

# Building Equitable Homeownership Opportunities



## Homeownership Division Briefing to House Committee on Housing and Homelessness

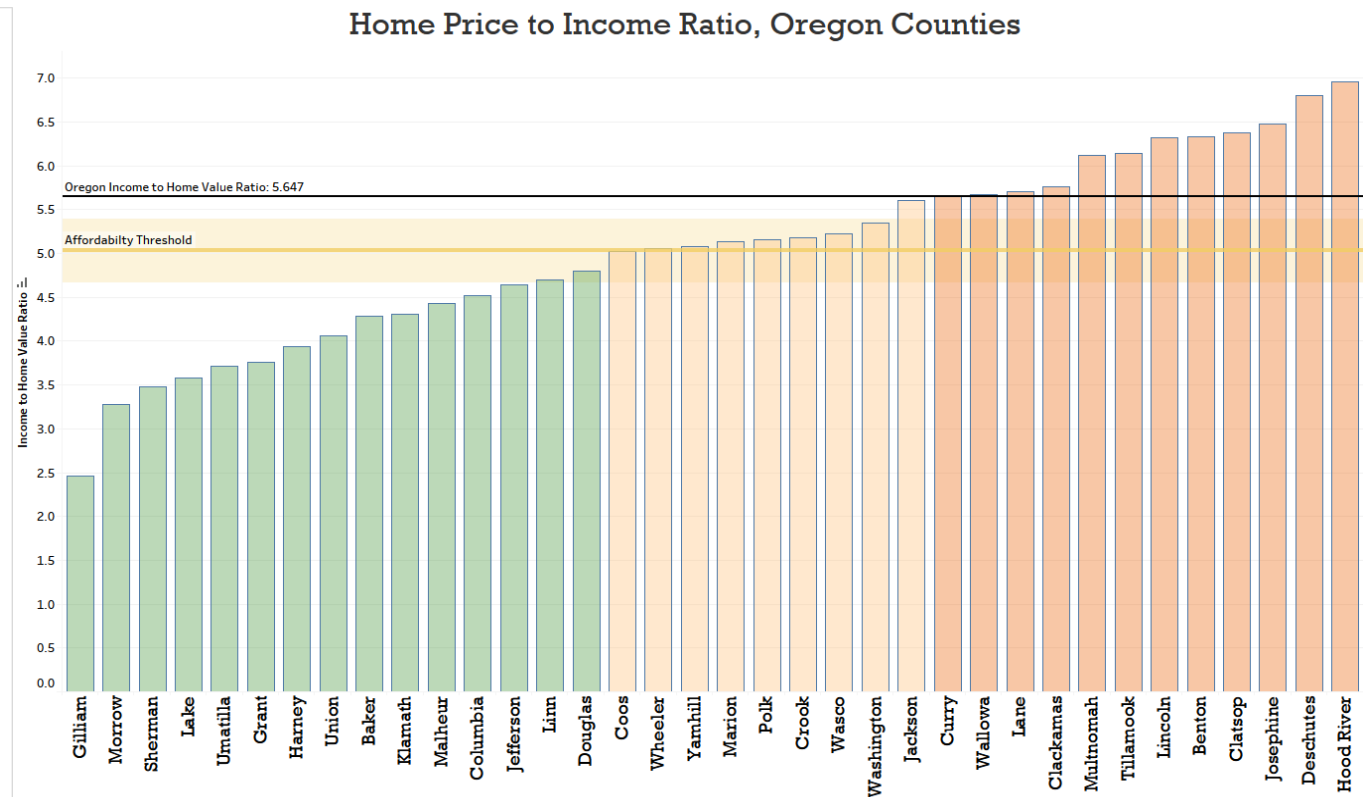
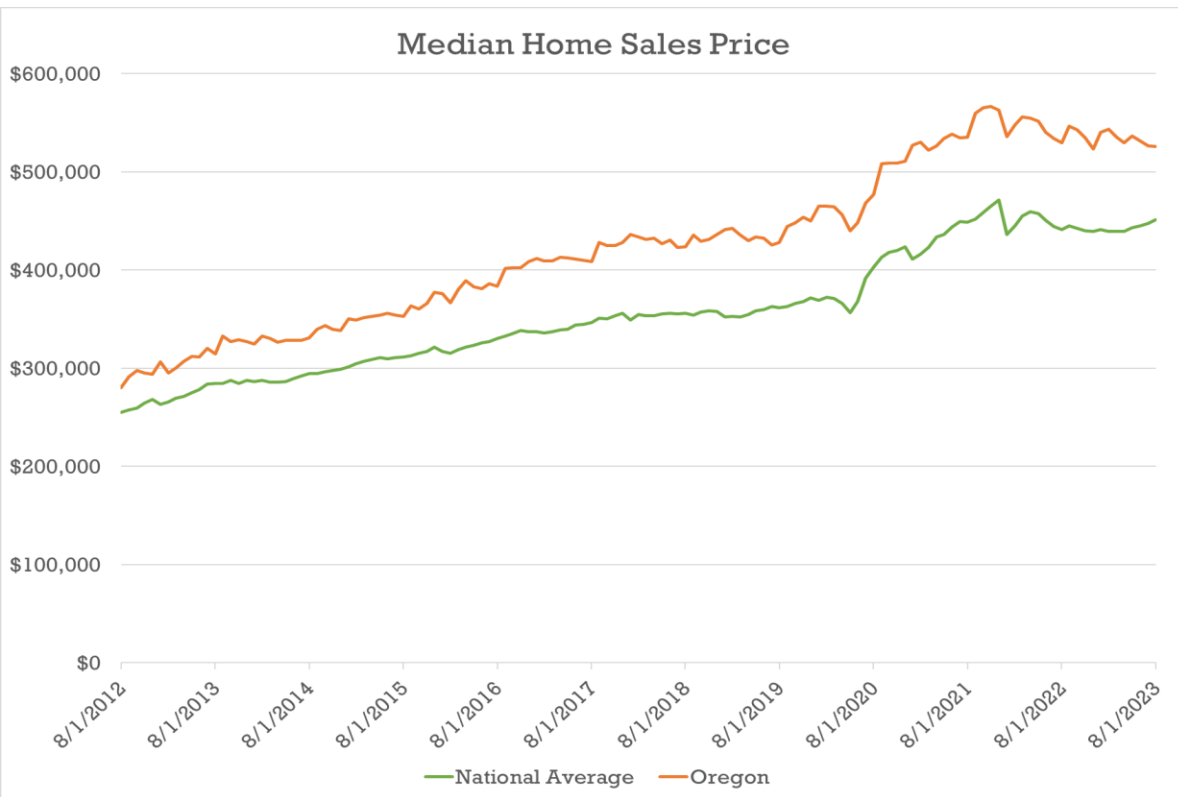
Keeble Giscombe, Director of Homeownership

