

# Oregon Housing & Community Services



Agency Overview | Jan. 27, 2025

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# Mission and Vision

## Mission

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To provide stable, affordable housing and engage leaders to develop integrated statewide policies that address poverty and provide opportunities for Oregonians.

## Vision

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





Working together to serve individuals, families,  
and communities throughout Oregon

# Serving Oregonians Across the Housing Continuum

## Housing Stabilization



## Affordable Rental Housing



## Homeownership



## Disaster Recovery and Resilience



### Core Programs

- Energy Assistance
- Weatherization Programs
- Homeless Services Programs
- Housing Retention Programs
- Oregon Multifamily Energy Program

### Core Programs

- Agricultural Workforce Housing Tax Credit
- Permanent Supportive Housing
- LIFT Rental
- General Housing Account Program
- Oregon Affordable Housing Tax Credit
- Land Acquisition Program
- Predevelopment Loan Program
- 9% and 4% LIHTC
- HOME Investment Partnerships
- HOME American Rescue Plan
- National Housing Trust Fund
- Moderate Income Revolving Loan Program

### Core Programs

- Home Ownership Assistance Program
- Down Payment Assistance
- LIFT Homeownership
- Homeownership Development Incubator Program
- Oregon Residential Bond and Flex Lending
- Manufactured & Marina Communities
- Manufactured Home Replacement Program
- Homeowner Assistance Fund (sunsets March '25)

### Core Programs

- Homeowner Assistance and Reconstruction Program (HARP)
- Intermediate Housing Assistance
- Down Payment Assistance
- Housing Counseling
- Planning, Infrastructure, and Economic Revitalization (PIER)
- Affordable Housing Development (AHD)



