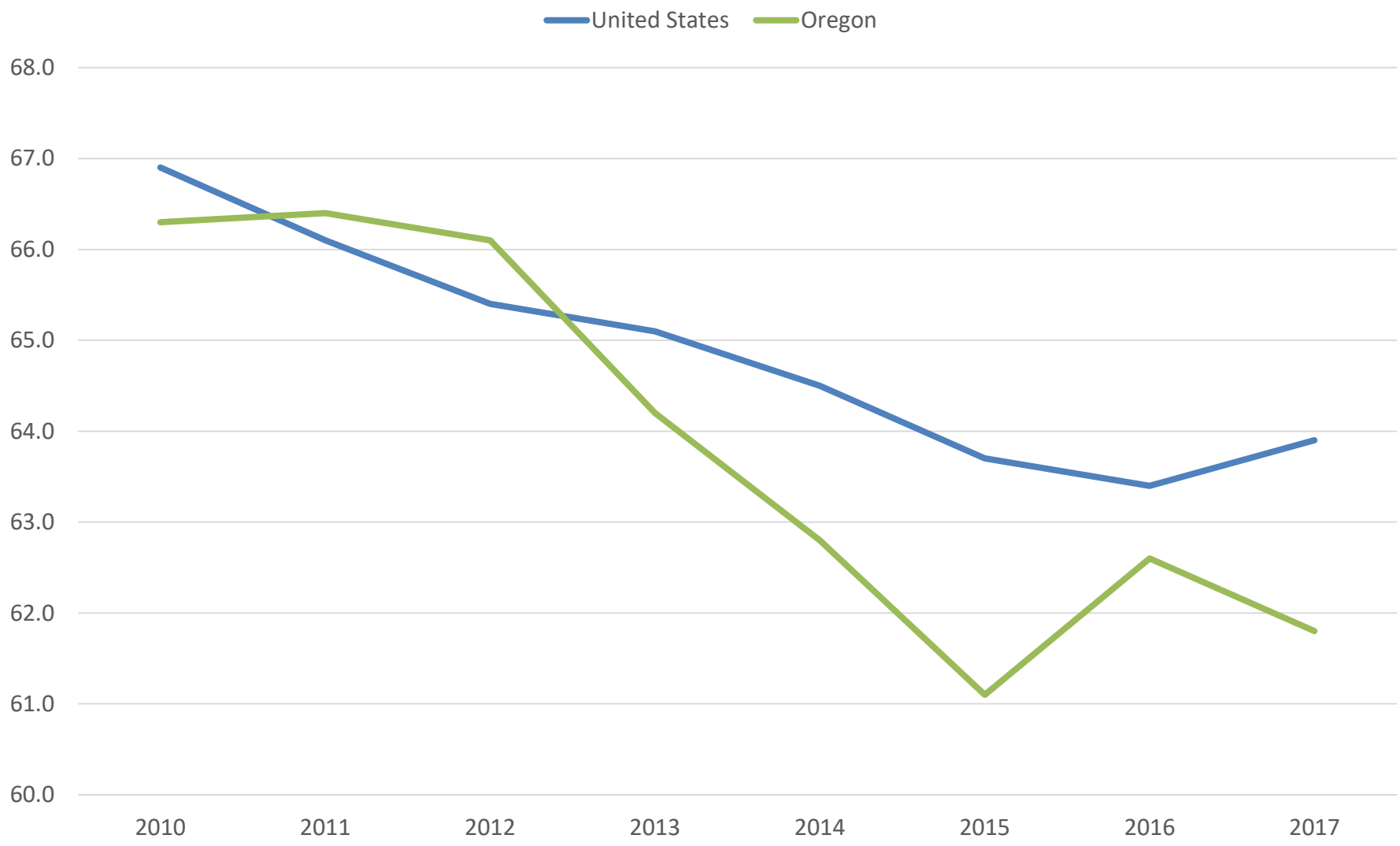


# HOUSING CONDITIONS

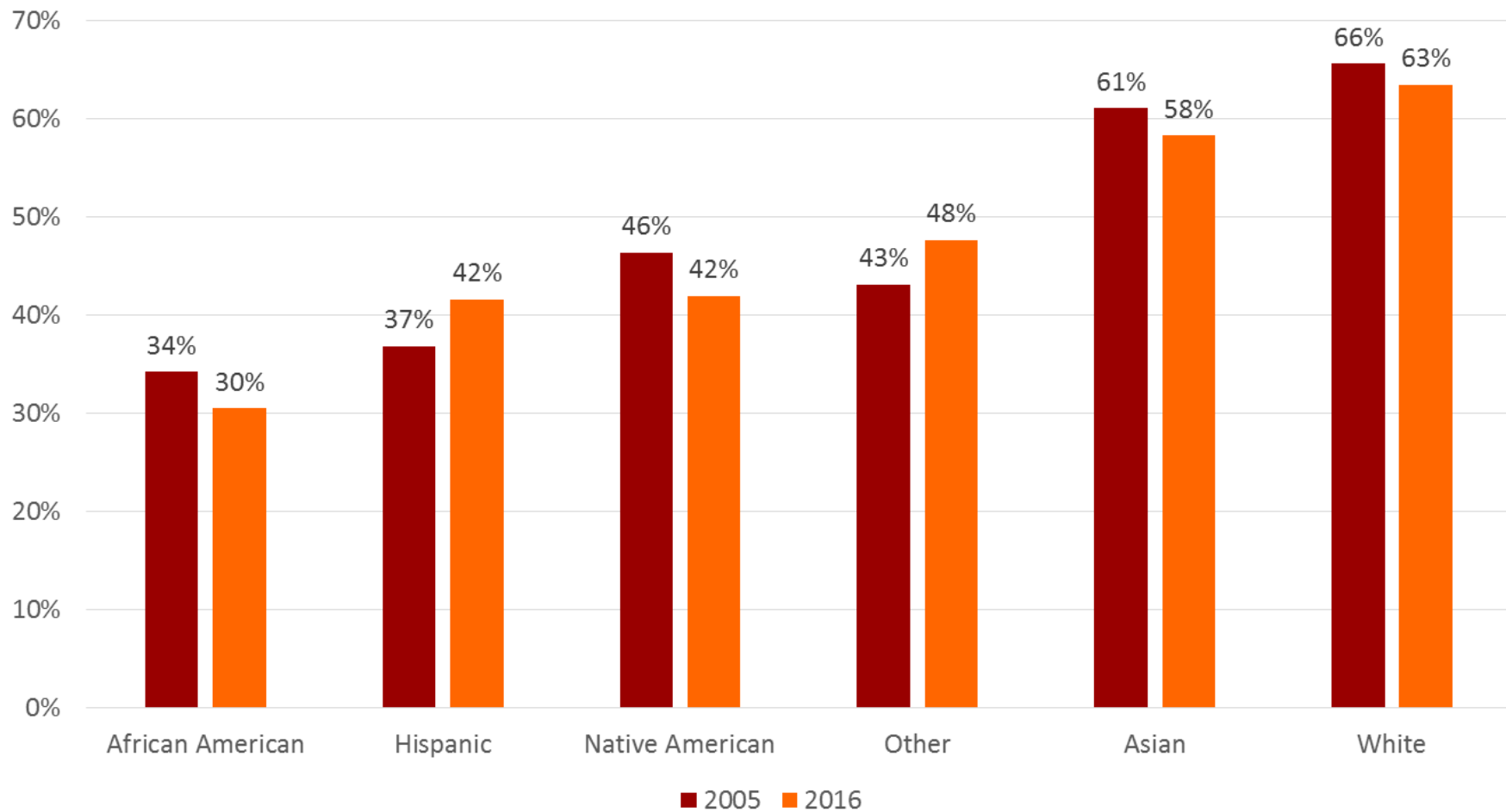
- Poor housing conditions were reported in our focus groups with low income Oregonians and agricultural farm workers.
- According to OHA research, children in low-income families are more likely to live in older, substandard housing, which can expose them to environmental toxins and structural hazards that may have negative effects on their health and safety.
- Because of housing crisis people feel there is no where to move and they can not complain about housing conditions.



# HOMEOWNERSHIP RATES



# HOMEOWNERSHIP GAP FOR PEOPLE OF COLOR



# Guiding Principles for the Plan



## PRIORITY

# Equity and Racial Justice

Advance equity and racial justice by identifying and addressing institutional and systemic barriers that have created and perpetuated patterns of disparity in housing and economic prosperity.

### ***2019-2023 Goal***

OHCS will collaborate with its partners and stakeholders to **create a shared understanding of racial equity and to overcome the systemic injustices faced by communities of color** regarding housing discrimination, access to housing and economic prosperity. **Communities of color will experience increased access to OHCS resources**, and achieve greater parity in housing stability, self-sufficiency, and homeownership.

## PRIORITY

# Homelessness

Build a coordinated and concerted statewide effort to prevent and end homelessness, with a focus on ending unsheltered homelessness of Oregon's children and veterans.

