



**OREGON HOUSING *and*
COMMUNITY SERVICES**

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January 31, 2023

Joint Committee On Ways and Means Subcommittee
On Transportation and Economic Development
900 Court Street NE
Salem, OR 97301

RE: OHCS 2021-23 Strategic Housing Investments Presentation Follow-Up

Co-Chairs Woods and Gomberg, Members of the Joint Committee On Ways and Means Subcommittee
On Transportation and Economic Development,

Oregon Housing and Community Services would like to thank you for the opportunity to discuss the critical work the agency has been engaged in. OHCS has seen both record-levels of funding and need since the onset of the COVID-19 pandemic. As we reflect on the last biennium and look forward to the work ahead, OHCS is grateful for your commitment to meeting the needs of Oregonians across the housing continuum. During yesterday's marathon conversation, committee members raised questions and key issues to which we wanted to provide additional information:

Reader's Digest: Oregon is headed in the right direction down a long and formidable path

To address one of Co-Chair Gomberg's last questions first, we will give you the cliff notes version of these one-time investments. OHCS, our partners, and Oregon as a whole, have collectively made progress on some intractable housing needs. ***Through the lens of humanity, Oregon is relentless in pursuing solutions that work in all corners of the state. We don't accept homelessness as a fact of life.*** OHCS and our partners are making measurable progress to address homelessness and create housing stability for Oregonians. The road will be long. It took us decades to get to this point, it will take concentrated action and coordination to create an Oregon where affordable, safe housing is a fact of life. Oregon must work in partnership – across public and private sectors, across disciplines – to create that future. We look forward to working with this committee and with communities across the state as we collectively forge ahead, onward.

OHCS programs have demonstrated their ability to increase housing outcomes for Oregon communities and Oregonians

Increased investments in recent years have made their impact. OHCS will attach summary tables with the results (so far) of investments made this biennium (titled One-Time Funds Outcomes at a Glance). This adds to progress shared in the [2022 Statewide Housing Plan Halfway Progress Report](#). In addition to this report, OHCS Research Team is establishing program dashboards to demonstrate program metrics and outcomes over time. Those dashboards will be live mid-February. OHCS will share those with the committee once they are posted.



Oregon's Statewide Housing Plan prioritizes rural communities, and this is clear in all aspects of the agency's work.

The housing and homelessness crisis is impacting every corner of our state. Many of OHCS' housing stabilization programs, including homeless services, rental assistance, energy services, and other housing stability funds, are allocated via formula to ensure geographic coverage and reach. This includes classic programs like the Emergency Housing Account and State Homeless Assistance Program, lovingly called EHA and SHAP, to newer programs like the Oregon Eviction Diversion and Prevention (ORE-DAP) program. In addition, OHCS is targeting federal housing dollars, specifically HOME ARP, to serve with an intentional priority for expanding capacity and housing for homeless in rural communities statewide. As we move forward and consider how our homelessness systems can best serve Oregonians, OHCS is committed to ensuring that housing stability resources are available in all corners of the state and that we continue to bring in new partners, both rural and culturally specific, so that all Oregonians can access the support they need to become or stay stably housed.

Supply will be an acute challenge to addressing homelessness. OHCS made a goal to increase OHCS funded affordable rental housing development in rural areas by 75% over the previous five years. OHCS surpassed the goal going from funding 1,454 rural homes to funding 3,612 homes. This was done with very intentional set-asides for resources in rural Oregon. Our partners are embarking on projects in those parts of the state at a higher rate than ever before, partially because of that prioritization.

At the end of the housing continuum, OHCS works to expand access to homeownership in rural communities. [Homeownership Centers](#) serve all 36 counties and provide financial and homebuyer education, homeowner counseling, financial literacy counseling. They can also provide down payment assistance and home repair resources. They are available in person, by phone and via virtual meeting. On top of this existing work, as we discussed yesterday, OHCS is innovating to expand access to LIFT Homeownership and other development programs that support homes for purchase.

LIFT Homeownership has historically proven tricky to use in rural Oregon. Due to the fund source, Article XI-Q bonds, LIFT can only subsidize up to the price of the land, which is a barrier to development in rural regions of our state. This biennium we received General Funds to pair with LIFT to bring up the level of subsidy to be in line with what is available in urban sections of our state and help bridge gaps and make projects pencil. That Notice of Funding Availability is currently open and oversubscribed in the preapplication. OHCS is hopeful that this will lead to increased development in rural Oregon.