# Statewide Housing Plan (2019-2024)

## Equity and Racial Justice

### Homelessness

- 86% of households served are stabilized in housing for six months or longer



Exceeded

### Permanent Supportive Housing

- Funded 1,668 units of permanent supportive housing



Exceeded

### Affordable Rental Housing

- Increased existing pipeline of affordable rental housing up to 28,389 homes



Exceeded

### Homeownership

- Assisted 3,368 households in becoming successful homeowners



52% complete

### Black, Indigenous, and People of Color (BIPOC) Homeownership

- Assisted 2,336 BIPOC households purchase homes



Exceeded

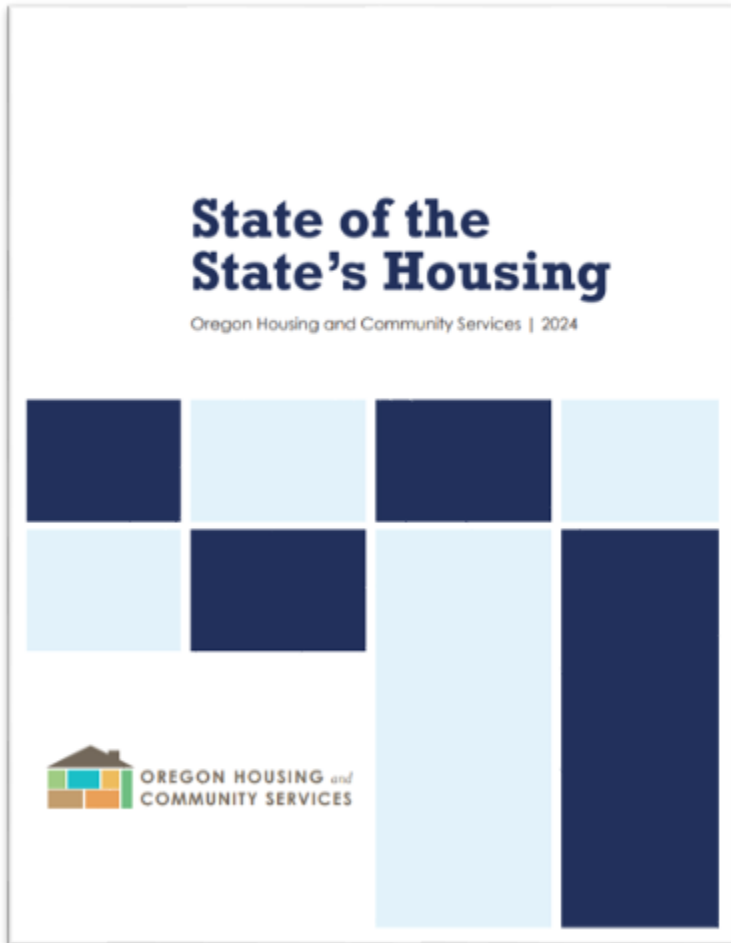
### Rural Communities

- Funded 4,288 affordable housing units in rural Oregon



Exceeded

# State of the State's Housing Report



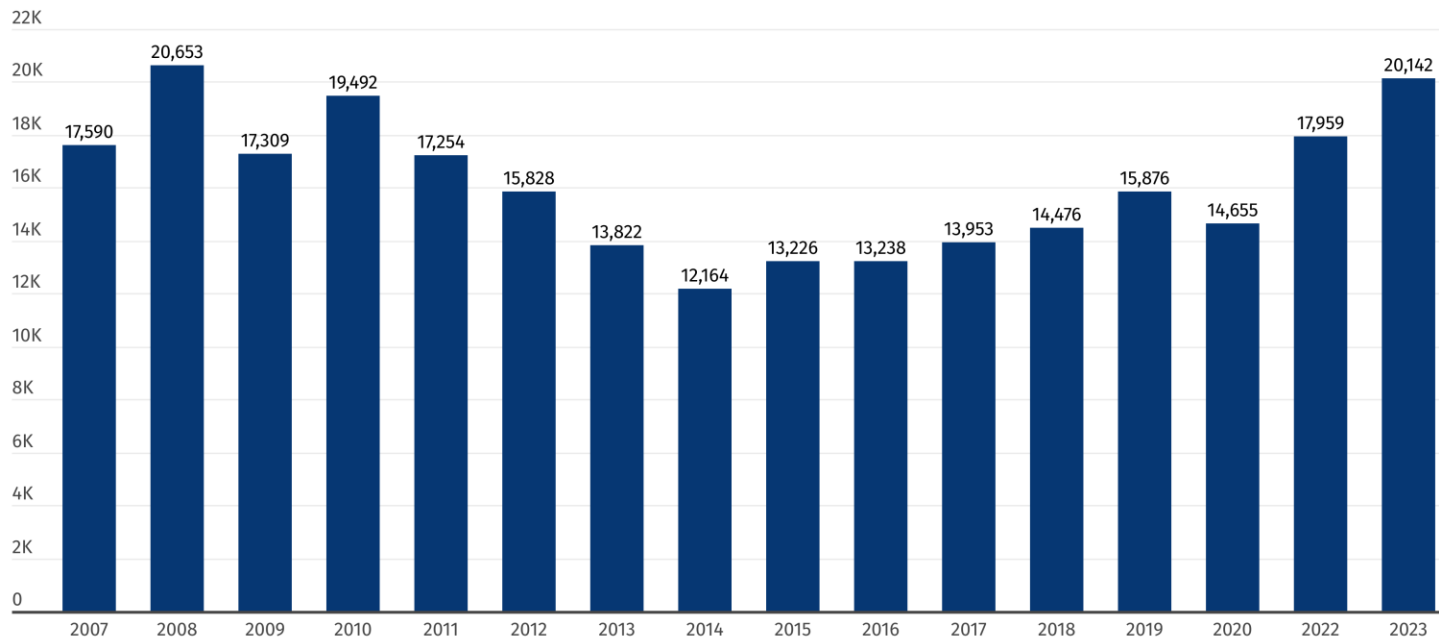
## Major findings include:

- Oregon's population grew by 753K+ residents (21%) between 2004 and 2023. Housing construction did not keep pace.
- Home prices far outpaced wage gains over the past decade.
- More than half of all Oregon renters and a third of homeowners experience a housing cost burden.



# HOMELESSNESS

Homelessness in 2023 is the worst Oregon has seen since the height of the Great Recession.



