COVID Resources and Response Update

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



Support for Homeowners



Oregon Homeownership Stabilization Initiative

<u>www.oregonhomeownerhelp.org</u> /how-to-apply



~\$20 million in federal Hardest Hit Funds

Eligibility Requirements:

- Became past-due after January
- Income must be below 160% of state median income
- Home must be owner-occupied
- Can't have an open bankruptcy case
- Unpaid balance must be under \$491,050 and payments cannot be more than 45% of a household's gross monthly income
- Read all requirements online

Affordable Housing Rent Assistance

- Affordable Rental Housing Portfolio Stabilization COVID-19 Response Fund, \$26 million
 - \$20 million in Coronavirus Relief Funds (March-December rent arrears)
 - \$6 million in State General Fund (January-June rent arrears)
- Operational loans that will be forgive if tenant rent is forgiven. Program priorities include supporting smaller and/or culturally specific providers, supporting the most rent burden tenants, BIPOC tenants, and more.
- Loans must be made by December 30th



Read more about how legislative investments made during the August Session are supporting Oregonians.

Support for Oregonians Experiencing Homelessness

- Existing state and federal resources
- Safe shelter of Oregon farmworkers, \$3.5 million
- Community Services Block Grant, \$8.155 million from the <u>CARES</u> <u>Act</u> to Community Action Agencies (CAAs)
- Emergency Solutions Grant (ESG), \$56.1 million from the <u>CARES</u> Act distributed in waves:
 - \$13.7 million direct to CAAs
 - ~\$42 million through a competitive process (regional set asides available soon, funds will be in community mid-January)

Support for Homeless Service Providers

- OHCS Winter Shelter Strategy webinar on 10/5 to provide details and support to service providers to fully optimize the use of OHCS winter shelter resources.
- OHCS Emergency Solution Grant (ESG) COVID webinar on 10/12 to provide program details and outline the ESG CV competitive framework.
- <u>Statewide Homeless Populations Task Force</u> is connecting community with federal and state emergency resources.
 - In focus session on winter shelter scheduled for 9/30

Rent and Energy Assistance

- \$24.5 million in energy assistance funds to Community Action Agencies
- \$63.5 million in COVID Rent Relief Program funds to Community Action Agencies





Rent Assistance – Provider Experience

Scott Cooper

- President of the Community Action Partnership of Oregon (CAPO), community action agency membership organization
- Executive Director of NeighborImpact, Central Oregon's Community Action Agency,







Thank you

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Reference Slides

OHCS will not present these slides. The information and links are included for committee members and the public.



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

Investments – Changes from 2019 to Now

OHCS created a document summarizing state investments from the end of the 2019 session to now, including changes made during the 2020 Second Special Session in August.



2019-2021 Biennium Investments: 2019 Session to August 2020 Special Session



At the close of the 2019 session, OHCS received over \$336.5 million to address needs across the housing spectrum from homelessness to homeownership. Unfortunately, the COVID pandemic and economic reality has led to reprioritization of state funds and OHCS saw some programs reduced or closed. Additionally, federal and state policymakers made investments in housing supports for Oregonians impacted by COVID.

Affordable Rental Housing Division

- NEW: \$26M investment in Affordable Rental Housing COVID Response Fund—an operational loan
 program to support affordable housing providers that have seen a decrease in their rent rolls,
 loans will be forgiven as tenant rent is forgiven. OHCS received \$20M of Coronavirus Relief Funds
 during the June Emergency Board Meeting and a \$6M during the August Special Session
- \$200M \$150M-The Local Innovation and Fast Track (LIFT) Housing Program provides housing to
 underserved populations, namely communities of color and rural communities. \$50M investment
 to the LIFT program in the August Special Session
- \$7.5M for the development of affordable housing in Umatilla County in response to devastating

Wildfire Response and Recovery

- Health impact for people experiencing homelessness
- Governor Kate Brown's Wildfire Economic Recovery Council
- OHCS co-leading the Oregon Disaster Housing Task Force
- Wildfire Damage Housing Relief Program
 - Limited resources
 - Individual FEMA assistance and insurance resources must be received first (duplication of benefits and sequence of delivery requirements)
 - Can only support homeowners earning less than <u>200% of the Federal</u> <u>Poverty Line</u> that lost their primary residence
 - OHCS is collecting need via <u>program waitlist</u> (those that may not be eligible encouraged to apply in case program requirements change)

"I lost my entire home and all my belongings in the wildfire. Now homeless and living on sole income of social security. I am 73 years old." – Program Applicant