While OHCS has made progress in developing affordable homes, the need is great

OHCS is on track and met multiple of its goals from its five-year statewide housing plan. OHCS has funded over 1,200 permanently supportive homes, increased existing pipeline of affordable rental housing by 20,624 homes, assisted 1,568 households in becoming homeowners, and funded 3,612 affordable homes in rural Oregon. Despite OHCS successes during a difficult development climate our measurable progress is a drop in the bucket when compared to the need.

The Oregon Housing Needs Analysis (OHNA) methodology captured a moment in time need for Oregon. The OHNA identified the need for more than 550,000 units over the next 20 years to address the historical underproduction and ongoing development needs given population growth forecasting. Of those homes, 30% of those will need to house Oregon's lowest income residents. Building 165,000 homes over the next twenty years will require state investments. The Governor's Recommended



Budget proposes over \$1 billion in housing development and preservation to meet these goals. We look forward to ongoing conversations to ensure every Oregonian has access to safe, stable, and affordable housing.

Ensuring Oregon's diverse communities have access OHCS funded developments

In funding housing developments, OHCS considers how communities will access the new homes. For the LIFT program, this includes two key prongs: first, ensuring LIFT dollars reach developments in rural communities and, second, in selecting projects to fund. LIFT has a minimum threshold of points for service to communities of color for a project to be considered for funding. This includes things like memorandums of understandings (MOUs) with culturally specific service providers, connection to community in the planning process, specific design choices supporting a specific community, and/or affirmative marketing plans for populations least likely to apply. Every development must have some degree of these components to get funded, and developments with more of these components get prioritized through higher point totals in that scoring category.

Co-Chair Woods asked how we know if OHCS funded homes are available to Oregonians of color. OHCS collects tenant demographic data, but the collection of race/ethnicity data is not mandatory. This means there is missing data for our properties. This is by design; OHCS does not require tracking of race/ethnicity due to fair housing concerns. OHCS is working on a plan to improve this data collection and track progress. We feel that at this point the data is not comprehensive enough to share, but we are committed to being able to provide aggregate tables on the demographics of our tenants soon.

Accessing OHCS down payment assistance

OHCS has three different Down Payment Assistance (DPA) programs, Flex Lending DPA, Culturally Responsive DPA and Homeowner Assistance Program (HOAP) DPA. Flex Lending is a mortgage lending product will launch this spring. Oregonians will be able to access Flex Lending and the associated DPA through approved Mortgage Lenders. More information will become available once the program launched.

For our Culturally Responsive DPA and HOAP DPA, OHCS partners with organizations on the ground. These funds and other DPA funds are available through Homeownership Centers and other non-profits that work with communities across Oregon, they then help connect resources with those in need in their communities. A list of Homeownership Centers is available through [our website](#). A potential homebuyer would reach out to one of the approved organizations to begin the process. This includes homebuyer education, working with a housing counselor to ensure your finances support and sustain homeownership. Some organizations have waiting lists of pre-qualified homebuyers that need DPA funds and a home within their price range.

Governor Kotek's Housing Orders and Investments

Representative Mannix asked for OHCS' thoughts on the recent initiatives announced by the Governor. Governor Kotek has clearly and consistently spoken about her priorities that include housing and they are in alignment with the agencies' visions and goals. OHCS worked closely with the Governor's Office to draft the \$130 million early session housing package. These investments represent swift action to address the pressing needs in Oregon communities. It includes plug and play resources in successful programs established in response to pandemic needs and strategic investments to increase shelter



capacity and ensure more Oregonians experiencing homelessness have access to needed services, including resources dedicated to rapidly rehousing those on the streets.

The Governor and OHCS are committed to partnering with local communities that want to be a part of the solution to Oregon's homelessness crisis. OHCS is regularly meeting with the Office of Emergency Management and other state agencies to define roles and begin planning for the work ahead. We look forward to sharing updates as the work progresses.