## Housing Stabilization Solutions

- Maintain shelter system
- Increase housing retention services





# EVICCTIONS

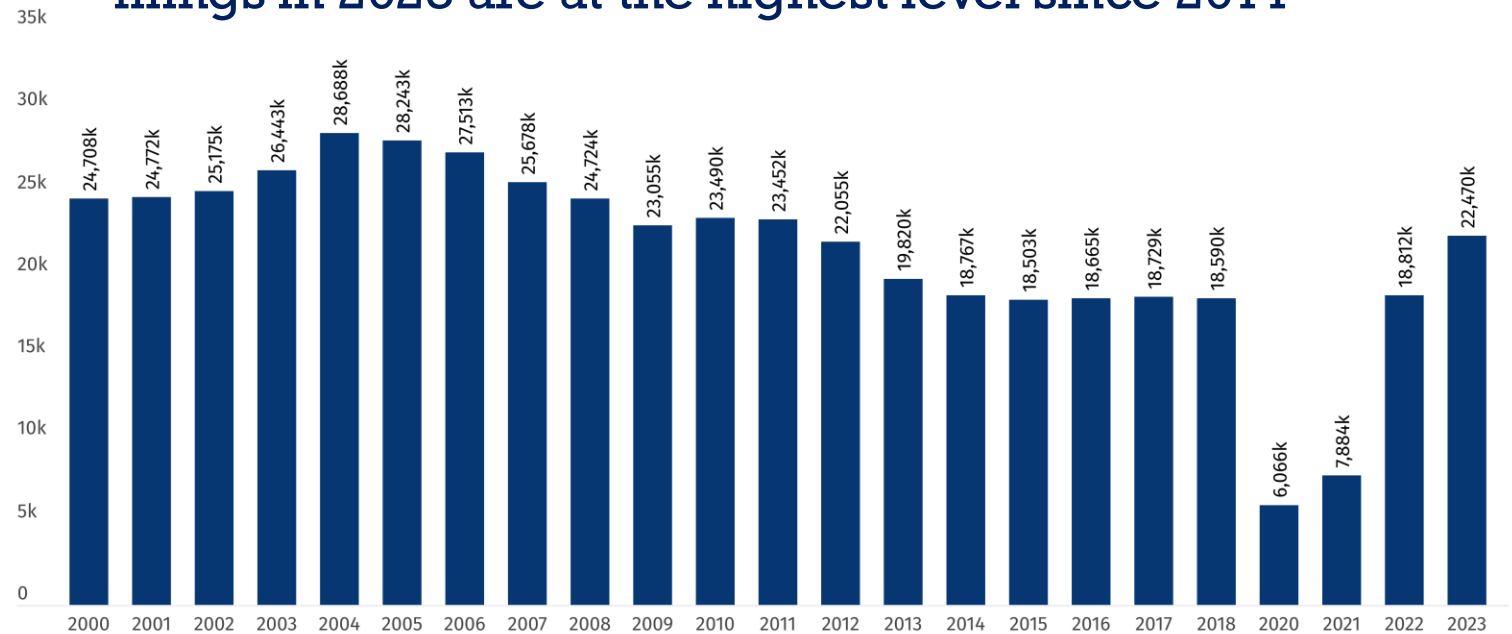
## Eviction Solutions

- Use upstream strategies, including Oregon Eviction Diversion and Prevention Program (OREDAP), to increase housing stability and prevent homelessness.



OREGON HOUSING and  
COMMUNITY SERVICES

After a substantial reprieve in 2020 and 2021, eviction filings in 2023 are at the highest level since 2011







# HOUSING SUPPLY NEEDS

Oregon must add  
**500,000**  
**housing units**  
over the **next two decades**  
to begin addressing  
supply issues.



