



Presentation to House Human Services and Housing Committee

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Housing Across a Continuum

Homeless

- Chronic
- Situational
- Emergency rent assistance
- Rapid Rehousing
- Shelters
- Transitional Housing

Rental Housing

- Permanent Supportive Housing
- Public Housing
- Section 8 vouchers
- Publicly funded apartment buildings
- Privately owned apartments

Homeownership

- Asset Building & Wealth Creation
- Foreclosure Avoidance

What is Affordable?

- Generally, paying 30% of your income towards rent is considered “affordable.” Families that pay 30% of their income towards rent have income left over to pay for food, medicine, transportation, and other basic needs.
- The National Low Income Housing Coalition determined that in Oregon, someone earning minimum wage would have to work 72 hours a week to be able to afford a two-bedroom apartment at average rents (\$846 per month). This assumes that the worker will spend no more than 30% of their income on rent.
- Nearly one in three Oregonians pay more than 50% of their income towards rent, and one in two pay more than 30% of their income towards rent.

Rent Burden

175,000 renter households in Oregon are considered “Extremely Low Income”

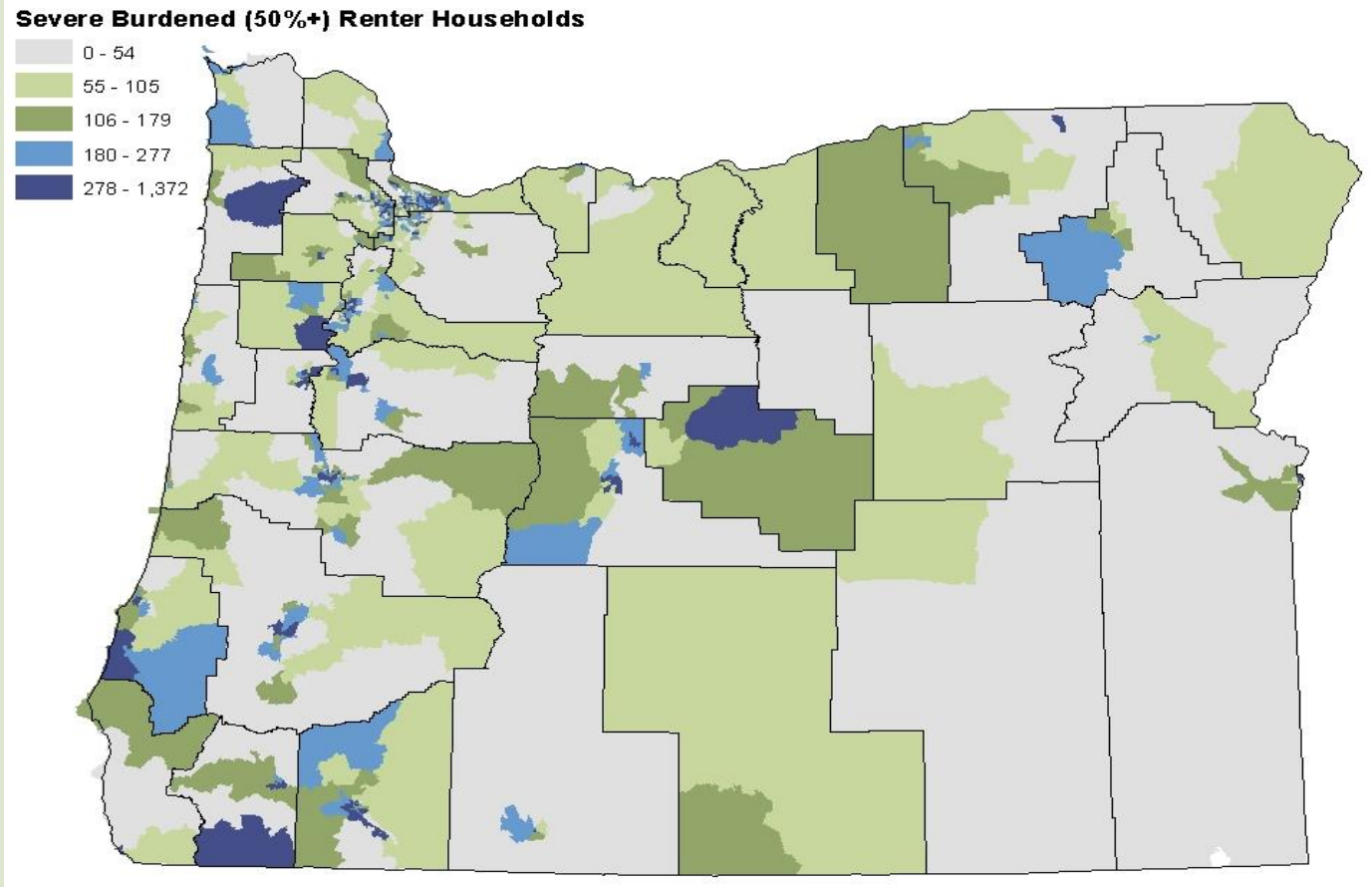


There are only 45,226 rental units affordable to those households



In the 2013-14 school year 18,902 K-12 children were identified as homeless

Rent Burden



150,000 renter households are currently “severely rent burdened”, meaning they spend more than half of their income on housing.

Wages and Rent



OHCS History



Housing Division of Department of Commerce created in 1971

Freestanding Housing Finance Agency (HFA) created in 1987

Today, throughout the country, HFA's:

- Issue federal tax-exempt bonds
- Issue federal low income housing tax credits
- Award various HUD grants

Community Services incorporated in 1991

OHCS' role evolved over time to administer:

- Certain HUD Section 8 contracts
- Entitlement Grants
- Hardest Hit Funds from US Treasury
- State-funded financing tools

OHCS Redesign

1. Refocus the Agency

Streamline agency functions and re-focus to become a facilitator of local and regional prosperity efforts.

2. Redesign Policy and Governance

Create a new housing policy commission to establish data and research driven policy that links housing with other public policy agendas.

3. Infuse Mutual Accountability

With the advice of a new policy commission and agreed upon outcomes, infuse mutual accountability systems for our major streams of funding.

4. Drive Alignment

Drive alignment and coordination within the State so that housing investments are integrated with our long-term vision for Oregon.

OHCS Mission and Vision

Mission

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