Ongoing cost increases in developments

The development industry has faced challenge after challenge in recent years. From supply chain issues to labor issues to interest rate increase to tax credit prices volatility, we have hit the perfect storm. Representative Gamba asked how the agency is addressing this. The Market Cost Offset Fund is addressing much of these increases, and OHCS is building in contingency planning into upcoming funding offerings. OHCS has been trying to deal with this from a readiness to proceed standpoint. Escalation is now included in the application to ensure that the project is modeling realistic assumptions about factors and costs. This builds in extra costs at the beginning of an award to make sure there is enough to cover cost increases.

Intersection of homeless services, shelter, and Permanent Supportive Housing (PSH)

Senator Meek inquired about the intersection of work with Project Turnkey and PSH, specifically the levels of service at Project Turnkey sites. Since its inception in 2020, [Project Turnkey](#) has been a highly successful shelter model to increase the number of shelter beds available statewide by allocating grant funding to allow community organizations to buy local motels and convert them into emergency shelters. Funds were allocated to the Oregon Community Foundation through the Department of Administrative Services to acquire and launch the sites, and OHCS has committed ongoing operational funds to ensure sites are able to stay open. Round One of Project Turnkey is currently operating and due to its success, a second round has been funded.

Depending on the needs they are seeing in their community, some Project Turnkey sites are working to integrate behavioral health supports into the services offered on site. We also know that shelter works best when it is housing-focused, meaning it has a clear transition to housing. For some Oregonians, ensuring that they are able to transition to housing that can provide them with rental assistance and supportive services is integral to their ability to stay stably housed after moving beyond a shelter. Beyond Project Turnkey, we see many other homeless services providers across the state working to incorporate behavioral health supports and transition the folks they are working with into housing, with some of those individuals entering Permanent Supportive Housing (PSH).

PSH is a key resource for people who, without support in their tenancy, may not be successful in maintaining stable housing and who, without housing, may not be as successful in utilizing services to achieve and maintain recovery, health, and wellness. The households that occupy a development's PSH home are referred through a project's regional Coordinated Entry system via the local Continuum of Care. The Continuum of Care triages homeless families and individuals in need and those determined to be chronically homeless based upon their local definition are referred to the PSH project for entry. OHCS will work with a PSH project to determine and approve alternative referral processes if a Coordinated Entry system does not exist for their region.



Land Acquisition Program (LAP) access to land given Urban Growth Boundary (UGB) Constraints

OHCS does not select sites for LAP, local governments and nonprofits identify land and apply for LAP funds through OHCS. It's likely that partners identify land and don't bring it to us due to UGB issues. OHCS does not have access to those opportunities but encourage the committee to be in contact with affordable housing developers in your community.

Urgent need to preserve housing with expiring affordability restrictions

Preservation of already available affordable housing is critical. The [Publicly Supported Housing Preservation](#) process requires noticing of intent to let restrictions expire and the right of first refusal for entities who intend to keep it affordable. Through that progress, we also know that 5,624 affordable homes with OHCS funding attached are at risk in the next 10 years. Many of these properties are owned by mission drive organizations that will retain the use of affordable housing. For those that wish to convert these developments, it's vital that resources be available for nonprofits and local governments to acquire the developments. OHCS has extended affordability periods on funded developments moving forward to proactively address preservation needs.

Cost of affordable homes for purchase and affordability levels

OHCS funded developments for rent and purchase are in line with the private market developments, as reflected in our Key Performance Measure. The LIFT Homeownership program funds homes affordable to homebuyers with incomes of 80% AMI and below. The Homeownership Development Incubator Program (HDIP) funds homes affordable to homebuyers with incomes 120% AMI and below.

Constructions costs have risen greatly in the past few years, requiring a deeper level of subsidy to make homeownership development projects pencil. Currently LIFT Homeownership and HDIP both offer a max subsidy of \$200,000 per unit, not all projects receive the max subsidy. For LIFT Homeownership the subsidy is limited by the price of the land as the program uses Article XI-Q bonds, so many receive a lower subsidy. Development subsidies are used to reduce the cost of the home. They cover the difference between the cost to build the home and the affordable sales price of the home.