Talia Kahn-Kravis, Assistant Director of Homeownership Programs

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# Homeownership is increasingly out of reach



# OHCS' Homeownership Toolbox





## Increase the Supply of Affordable Homes

Above: Woodhaven Community in Bend; 106 homes built by Thistle & Nest funded with LIFT & HDIP.

Above: Arthur Avenue and Keener Place Cottages in Cottage Grove, 18 homes built by DevNW funded with LIFT.



Left: Shortstack Milwaukie in Milwaukie; 15 cottage cluster homes built by Proud Ground & Shortstack, funding with LIFT and HDIP.

# Homeownership Development Programs

## Land Acquisition Revolving Loan Program (LAP)

- Loan fund provides low interest loans to eligible developers for acquisition of land for developments that will have homes affordable to households at or below 80% AMI. .
- Nine homeownership projects leveraged \$8.2M since 2019. Four loans are repaid.

## Local Innovation and Fast Track (LIFT)

- Article XI-Q bond proceeds used as gap funding for new construction of shared-equity models of homes
- Homes must be affordable to households with incomes at or below 80% AMI.

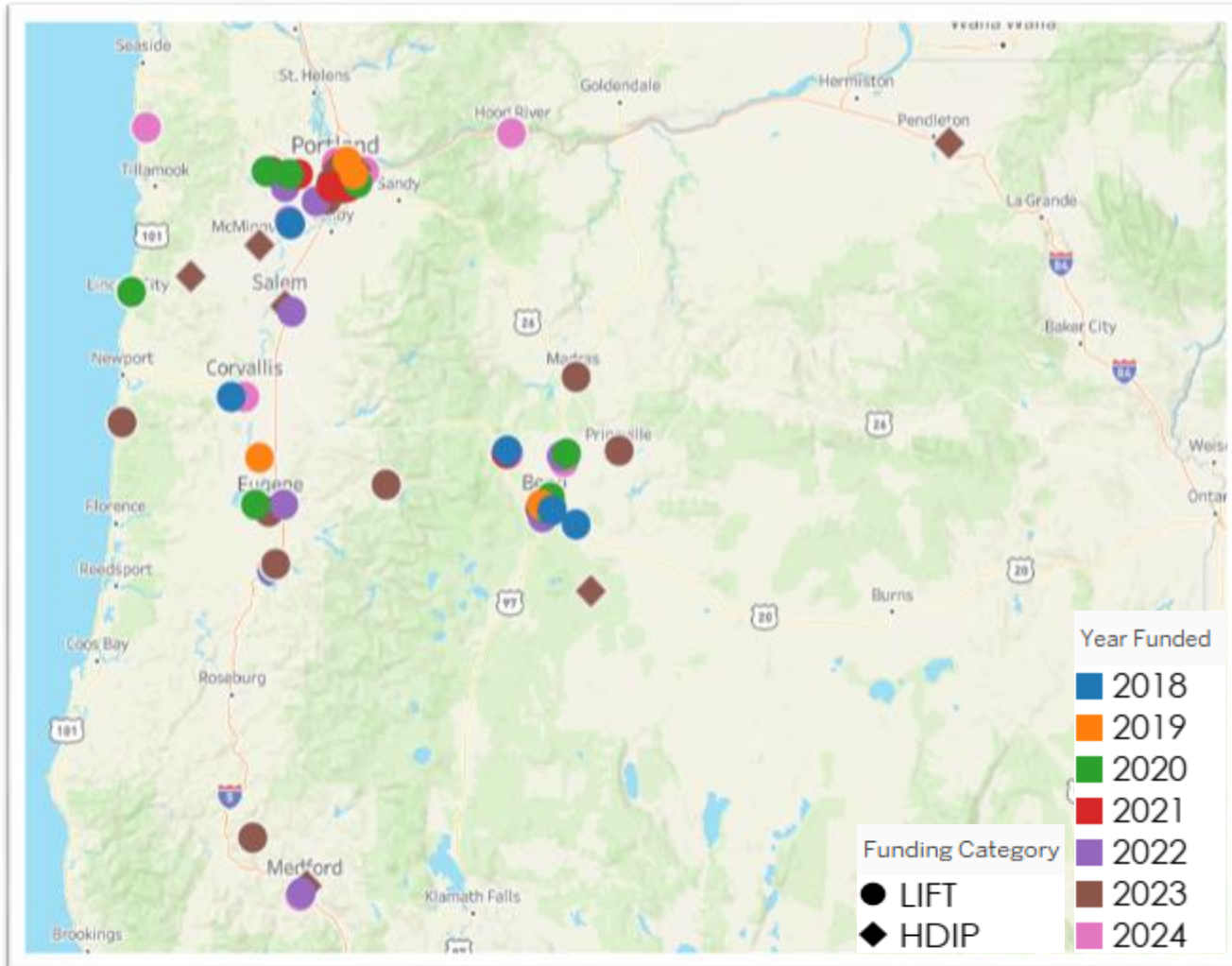
## Homeownership Development Incubator Program (HDIP)

