

# Housing Needs and Resources Post-COVID

**Margaret Salazar**, Executive Director  
**Andrea Bell**, Director of Housing Stabilization



# Who We Are

## VISION

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

## MISSION

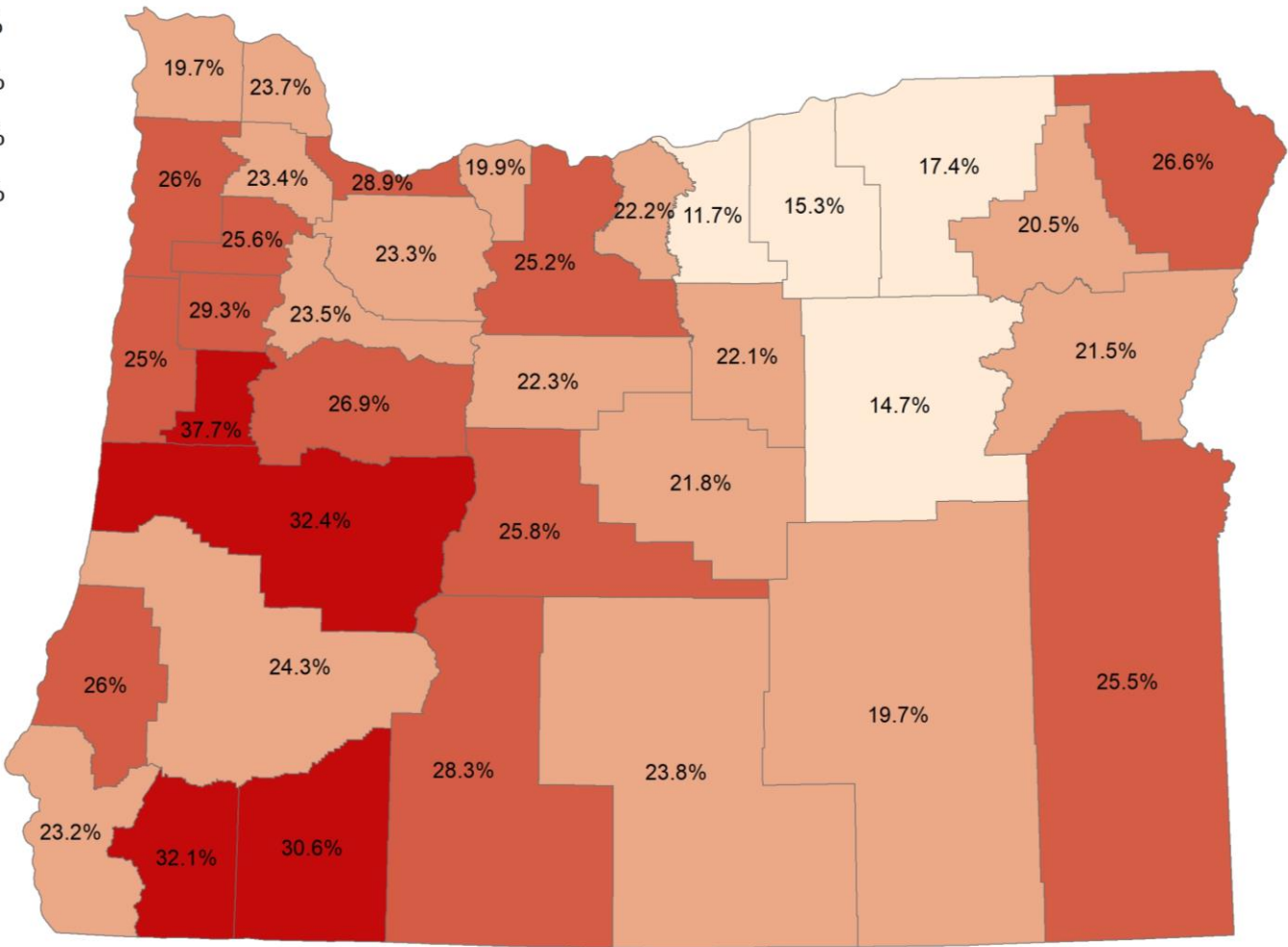
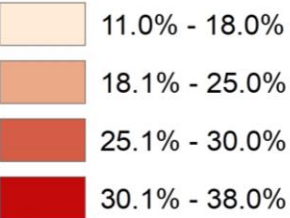
We provide stable and affordable housing and engage leaders to develop integrated statewide policy that addresses poverty and provides opportunity for Oregonians.



Working together to serve individuals, families and communities throughout Oregon

# Housing Need Pre-COVID

Percent of Renters with Severe Rent Burden



# State Resources - 2019 Session

- \$45M Funding the **Emergency Housing Account (EHA)** and the **State Homeless Assistance Program (SHAP)** to provide assistance to Oregonians who are homeless or unstably housed and at risk of becoming homeless.
- \$1.5M Funding to support the **Oregon Foreclosure Avoidance** program and other homeownership counseling.