There is not a hard and fast equation for determining the housing price that is affordable, but generally, a home affordable if the Principal, Interest, Tax, and Insurance (PITI) is below 40% of the household monthly income. Based on data received from our most recent homeownership fund offering, which includes 11 LIFT Homeownership, Community Land Trust projects in different regions across the state that are building 159 units we saw that:

- The average cost to build a home is \$376,546.
- The range is \$247,019 (Lincoln County) to \$624,698 (Clackamas County)
- The average sale price per home among these projects was \$248,143.

These projects are all developed by non-profit developers who may use reduced cost labor/materials, as well as private investments and donations to further subsidize the purchase price.

OHCS energy assistance programs cover electricity, gas, and other utilities

OHCS funds a suite of energy and weatherization programs that help ensure Oregonians are able to stay stably—and safely—housed. These include the federally funded Low-Income Home Energy Assistance Program (LIHEAP) and the ratepayer-funded Oregon Energy Assistance Program (OEAP). In addition to those programs, OHCS received an additional \$15 million in 2021 to supplement the OEAP program, which was available to customers of Pacific Power and Portland General Electric. Both OEAP and LIHEAP



allow for energy assistance for gas, both natural and liquid, in addition to electricity, heating oil, and wood or pellets.

OHCS received federal funds in 2021 to implement a new program, the Low-Income Household Water Assistance Program (LIHWA), to provide water assistance to Oregon households with a high-water burden. This program received one-time federal funds. Additional details are available on slide 65 of [OHCS' slide deck](#) from yesterday's hearing.

Income eligibility for OHCS programs based on region

OHCS programs, in most cases, use the area median income to determine affordability. OHCS uses U.S. Department of Housing and Urban Development's income levels and [posts those online](#) with rent limits for OHCS funded developments. Those incomes are below based on county.

	<u>1 Pers</u>	<u>2 Pers</u>	<u>3 Pers</u>	<u>4 Pers</u>	<u>5 Pers</u>	<u>6 Pers</u>	<u>7 Pers</u>	<u>8 Pers</u>
Baker County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Benton County	\$20,000	\$22,850	\$25,700	\$28,550	\$32,470	\$37,190	\$41,910	\$46,630
Clackamas County	\$22,400	\$25,600	\$28,800	\$31,950	\$34,550	\$37,190	\$41,910	\$46,630
Clatsop County	\$16,800	\$19,200	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Columbia County	\$22,400	\$25,600	\$28,800	\$31,950	\$34,550	\$37,190	\$41,910	\$46,630
Coos County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Crook County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Curry County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Deschutes County	\$18,900	\$21,600	\$24,300	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Douglas County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Gilliam County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Grant County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Harney County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Hood River County	\$17,700	\$20,200	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Jackson County	\$16,050	\$18,350	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Jefferson County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Josephine County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Klamath County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Lake County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Lane County	\$16,750	\$19,150	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Lincoln County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Linn County	\$15,800	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Malheur County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Marion County	\$16,650	\$19,000	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Morrow County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Multnomah County	\$22,400	\$25,600	\$28,800	\$31,950	\$34,550	\$37,190	\$41,910	\$46,630
Polk County	\$16,650	\$19,000	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Sherman County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Tillamook County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Umatilla County	\$16,100	\$18,400	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Union County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Wallowa County	\$15,450	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Wasco County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Washington County	\$22,400	\$25,600	\$28,800	\$31,950	\$34,550	\$37,190	\$41,910	\$46,630
Wheeler County	\$15,100	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
Yamhill County	\$22,400	\$25,600	\$28,800	\$31,950	\$34,550	\$37,190	\$41,910	\$46,630

OHCS support of navigation centers statewide

Navigations center can help ensure Oregonians experiencing homelessness have access to services that meet their needs to help them achieve and maintain housing stability. In 2021, the Legislature passed



[HB 2006](#), which allowed DAS to grant funds for the establishment of Navigation Centers to provide low-barrier emergency shelter beds paired with behavioral health services and other community supports. Eight sites were funded, located in McMinnville/Newberg, Bend, Roseburg, Salem, Eugene, Portland, Medford, and the Dalles.

Four Navigation Centers are fully operational, providing an additional 287 shelter beds, and the other 4 are expected come online shortly, expanding shelter capacity by an additional 243 beds. In an effort to preserve those beds after the initial startup funds are exhausted, OHCS has allocated \$12.3 million in operational funding as part of the Homelessness Response resources the agency received during the 2022 Short Session. Sites will require ongoing funding to continue providing critical services.