- General funds used to support innovative homeownership projects that don't qualify for LIFT including:
  - Projects on tribal land
  - Pre-development and capacity building to expand the pipeline of projects
  - Homes affordable to households at or below 120% AMI

## Oregon Affordable Housing Tax Credit (OAHTC) for Homeownership (New in 2025!)

- Permanent lenders can reduce interest rates up to 4% and claim a state income tax credit equal to the lost interest income.
- Eligible homeownership projects include Limited Equity Cooperatives and Manufactured Dwelling Parks.

# LIFT and HDIP Projects



Since 2018, LIFT and HDIP have leveraged **\$124M** to support **70 homeownership projects** creating **1,065 new affordable homes** across Oregon.

- 26 unique developers
- No remaining HDIP funds.
- LIFT Workgroup convened in 2024 to make structural program improvements to better reach rural and dense projects.
- The open 2025 LIFT NOFA has project requests over double the amount of available funds with a more diverse applicant/project pool.



# Project Examples

## **Tipsu-ili'l, Confederated Tribes of Grand Ronde, Grand Ronde**

- Multi-phase project with 52 lots on Confederated Tribes of Grand Ronde land.
- OHCS awarded HDIP funds in 2023 for 6 of 20 homes in phase one.
- The HDIP award will continue cycling into subsequent project phases.



## **Thompson Springs, Sammy's Place, Nehalem**

- 10 homes built using Universal Design for people with intellectual and developmental disabilities.
- 4 years of site prep supported by DEQ & EPA funding to clean up brownfield site.
- Received pre-development HDIP funds in 2023 and LIFT funds in 2024.
- Sammy's Place will provide supports to homeowners to foster community, independent living, and access to resources.



# Equitable Pathways to Homeownership



Residents of Aspire Community Development by McMinnville  
Habitat for Humanity, funded by HDIP



# Homeownership Centers

OHCS supports a network of 15 homeownership centers that serve homebuyers and homeowners in every county with:

- Financial education
- Pre- and post-purchase education
- Counseling
- Homebuyer resources (IDAs, DPA, home repair funds)
- Foreclosure avoidance
- And more!

An estimated 60+ certified staff support over 3,200 clients a year.



Staff and clients of the African American Alliance for Homeownership (AAAH)

# Home-ownership Centers

**Bolded centers are culturally specific organizations (CSOs)**

Find a center:  
<https://www.oregon.gov/ohcs/homeownership/pages/housing-counseling.aspx>

Homeownership Center	Service Area
ACCESS	Josephine, Jackson
<b>African American Alliance for Homeownership</b>	Clackamas, Multnomah, Washington
<b>Bienestar</b>	Washington
Columbia Cascade Housing Corporation	Hood River, Sherman, Wasco
Community Action Program of East Central Oregon	Gilliam, Morrow, Umatilla, Wheeler
Community Connection of Northeast Oregon	Baker, Grant, Union, Wallowa
Community in Action	Harney, Malheur
DevNW	Benton, Clackamas, Lane, Linn, Marion, Polk
<b>Hacienda Community Development Corporation</b>	Clackamas, Multnomah, Washington
Klamath Housing Authority	Klamath, Lake
<b>Native American Youth &amp; Family Center</b>	Clackamas, Multnomah, Washington
NeighborImpact	Crook, Deschutes, Jefferson
NeighborWorks Umpqua	Coos, Curry, Douglas
Open Door Housing Works	Clatsop, Columbia, Lincoln, Tillamook, Washington, Yamhill
<b>Portland Community Reinvestment Initiatives</b>	Multnomah

## Downpayment Assistance Deployed by Community Partners

- Funds from document recording fees, general funds, and county construction excise taxes (CET)
- Grants to experienced community based nonprofit partners
- For first time and first-generation homebuyers at or below 100% AMI
- Forgivable loans or grants (depending on the amount) of up to 20% of the purchase price.
- From March 2023-June 2024, 21 organizations provided over \$12M in DPA to 348 homebuyers.