Vision

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

OHCS Goals

Position the State to achieve economic security for people by strengthening the housing system and integrating policy outcomes

Serve greater numbers of low-income Oregonians more effectively within the housing system

Housing Ties it All Together

“MacArthur-supported How Housing Matters research has already revealed that **stable, quality housing** matters in ways critical for children's emotional and physical development, **improves school performance, and diminishes psychological stress...**”

MacArthur Foundation, 2013)

“The combination — and coordination — of housing, **healthcare**, and supportive services, if effectively delivered and well-targeted, can help to achieve savings in healthcare expenditures, which are major drivers...”

Cambridge: ABT Associates, 2013.



“For the first time, state officials were able to track the academic performance levels of homeless students and, as they expected, found that **lacking a secure place to live hurts students' school performance.**”

The Oregonian. November 21, 2013.

Research shows that **housing** and family support, especially during the **critical** first months after **prisoners** are released, **increase their chances of success in re-entering society** and not returning to crime. But they face hurdles when trying to rent apartments...”

The New York Times. November 14, 2013.

Improving the Lives of More Oregonians

Equity
Fiscal Sustainability
Opportunity for Prosperity

Cross-Agency Strategic Alignment

Health
Outcomes

Safety
Outcomes

Education
Outcomes

Economic
Outcomes

Housing is Foundational

OHCS Programs



Homelessness Prevention



Energy Assistance



Weatherization



Rental Housing



Homeownership

Housing Finance Funds

FEDERAL FUNDS

RENTAL SUBSIDIES	FORECLOSURE SUBSIDIES	DEVELOPMENT SUBSIDIES	SINGLE FAMILY HOUSING
Section 8 Housing Voucher Program Section 8	NFMC National Foreclosure Mitigation Counseling	HOME HOME Investment Partnerships Program	LIHTC Low Income Housing Tax Credits
Voucher	Grant	Grant	Tax Credit
HUD	Neighborworks America	HUD	IRS

STATE FUNDS

FORECLOSURE ASSISTANCE	HOUSING TRUST FUND	DOCUMENT RECORDING FEE	STATE TAX CREDITS	OHCS BOND ISSUANCE	LOTTERY BACKED BONDS
Multistate Settlement & Mediation Program	Multifamily Housing Development	Various Affordable Housing Programs	Multifamily Housing Development	Multifamily Housing Development and Single-Family Loan Purchases	Multifamily Housing Development
Grants	Grants and Loans	Grants and Loans	Tax Credits	Loans	Grants
General Fund	Public Purpose Charges	County Recorders	State of Oregon Revenue	IRS Tax Exemption	State of Oregon Lottery

HOUSING AUTHORITIES

Federally recognized public corporations with boards appointed by local government that administer Section 8 programs.