Success in the Individual Development Account Program

To participate in the IDA Initiative, Oregonians work with a provider organization, enroll if they are eligible, open a savings account, make a savings plan based on the asset goal they choose: Home Purchase, Home Repair, Microenterprise, Retirement, Education, Microenterprise, Vehicle, Debt Repayment, Emergency Savings, Rental, or Assistive Technology. The savings plan includes the goal for how much match they seek to get against their savings, and at what match rate. Note that in addition to saving, the participant must also complete financial education and asset-specific support.

Most IDA savers receive \$5 matched for every \$1 they save. Per state statute, the maximum match that an individual IDA can grant to a participant is \$20,000, which would require saving for a minimum of 37 months, because only \$6,000 in match can be awarded in a 12-month period. However, it is rare that programs award individual savers at that level. In the 2020 and 2021 program years, the average IDA saver earned \$6,600 in matched funds and saved \$2,500 in their IDA savings account. Matched savings are only available after the saver has met their previously identified savings goal and are ready to exit the program.

The demand for participation in the IDA Initiative is high. The last time Neighborhood Partnerships surveyed providers about demand was in February 2022. At that time, they reported unmet demand at an estimated 3,200 individuals. Investments into the IDA Initiative have been included in the Governor's Recommended Budget and will allow for increased matched funds and increased partner capacity. We encourage you to read the [2022 Oregon IDA Initiative Evaluation Report](#) to learn more about this critical work.

Flexible funding allocations and working with entities to supplement staffing capacity vexed by hiring challenges

Representative Mannix raised important questions related to flexible funds and staff capacity. Many of OHCS' appropriations are to statutorily directed programs. This is the case for many of the funds that will revert dollars back to the General Fund, including the Landlord Guarantee Program and the Landlord Compensation Fund. OHCS would be interested in exploring that flexibility to the Legislative Fiscal Office.

OHCS does, as needed, work with external organizations to supplant staff capacity. This is occurring in the Disaster Recovery and Resiliency Division as OHCS prepares to deploy Community Development Block Grant Disaster Recovery resources. OHCS has also brought on support to design homeless services



programs. This is an important strategy to support large scale program development but cannot support all program designs.

Aside from housing investments, the Legislature can support program improvements for OHCS funds

Representative Gamba asked an important question: aside from money, what does the agency need to be successful? OHCS, like many agencies, has experienced capacity constraints born from intensive community need and increased resources. OHCS is considering legislation to ease administrative burdens faced over the course of the pandemic. These changes would allow OHCS to streamline program requirements, procurement process, and rulemaking to assure staff time is focused on activities that advance housing outcomes for Oregonians.

We are also increasing coordination with partners at the Department of Administrative Services and the Department of Justice to bring a whole of government approach to Oregon's housing crisis. This is echoed by Governor Kotek with the direction provided in Executive Order 23-03.

OHCS also relies on partnership with this body. We are your partners in implementation, and OHCS staff often request amendments to support streamlined administration and address unforeseen barriers. We invite you to collaborate early and often with OHCS' government relations team as you design housing interventions and solutions.

We appreciated this first round discussion, knowing we will be working in partnership throughout this session as we think about how to dedicate limited resources to their highest and best use. You should expect OHCS to continue to bring forward housing solutions to address needs across the housing continuum, from homelessness to rental housing to homeownership, for Oregonians in every corner of the state.

In partnership,
Andrea Bell
OHCS Executive Director



One-Time Funds Outcomes at a Glance

January 2023

The charts detail one-time funds received by OHCS during the 2021–23 biennium. Not all investments have reported outcomes as of January 2023, and additional programmatic outcomes will be available at a later date. Additional information on programs is available in the presentation to the Ways and Means Subcommittee on Transportation and Economic Development.