[CLICK HERE TO LEARN MORE](#)

## OREGON HOUSING AND COMMUNITY SERVICES 2019 LEGISLATIVE HIGHLIGHTS

Under the leadership of Governor Kate Brown, OHCS entered the 2019 Legislative Session with a bold agenda to advance the Statewide Housing Plan and address needs across the housing spectrum from homelessness to stable rental housing to homeownership. The Legislature answered the call with a historic investment of over \$336.5 million that will advance a coordinated response. OHCS will bring together cross-sector partners to build a lasting housing infrastructure that serves all Oregonians in communities large and small.



**STATEWIDE HOUSING PLAN:** Carefully crafted after coupling the input and personal experiences from Oregonians throughout the state with extensive analysis of community need data, the Plan is Oregon's roadmap to addressing the housing and homelessness crisis our state is experiencing. The Plan outlines OHCS priorities and guides the use of programs and resources for the next five years.

# CARES Act

[SEE CHEAT SHEET](#)

## **Emergency Solutions Grant**

\$6.7 million (additional funding anticipated)

Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance

## **Community Services Block Grant**

\$8.155 million

Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance

## **Low Income Heating and Energy Program**

\$9.5 million

Uses: utility assistance and weatherization

## **Homeowner Forbearance**

For those with government backed mortgages (Federal Housing Authority, the Veterans Administration, the US Department of Agriculture, Fannie Mae, and Freddie Mac), they can enter forbearance and delay payments.



# Homeless Services: Resources and Needs

**Andrea Bell**, Director of Housing Stabilization



# Support for Providers

- Webinar (April 3<sup>rd</sup>) – Oregon COVID-19 Homeless Service Provider Guidance
- Guidance to reduce the spread of COVID in shelters and camps
- Increased flexibility for OHCS programs
- Leveraging our role as a convener
  - [Weekly virtual meeting](#) with providers across the state
  - Connecting providers with their county emergency command structures and other resources



[Written guidance on the OHCS COVID site.](#)

# Support for Oregonians Experiencing Homelessness

## CARES Act

- Emergency Solutions Grant
  - **\$6.7 million (additional funding anticipated)**
  - Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance
- Community Services Block Grant
  - **\$8.155 million**
  - Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance



OREGON HOUSING and  
COMMUNITY SERVICES

## Emergency Board Funding

- **\$3.5 million**
- Safe sheltering for farmworkers and homeless populations
- Under direction of the Governor, these funds will serve Oregon farmworkers

## Repurposed Shelter Funding

- **\$3.3 million**
- [Funding to allow winter shelters to extend operations](#)



# Renter & Affordable Housing Provider Needs

**Margaret Salazar**, Executive Director

**Andrea Bell**, Director of Housing Stabilization



# Support for Affordable Housing Developers and Providers

## Developers

- Construction continues!
- Job site guidance
- Suspended inspections of occupied homes
- Affordable housing production and preservation continues
  - Delayed due date of applications for affordable housing development resources



[Written guidance on the OHCS COVID site.](#)

## Property Management

- Suspended property inspections
- Delayed Annual Income Recertifications
- Extended deadlines for reporting

***Regular partner calls to answer questions and collectively problem solve.***

# Rental Assistance

## CARES Act

- Emergency Solutions Grant
  - **\$6.7 million (additional funding anticipated)**
  - Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance
- Community Services Block Grant
  - **\$8.155 million**
  - Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance



- Emergency Board Funding
  - **\$8.5 million**
  - Rental assistance to Oregonians that have lost income due to COVID-19
  - [Learn how Oregonians can access these resources](#)

# Additional Need for Assistance

- Pre-COVID: 27% of Oregon renters are severely housing cost burdened, meaning they spend more than half their income on rent
- Highest unemployment rate in state's history
- Unique needs for affordable housing providers
  - Non-profit and mission driven providers
  - OHCS estimates lost rent in affordable housing ranges from \$1.9 million to \$91.2 million, depending on the length of this economic crisis



# Homeowner Resources & Needs

**Margaret Salazar, Executive Director**



# Oregon Homeownership Stabilization Initiative



**~\$25 million in recycled funds  
could potentially help 4,000  
Oregon families remain in their  
homes (if administrative funds  
are allowed)**



- Established after the Great Recession with Hardest Hit Funds from US Treasury
- Sunset extended to June 2021 (was December 2020)
- This Summer, OHCS will reopen OHHSI to help Oregonians get current on their mortgage

# Additional Support and Resources

Repurposed Oregon Foreclosure Avoidance (OFA) and Homeowner Assistance Program (HOAP) fund

- **\$500,000 available statewide**
- General homeowner counseling to ensure homeowners understand forbearance allowed under the [CARES Act](#) and are well informed when talking to their lenders
- OHCS is waiving terms to allow for this flexible use of OFA and HOAP funds



***OHCS Homeownership Division hosts regular partner calls to answer questions and collectively problem solve.***

# Additional Needs

- OHSI used more than \$296 million to serve more than 16,400 homeowners avoid foreclosure through loans, grants and financial counseling since 2011
- Additional general homeowner counseling, and potentially foreclosure avoidance and counseling





# Thank you

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