## Housing Supply Solutions

- Expand development through the Local Innovation Fast Track Housing Program (LIFT)
  - LIFT Rental and
  - LIFT Homeownership
- Utilize the Homeownership Development Incubator Program (HDIP)



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COMMUNITY SERVICES



# AFFORDABLE RENTAL HOUSING

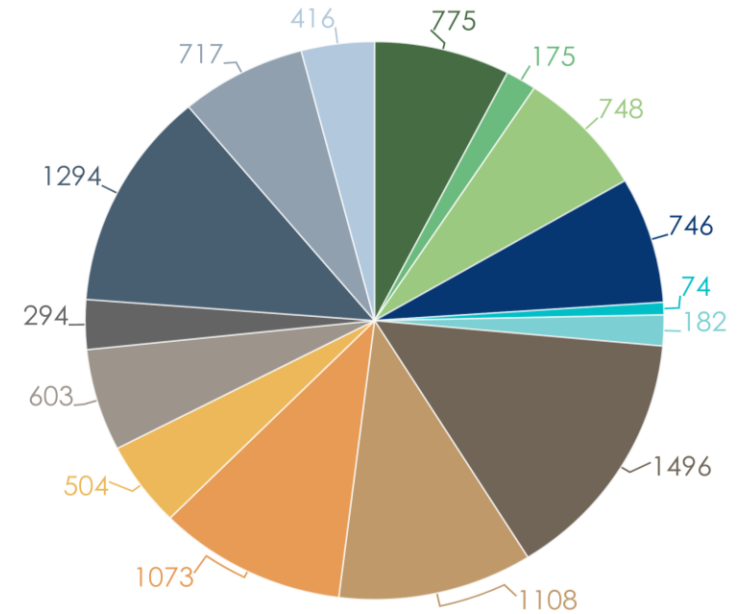
## Housing Supply Solutions

- Expand the resources to develop and support of permanent supportive homes (PSH)



Oregon needs an additional 14,353 permanent supportive housing units

- Non Chronic Homeless
- Homeless Families
- Child Welfare Families
- Unaccompanied TAY
- Child Welfare TAY
- Justice Involved TAY
- Prison
- Jail
- Developmental Disabilities Waitlist
- Developmental Disabilities Intermediate Care Facilities
- Developmental Disabilities Residential
- Mental Health Institutional
- Mental Health Residential
- Aging
- Substance Use





## AFFORDABLE RENTAL HOUSING

### Preservation Solutions

- Finance the acquisition of Publicly Supported Housing properties with expiring affordability
- Intervene when properties are at risk of loss due to urgent physical or financial challenges
- Acquire and rehab manufactured home parks that will be owned by nonprofits and cooperative ownership (co-ops)

**Before 2035**  
**9,562 homes** in  
197 properties  
are expected  
to **expire.**





## HOMEOWNERSHIP

### Homeownership Solutions

- Expand Down Payment Assistance (DPA)
- Provide Foreclosure Avoidance Counseling
- Continue Manufactured Home Replacement



OREGON HOUSING and  
COMMUNITY SERVICES



For every **\$1 dollar Oregonians earned in wage increases**, the median sales **price of a home increased by \$7.10.**



# 2023 and 2024 Legislative Highlights



# Snapshot of OHCS 2023 Investments

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- **\$721.7 million invested in supply solutions and strategies**, including LIFT, Permanent Supportive Housing (PSH), LIFT Homeownership supplemental resources, a new in-community ag worker housing program, affordable housing preservation, pre-development, PSH Risk Mitigation, modular housing, and loan guarantees.
- **\$349.6 million to emergency homelessness response**, including the early session package investments and efforts to add new shelter beds, rehouse more Oregonians, prevent homelessness, and more.
- **\$46.1 million invested in community homelessness resources**, including youth homelessness, Tribal governments, shelters and navigation centers, tenant organizations, and more.
- **\$20 million** to support homeownership through down payment assistance, lending, manufactured home replacement, and foreclosure counseling.
- **\$1.7 million for language access** to support translation of OHCS materials and an assessment of needed investments and approaches to expand program access.

# Snapshot of OHCS 2024 Investments

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- **\$212 million** to address housing and homelessness across the state.
  - **\$65 million** to support existing shelter operations and housing-focused services.
  - **\$34 million** in homelessness prevention resources with a 30% set-aside for culturally responsive organizations.
  - **\$7 million** in homelessness prevention funds for the Urban League of Portland.
  - **\$5 million** to support the Individual Development Account (IDA) Initiative.
  - **\$1 million** to be administered by our partners at Seeding Justice to provide grants to community organizations to support tenant education and resources in cases of expiring affordability or manufactured home park sales.
  - **\$75.8 million** to establish the Housing Project Revolving Loan program to facilitate the development of moderate-income housing.
  - **\$39 million** to continue rehousing efforts in communities statewide as part of Oregon's ongoing Emergency Homelessness Response effort.
  - **\$475,808** to ensure ongoing technical assistance for providers participating in Oregon's Emergency Homelessness Response.