Homelessness Response		
Program/Investment	Description	Outcomes
Navigation Center operations, \$12.6M	Operational funds for navigation centers funded by the Legislature.	530 shelter beds funded, 287 open with more coming online.
Project Turnkey operations, \$8.3M	Operational funds for Project Turnkey sites by the Oregon Community Foundation via state investments.	777 shelter beds online.
Emergency Solutions Grant-Coronavirus Relief (ESG-CV), \$45.9M spent to date	Federal funds to prevent, prepare for, and respond to coronavirus among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness-prevention activities to mitigate the impacts created by coronavirus.	25,012 individuals served to date.
Out of the Cold & Homelessness Response & Prevention Services, \$35M	Funds allocated through a statewide formula that allows for critical homeless services such as emergency shelter support, street outreach, and rapid rehousing.	762 additional shelter beds created and 451 beds in development.

Homelessness Prevention		
Program/Investment	Description	Outcomes
Oregon Emergency Rental Assistance Program (OERAP), more than \$426M distributed	Federally funded and then supplemented by the Legislature, OERAP provided rental assistance through a centralized application, the first rental assistance program in the state to do so.	67,522 tenant households served.
Oregon Eviction Diversion & Prevention (ORE-DAP) Program, \$58M	ORE-DAP provides rental assistance through local organizations.	8,910 tenant households served in Fiscal Year 2022.
Eviction Prevention Rapid Response (EPRR) program, \$8.95M	EPRR provided rental assistance to those with a court summons for non-payment evictions, preventing evictions at the last step. Funds have been spent down and the resource is no longer available.	850 tenant households served.
Mediation Pilots, \$1.25M	In a partnership between OHCS and the University of Oregon Office of Community Dispute and Resolution, five mediation centers across the state are offering mediation services with the goal of resolving disputes between landlords and tenants and preventing evictions when possible.	Five new mediation pilot sites.

Utility Assistance		
Program/Investment	Description	Outcomes
COVID Oregon Energy Assistance Program (OEAP), \$10M per calendar year	OEAP provides a temporary low-income electric bill payment assistance program for customers of Pacific Power and Portland General Electric.	6,722 households served to date, 4,641 utility disconnections prevented and 368 households with services restored.
Low-Income Home Water Assistance Program (LIHWA), \$5.14M spent to date	LIHWA was established by Congress in 2021 with one-time funds to provide households with assistance for their drinking water and wastewater services costs.	9,565 households served, 25,719 individuals total.

Asset Building		
Program/Investment	Description	Outcomes
Individual Development Accounts (IDAs), \$7M (added to tax credit resources)	IDA Initiative builds financial assets through matched savings and supports Oregonians living on low incomes to build hope and financial stability.	775 participants enrolled in 2021. 1,149 program completions in 2021, highest rate in last five years.

Rental Housing Development		
Program/Investment	Description	Outcomes
LIFT developments (Wave One), \$199.3M	LIFT funds the development of affordable homes that serve historically underserved communities, including rural areas of the state and communities of color.	Awarded funds to 23 developments, totaling 1,503 affordable homes.
Permanent Supportive Housing (PSH) developments (Wave One), \$25M	PSH combines affordable rental housing with tenancy support services to house people experiencing chronic homelessness and help them achieve stable housing in their communities.	Awarded funds to nine developments, three PSH homes.
Land Acquisition Program (LAP), \$12.6M so far	LAP assists organizations to purchase land for the development of affordable housing, both for rent and purchase.	Supported the purchase of 11 sites (so far) with funds from the 2021–23 biennium.
Market Cost Offset Fund (MCOF), Wave One, \$10.9M	The MCOF was established to provide resources to address funding gaps created by unanticipated market conditions.	Saved seven developments, totaling 365 homes, from falling apart.
MCOF, Wave Two, \$39.3M so far		Saved 13 developments, totaling 1,667 homes, from falling apart so far.

Rental Housing Preservation		
Program/Investment	Description	Outcomes

Acquisition of Publicly Supported Housing Properties, \$21M so far	Funding to finance the acquisition of Publicly Supported Housing properties with expiring affordability.	Awarded to two properties, saving 255 homes.
Preservation Pool, \$21.1M so far	Preservation Pool is noncompetitive funding that is left open for more urgent, small-scale needs.	Preserved 617 homes so far.
Manufactured Home Park Preservation, \$11.6M approved	OHCS helps preserve manufactured housing parks with permanently affordable home sites through park ownership by nonprofit organizations or resident cooperatives.	Two parks totaling 290 spaces.
Manufactured Home Park Preservation, \$12.1M up for approval		Two parks totaling 133 spaces.
Wildfire Preservation Funds, \$2.5M	Direct wildfire funding award to prevent the loss of affordable homes in a heavily impacted community.	Awarded to develop 36 homes.