- Housing Authority of Clackamas County
Home Forward
- Housing Authority of Washington County
Klamath Housing Authority
- Linn-Benton Housing Authority
- Marion County Housing Authority
- Housing Authority of Lincoln County
Housing Works

OREGON HOUSING AND COMMUNITY SERVICES

State Housing Finance Agencies have the ability to issue tax exempt bonds, allocate tax credits, and award HUD grants. Community Services added to agency in 1991.

EXAMPLES OF PARTNERS

FORECLOSURE ASSISTANCE

- NEDCO
- Hacienda CDC
- Clearpoint
- Open Door Counseling Center
- Klamath Lake Regional Housing Center
- Willamette Neighborhood Housing Services
- Community Services Consortium
- HomeSource NeighborImpact



EXAMPLES OF PARTNERS

MULTIFAMILY HOUSING DEVELOPERS

NON-PROFIT

- New Day Enterprises
- ROSE Community Development
- Bienestar
- Willamette Neighborhood Housing Services
- Farmworker Housing Development Corporation
- Community Development Corporation of Lincoln City
- Housing Works



FOR PROFIT

- Geller Silvis and Associates
- Guardian Development, LLC
- Cascade Housing Group
- Pacific Crest Affordable Housing
- Shelter Resources Inc.
- Chrisman Development Company



EXAMPLES OF PARTNERS

SINGLE FAMILY HOUSING

- Single Family Participating Lenders
- African American Alliance for Homeownership
- Community Services Consortium
- Housing Authority of Washington County
- Native American Youth & Family Center
- Portland Housing Center
- Community Action Program of East Central Oregon
- Statewide Habitat for Humanity



This infographic is for information purposes only and is not a full representation of all OHCS' housing programs or partners.

Housing Stabilization Funds

FEDERAL FUNDS

SAFETY NET SUBSIDIES

TEFAP The Emergency Food Assistance Program	CSFP Commodity Supplemental Food Program	FDIR Food Distribution Program on Indian Reservations	ESG Emergency Solutions Grant
HSP Housing Stabilization Program	CSBG Community Services Block Grant	HOME Tenant Based Rental Assistance HOME TBRA	

ENERGY & WEATHERIZATION SUBSIDIES

BPA Bonneville Power Administration	US DOE US Department of Energy
	LIHEAP Low Income Home Energy Assistance Program

STATE & OTHER FUNDS

Utility customer meter fees OEA Oregon Energy Assistance Program	Network member contributions HRTF Hunger Relief Task Force	OHCS bond proceeds RGP Rent Guarantee Program	Proceeds from Lottery backed bonds HPLUS Housing Plus
Public purpose charges ECHO Energy Conservation Helping Oregonians	General Fund SHAP State Homeless Assistance Program	General Fund & Document Recording Fee EHA Emergency Housing Assistance	General Fund LIRA Low Income Rental Assistance Oregon Hunger Response Fund



OREGON HOUSING AND COMMUNITY SERVICES

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EXAMPLES OF PARTNERS COMMUNITY ACTION AGENCY

- Community Connection of Northeast Oregon
- Clackamas County Social Services
- Oregon Coast Community Action
- Klamath/Lake Community Action Services
- Community Services Consortium
- Mid-Willamette Valley Community Action Agency
- NeighborImpact



EXAMPLES OF PARTNERS OFB REGIONAL FOOD BANK NETWORK MEMBER

- Oregon Food Bank – Southeast Oregon Services
- Oregon Food Bank – Metro Services
- Klamath-Lake Counties Food Bank
- Linn-Benton Food Share
- Marion Polk Food Share
- Food Share of Lincoln County
- NeighborImpact