# Outcomes

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Between Jan 1, 2023 and Oct 31, 2024, **OHCS funding has...**

- Rehoused 3,257 households.
- Prevented 17,569 households from becoming homeless.
- Funded 6,147 beds across 136 shelters in Oregon.



With 2023 and 2024 legislative funding, **OHCS has funded the...**

- Preservation of 421 affordable rental homes.
- Development of 1902 affordable rental homes.
- Development of 485 affordable homes for homeownership.



On Dec. 23, our Disaster Recovery and Resilience Division saw the first applicant to receive a HARP funding award close on their new home, three weeks earlier than expected.



# Modular Housing Development Fund

- HB 2001 (2023) Established the Modular Housing Development Fund to spur capacity expansion of the modular housing industry in Oregon.
- **Allocated:** \$20M in General Fund
- **Awarded:** \$20M through four (4) grants of \$5 million each



Organization	Amount	City	Sample Projected Outcomes
Blazer Industries Inc.	\$5 million	Aumsville	Boost current production by 50-100 homes/year
Intelifab, LLC	\$5 million	Klamath Falls	Triple current output to roughly 360 units/year
Pacific Wall Systems, Inc.	\$5 million	Phoenix	Production increase of 500 additional units/year
Zaugg Timber Solutions, Inc.	\$5 million	Portland	Produce roughly 700 units/year at full capacity

# Community-Based Agriculture Worker Housing

**HB 3395** established the community housing supporting agriculture employees grant.

**Allocated:** \$10M in General Fund

- \$7.5 M for development
- \$2.5 M for pre-development

**Spent:**

- \$6.8 M on development
- \$1.2 M on pre-development



Colonia Libertad I- Salem, OR

# Moderate-Income Revolving Loan (MIRL)

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**SB 1537 (2024)** established a no interest, revolving loan fund for cities and counties intended to boost production of housing for moderate-income Oregonians at 120% AMI.

Cities and counties (Sponsoring Jurisdictions) administer their local grant programs while the agency serves as the loan issuer and provides some technical assistance.

**Allocated:** \$75M in General Fund; \$50M allowed only in the first biennium

**Spent:** Aim to launch in spring

## **In Progress:**

- Final external engagement
- Program manual, materials
- Rulemaking
- DOJ review
- Internal / external trainings
- New staff hiring
- IT systems



# OHCS's 2025 Legislative Session Bills



# OHCS Bills



## HOUSING STABILIZATION

**HB 3034:** Modifies the Emergency Housing Account (EHA)

- Transfers management of EHA monies from the Housing Stability Council to Oregon Housing and Community Services.
- Adds the Housing Stability Council to the list of advisory bodies developing policies for the use of EHA monies.
- Cleans up language impacting how OHCS awards grants to our community partners and adds clarity and flexibility to the process.

# OHCS Bills



## HOMEOWNERSHIP

### **HB 3035:** Clarifies OHCS' Lending Authority

- Makes changes to existing statute to clarify OHCS' authority to offer Flex Lending products, enabling the inclusion of more flexible financing options like refinances, rehabilitation loans, and loans for properties with accessory dwelling units or multi-unit homes.

# OHCS Bills



## AFFORDABLE RENTAL HOUSING

**HB 3036:** Expands Oregon Affordable Housing Tax Credit (OAHTC)

- Expands eligible uses for the financial passthrough from the OAHTC program to include funding supportive services for tenants
- Provides a reliable resource for these services that helps reduce tenant instability

**Questions?**





# Resources

- [State of the State's Housing](#)
- [Statewide Housing Plan](#)
- [Agency Annual Report](#)
- [OHCS Dashboards](#)
- [OHCS' Government Relations website](#)