Landlord-Based Rental Assistance Programs

Program/Investment	Description	Outcomes
Landlord Compensation Fund (LCF), \$150M (2019–21)	LCF provides relief to landlords who have tenants who have been unable to pay rent, used the safe harbor period, and were not fully compensated by a tenant-based rental assistance program.	Nearly 5,500 landlords awarded funds, erasing debt for more than 23,600 renter households.
Landlord Compensation Fund, \$30M (2021–23)	\$13.1M to increase compensation to landlords to 100% and close out the program.	20% increase in resources to nearly 5,500 landlords.
Home Forward Landlord Guarantee Program, \$15M	The program compensates landlords for missed payments during the safe harbor period.	\$2.8M distributed to over 85 landlords as of October 31, 2021.
Home Forward Affordable Housing Stabilization Program, \$5M	The Affordable Housing Stabilization Program provides grant funding to housing providers who have debt due to missed rent payments.	\$4.95M was awarded, 30% oversubscribed. Outcome metrics coming soon.

Development of Homes for Purchase

Program/Investment	Description	Outcomes
LIFT Homeownership Wave One, \$12.4M	Creates affordable homeownership opportunities for low- to moderate-income families. Using Article XI-Q bond funding as a source for housing development, LIFT requires the state to have an ownership or operational interest in any real property developed.	118 homes for purchase.
LIFT Homeownership Wave Two, \$32.4M		676 homes for purchase as part of 25 developments at time of pre-application . NOTE: This program is 200% subscribed. Not all applications will be awarded.

Homeownership Market Cost Offset Fund (HMCOF), \$6.5M	HMCOF supplements funding gaps created by unanticipated market conditions and inflation that affected labor, material, and supply costs resulting in increased hard construction costs for developments awarded LIFT Homeownership funds.	11 projects with a total of 159 homes, averaging \$650,000 per project. NOTE: These awards are to projects awarded funds as part of the 2020 and 2021 LIFT funding offering.
Homeownership Development Incubator Program (HDIP) Development Subsidies, \$13.3M	Resources to support development that are not compatible with LIFT Homeownership. Resources will fund new construction of affordable homes for purchase.	267 homes as part of 13 developments NOTE: This program is 112% subscribed. Not all applications will be awarded.
HDIP Tribal Grants, \$5M	LIFT Homeownership funds cannot be used on sovereign land. This is designed to allow Tribal entities to develop homes for purchase on Tribal land.	19 homes for purchase as part of 6 developments NOTE: This program is 159% subscribed. Not all applications will be awarded.
HDIP Pre-Development & Capacity Building Grants, \$1.5M	Grants for emerging and established developers to increase the pipeline of developers and develop more housing.	32 applications for predevelopment and capacity building dollars NOTE: This program is 292% subscribed. Not all applications will be awarded.
LIFT Homeownership Supplemental, \$13.5M	Funds are designed to help bridge gaps for new projects funded by LIFT, increasing OHCS' ability to support the development of homes in high-density and rural areas.	512 homes for purchase as part of 16 developments NOTE: This program is 276% subscribed. Not all applications will be awarded.

Manufactured Housing Programs		
Program/Investment	Description	Outcomes
Manufactured Housing Replacement Program, \$2.5M	Provides grants and loans to low-income (up to 100% AMI) Oregonians to decommission and replace older, energy inefficient, and unhealthy manufactured homes.	48 manufactured homes, including 35 homes destroyed by wildfire, replaced since program launch in 2021. Seven more homes in the pipeline.
Manufactured Home Park Preservation Loans, \$4.5M	This investment provided loans to Community Development Financial Institutions, CASA and Network for Oregon Affordable Housing (NOAH), to fund manufactured dwelling park programs that invest in and provide loans for the preservation and affordability of manufactured dwelling parks in Oregon.	372 manufactured home park spaces preserved as affordable. CASA and NOAH were able to leverage the funds into \$32M in project capital.