EXAMPLES OF PARTNERS OTHER NON-PROFIT AGENCIES

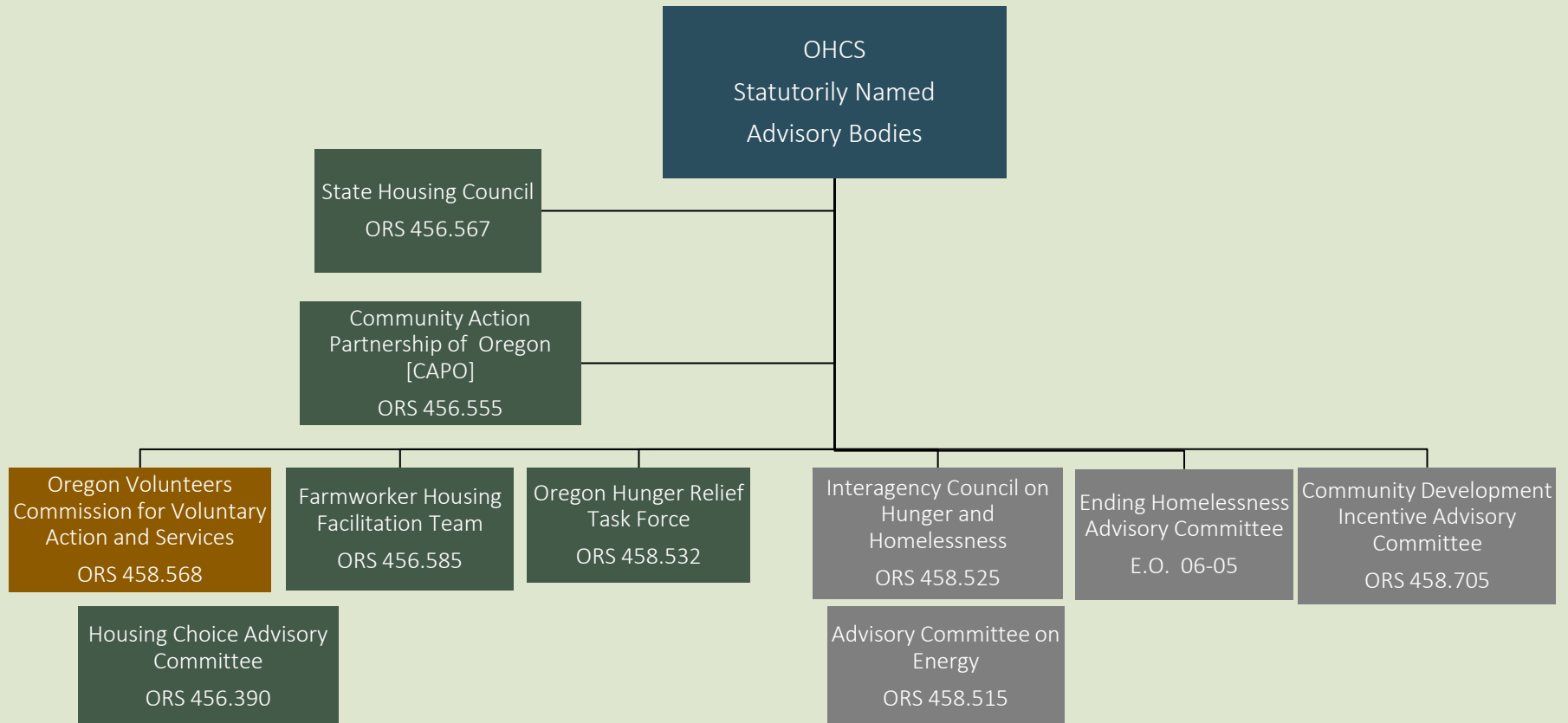
- Northwest Housing Alternatives
- Corvallis Homeless Shelter Coalition
- St. Vincent de Paul of Lane County
- Innovative Housing
- Human Solutions



Pending Legislation – Governance

HB 2442

OHCS Policy and Governance: HB 2442 continues the work of the transition by consolidating governance bodies into an overarching Oregon Housing Stability Council.



Pending Legislation Cont.

- **HB 2441 Extension & Renewal, Oregon Individual Development Account (IDA) Initiative**
 - Renews the program and tax credit for the Oregon IDA Initiative
 - Expands the purposes for which low income Oregonians can save
- **SB 244, OHCS Program Changes**
 - Continues the work of the OHCS transition by making small changes to program criteria to better align program assistance
- **SB 296, Elderly Rental Assistance**
 - SB 296 would complete the transfer of the Elderly Rental Assistance program from the Department of Revenue to OHCS
 - Both agencies would use the intervening two years to help notify recipients and create plans to better serve them through the Community Action Network

GRB Bonding Proposal

- Proposed \$100 million for new housing
 - Create new affordable rental housing to address severe gap
 - Target families with lowest incomes to prevent and end family homelessness
 - \$85 million in General Obligation, Article XI-Q Bonds
 - \$15 million in Lottery Backed Bonds
- Approach
 - Utilize existing community-based development capacity
 - Ensure target families are well served by coordinating with human service providers
 - Thoughtfully leverage other financial resources and take advantage of finance expertise

Questions?