



Support HB 2802: *Critical Repair and Healthy Homes*

For seniors, people with disabilities, and people with low incomes, small investments in their home can make a big difference. It helps maintain their stability, improve health outcomes and protect our single-family home stock for the next generation.

In our work, especially in rural areas, we see low-income homeowners living in homes that are unsafe and in need of critical repair. They may be forced to choose between paying their mortgage, putting food on the table, and critical home repairs may be beyond their reach.

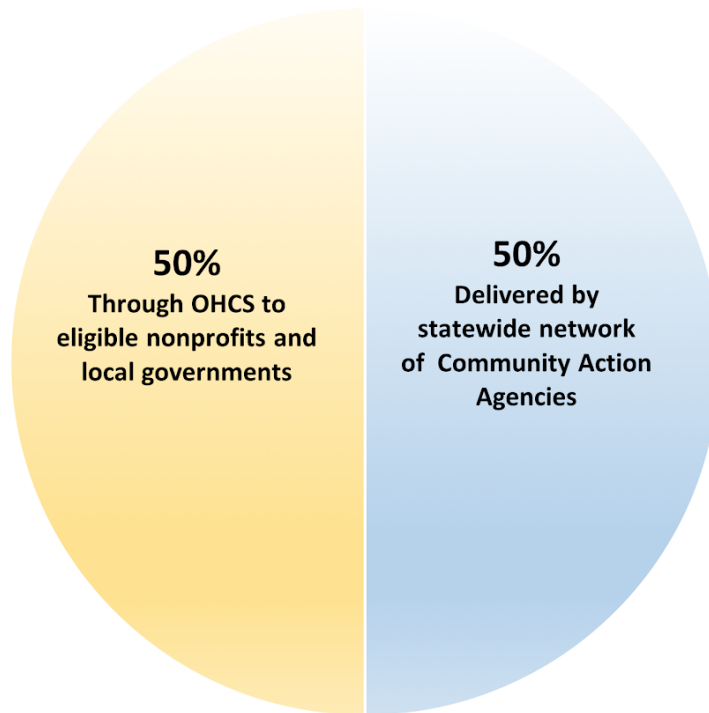
This impacts their ability to maintain good health, stay out of the emergency room, get to work or school and meet energy costs. Sometimes the need for critical repair prevents the implementation of cost-efficient, energy-efficiency improvements that lower energy use and utility bills.

HB 2802 proposes strategic investments that address these critical home repair and health and safety needs. It empowers individuals and families to lead healthier, more productive lives.

It does so by:

- 1. Establishing the Home Repair and Rehabilitation Fund (HRRF):** Half of HRRF funds will be available to qualified nonprofit organizations and local governments through Oregon Housing and Community Services (OHCS) to provide critical home repair services. The local organization may choose to offer the funds as a forgivable loan, a grant, or a loan that is repaid over time or upon sale.
- 2. Maximizing Federal and State Weatherization Programs:** The other half of the funds in the HRRF will be paired with energy efficiency programs delivered by the statewide network of Community Action Agencies. By pairing more flexible HRRF dollars with the state and federal weatherization funds, these agencies can efficiently provide critical home repairs while maximizing existing resources.
- 3. Establishing a revolving Healthy Homes Fund at OHCS:** This portion of the bill will provide an opportunity to build new local partnerships between housing non-profits and health care organizations. Housing non-profits will work with a local partner such as a CCO or hospital system to provide health and safety upgrades to people who may be at high risk of emergency room visits or other health risks. OHCS will offer up-front capital on a revolving basis to the nonprofits to do the work. The fund will be replenished after the health care system pays for the work. This reimbursement model is more similar to how other services are billed to health systems.

Home Repair and Rehabilitation Fund



Healthy Homes Fund

- Upfront capital from OHCS is loaned to community housing organizations who partner with local funders such as CCOs or health systems
- Once work is complete, funders reimburse the non-profit and OHCS is repaid. The fund is replenished, making it available for new partnerships