Daisy, a first-time homebuyer, stands in front of her new home in Vale after receiving DPA from Community in Action.



# Mortgage Lending

In 2024, OHCS provided loans to nearly 600 homebuyers.

## FirstHome

- Mortgage with a competitive interest rate for **first-time homebuyers** that meet income guidelines.

## NextStep

- Mortgage with a competitive interest rate for homebuyers that meet income guidelines.

## Downpayment Assistance

- 4% or 5% in down payment assistance paired with FirstHome or NextStep.
- Oregonians qualify for the 5% DPA if they meet focused demographics criteria
- DPA is offered as a silent or amortizing second depending on borrower income.

# Language Access and Community Outreach



- Grants to homeownership service providers to increase the visibility and accessibility of their programs to communities of color, people with limited English proficiency, and people with communication needs due to a disability.



**Keep Oregonians in Their Homes**

# Supporting Manufactured Homeowners

- The **Manufactured & Marina Community Resource Center (MMCRC)**:
  - Monitors manufactured home park and marina state registry compliance
  - Funds Community Resource Dispute and Resolution nonprofits that provide mediation services to resolve disputes between park owners and tenants outside of court
- The **Manufactured Home Replacement Program** provides loans to individuals to replace older and energy-inefficient homes.
  - Since 2021, OHCS has replaced 53 manufactured homes replaced.



# Health & Safety Repairs

- Funded by document recording fee revenue.
- Grants to eligible organizations with ability to do home inspections.
- Households with an income at or below 100% AMI repairing an owner-occupied residence are eligible.
- Used for repairs and modifications that address health and safety concerns in owner-occupied residences.

