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Some Basic Information about Affordable Housing and Services in Oregon

The needs of Oregonians are complex. Our citizens live in rural and urban settings, at the coast, in the valley, in the mountains and in the high desert. Oregon has developed a comprehensive network of funders and providers to meet the needs of low-income and vulnerable Oregonians. This network of public investment works along with many private sector and nonprofit partners to ensure that Oregonians whose needs are not met by the market have a safe, decent place to call home. This document is a very basic attempt to explain how this very complex system fits together.

WHERE DOES THE MONEY COME FROM? Funding to build and operate housing and provide services comes from several sources.

- **On the federal level**, HUD, USDA Rural Development (RD) and the Veterans Administration (VA) are the primary providers of funding. HUD distributes Community Development Block Grants (CDBG), Community Service Block Grants (CSBG), HOME funds, Low Income Housing Tax Credits (LIHTC) and New Market Tax Credits. RD and VA distribute funds for housing development and homeownership programs.
- **At the state level**, Oregon generates funds from the Oregon Affordable Housing Tax Credit (OAHTC), the Farmworker Housing Tax Credit, Document Recording Fee revenue (GHAP), the Oregon Bond home loan program and a very small allocation from the General Fund.
- **At the local level** some communities use Tax Increment Financing (TIF) and general fund dollars to build and support housing and services.

DISTRIBUTING THE MONEY TO MEET THE NEED: The bulk of the federal funds, as well as all of the state funds, are received, are managed and distributed by **Oregon Housing and Community Services (OHCS)**. Some of the federal funds (CDBG, HOME) go straight to Public Jurisdictions (PJs), such as Portland. OHCS policies guide the distribution of the funds across the state in a balanced way that meets the greatest need of low and moderate income Oregonians. OHCS has several advisory groups, such as the State Housing Council and Community Action Partnership of Oregon (CAPO).

WHO IS "ON THE GROUND" DOING THE WORK IN THE COMMUNITY? There are several types of entities that build, own and operate housing and provide services to Oregonians. The **22 Housing Authorities** throughout the state are federal entities that develop, own and operate public housing and affordable housing, and they administer Federal programs, such as Section 8. **Oregon has about 45 nonprofit organizations** that own and operate housing, administer homeownership programs and provide a wide range of services to communities throughout the state. There are also **17 Community Action Agencies** in communities throughout Oregon that provide human services to our vulnerable citizens. And lastly we have several **for-profit owners and operators** of affordable housing in the state.

WHO SUPPORTS THE INDUSTRY? In Oregon there are four primary industry associations. **Oregon Opportunity Network (Oregon ON)** provides training and industry support services to its 200 members, which include 50 direct housing and services providers and 150 affiliate members. Oregon ON also advocates for more resources and better housing and services policy at the local, state and federal levels. **Community Action Partnership (CAPO)** conducts advocacy and provides training to 17 Community Action Agencies, who strive to eradicate poverty in Oregon through work in their communities. **Oregon Housing Authority Association (OHA)** provides training and advocacy for its 22 Housing Authority members. Lastly, the **Oregon Housing Alliance** advocates at the state legislative level for more resources and better policies that affect nonprofits, housing authorities and Community Action Agencies. The Housing Alliance has 57 members who represent the broad array of housing and human service providers throughout the state.

References:

Oregon Housing and Community Services: <http://www.oregon.gov/OHCS/pages/index.aspx>

Oregon ON: <http://www.oregonon.org>

CAPO: <http://caporegon.org/>

OHA: <http://orhousingauthorities.org/>

Housing Alliance: <http://www.oregonhousingalliance.org/>

Please see the back of this page for a graphic representation of this information.

Housing and Services Delivery System in Oregon