### ***2019-2023 Goal***

OHCS will drive toward impactful homelessness interventions by increasing the percentage of people who are able to retain permanent housing for at least six months after receiving homeless services to at least 85 percent. We will also collaborate with partners to **end veterans' homelessness in Oregon** and build a system in which **every child has a safe and stable place to call home.**

## PRIORITY

# Permanent Supportive Housing

Invest in permanent supportive housing, a proven strategy to reduce chronic homelessness and reduce barriers to housing stability.

### ***2019-2023 Goal***

OHCS will fund the creation of permanent supportive housing to **improve future long-term housing stability for 1,000 or more vulnerable Oregonians.**

## PRIORITY

# Affordable Rental Housing

Work to close the affordable rental housing gap and reduce housing cost burden for low-income Oregonians.

### ***2019-2023 Goal***

**OHCS will triple the existing pipeline of affordable rental housing – up to 25,000 homes in the development pipeline by 2023.**



## PRIORITY

# Homeownership

Provide more low- and moderate-income Oregonians with the tools to successfully achieve and maintain homeownership, particularly in communities of color.

### ***2019-2023 Goal***

OHCS will assist at least 6,500 households in becoming successful homeowners through mortgage lending products while sustaining efforts to help existing homeowners retain their homes.\* OHCS will double the number of homeowners of color in our homeownership programs as part of a concerted effort to bridge the homeownership gap for communities of color while building pathways to prosperity.

## PRIORITY

# Rural Communities

Change the way OHCS does business in small towns and rural communities to be responsive to the unique housing and service needs and unlock the opportunities for housing development.

### ***2019-2023 Goal***

OHCS will collaborate with small towns and rural communities to increase the overall supply of housing, including **increasing OHCS funded housing in rural areas by 75%**. As a result of tailored services, partnerships among housing and service providers, private industry and local governments will flourish, leading to improved capacity and leveraging of resources.

2019 SESSION

# OHCS LEGISLATIVE PRIORITIES

The lack of available housing, high rents and high home prices are causing housing instability and homelessness to increase. The data is clear: too many Oregonians are without a safe, stable and affordable place to call home. In response to these needs, the Governor's Recommended Budget asks for an investment of \$406.1 million, recognizing it will take an unprecedented effort at all levels to create stabilization in our housing market.

# ENDING CHILDREN'S HOMELESSNESS

**\$130M:** Increasing the supply of affordable housing by bolstering LIFT to build 1,700-2,100 units of affordable owner and rental housing with private and nonprofit housing developers

**\$50M:** Preventing and addressing homelessness by increasing and sustaining the Emergency Housing Assistance (EHA) and State Homeless Assistance Program (SHAP) (\$44 million), applying recently increased DRF resources (\$6 million), and incorporating national best practices and outcome-oriented approaches to address the homeless crisis

**\$20.5M:** Addressing child homelessness through increased coordination and new investments between Oregon Housing and Community Services (OHCS) (\$14 million) and the Department of Human Services' Family Self-Sufficiency program (\$6.5 million) to house Oregon families with young children who are experiencing unsheltered homelessness

**\$25M:** Preserving 400 units of existing, publicly supported affordable housing

**\$15M:** Seeding the acquisition of attainable rental market housing to stabilize at least 450 units in multifamily housing properties that offer rents at or below market rate, but do not currently have rent or income restriction

**\$20M:** Providing tenant and landlord resources to build on successful strategies that help navigate tight, dynamic rental markets, including increasing low-income renters' access to private market rental housing; helping meet the housing needs of domestic violence/sexual assault survivors and their children; enhancing renters' access to legal resources; and providing landlords fair housing training

There are three distinct elements to a successful PSH program: affordable housing development resources, rent assistance, supportive services. This requires substantial coordination and partnership including state agencies, health systems, developers of affordable housing, local service providers, and others. These partnerships allow us to leverage public and private resources to provide homes and supports to lift Oregonians out of chronic homelessness.

The Oregon Health Authority (OHA) and OHCS are collaborating to invest in PSH to create 500 new units of housing with supportive services across Oregon

- **\$50M** – Bonding resources for development
- **\$4.5M** – Resources through OHA budget to support rent assistance and services

**\$15M:** Launch the Greater Oregon Housing Accelerator to provide incentives to a minimum of three dozen collaborative partnerships between employers, housing developers, and communities statewide

**\$15M:** Modify the Housing Development Guarantee Account to lessen the risk for housing developers in rural communities

**\$1.4M:** Provide technical assistance resources through the Department of Land Conservation and Development to help communities be ready for development

# QUESTIONS

**Margaret Salazar**, *Director*  
Oregon Housing and Community Services

January 28, 2019  
House Human Services and Housing Committee