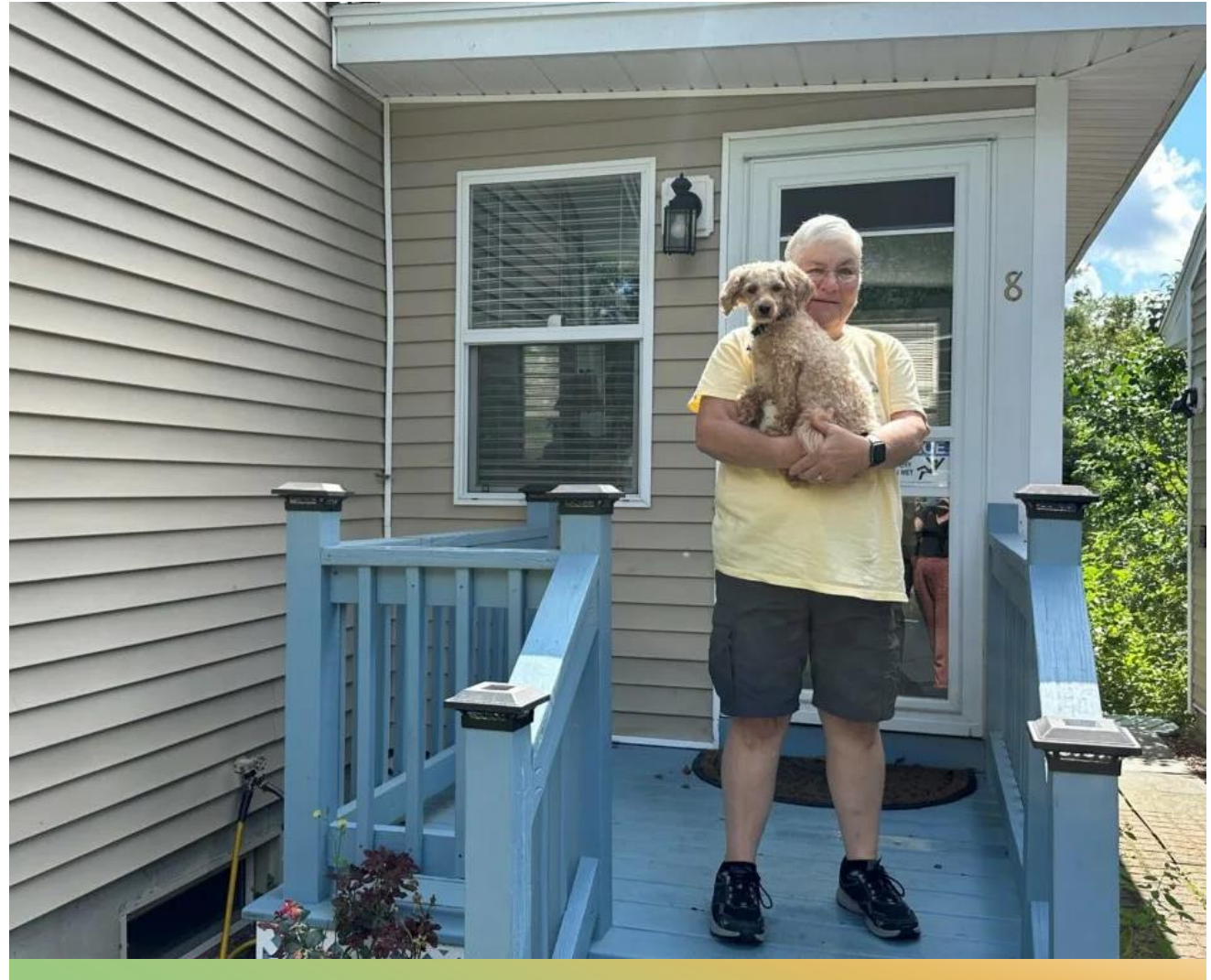


Photo courtesy of Habitat for Humanity Portland



# Foreclosure Avoidance

- **Homeowner Assistance Fund**
  - \$90M in Federal funds for foreclosure prevention pandemic response program
  - Closed to new applications. Making final payments in February 2025.
  - Helped 2,485 families with an average award of \$26,635
- **Foreclosure Avoidance Counseling**
  - Funded with general funds.
  - OHCS contracts 16 community-based organizations with certified foreclosure counselors to help struggling homeowners get back on track with mortgage payments.
  - 98% of clients avoid immediate foreclosure with the help of a counselor.

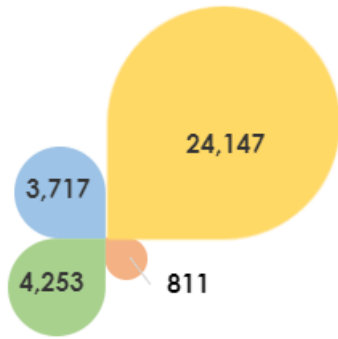


< Main Page LIFT HOAP OBRL HAF DPA FAC State of Homeownership Definitions >



# OHCS Homeownership Dashboard

Welcome to the Oregon Housing & Community Services Homeownership Dashboard!  
The tabs at the top of the page will take you to more detailed data on each program.



## Homeownership Program Highlights Since July 2017

- People served through homeownership counseling and education
- New homeowners through homeownership centers
- New homeowners through OBRL
- New homeowners aided by down payment assistance

Visit the "State of Homeownership" tab for an overview of homeownership in Oregon and this quarter's "Homeownership Trends" for a brief survey on OHCS' homeownership programs.

[https://public.tableau.com/app/profile/oregon.housing.and.community.services/viz/CombinedHODashboard\\_KS/OverallDashboard2](https://public.tableau.com/app/profile/oregon.housing.and.community.services/viz/CombinedHODashboard_KS/OverallDashboard2)



# Thank you!



For more information on OHCS Homeownership Division visit:

<https://www.oregon.gov/ohcs/homeownership>

