

# Oregon Housing and Community Services OHCS AGENCY OVERVIEW & 2019 LEGISLATIVE PRIORITIES



**Margaret Salazar**, *Director*  
Oregon Housing and Community Services

March 25, 2019  
Senate Housing Committee

# OHCS VISION AND MISSION

## **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 STABILITY COUNCIL



Adolph "Val"  
Valfre, Jr.,  
Chair



Sarah DeVries



Claire Hall



Mary Li



Anna Geller



Gerardo F.  
Sandoval,  
PhD



Latricia  
Tillman



Charles  
Wilhoite



Vacant

# PROGRAM SUMMARY

- Housing Stabilization Programs
- Affordable Housing Finance Programs
- Homeownership Programs

# OREGON HOUSING AND COMMUNITY SERVICES CONTINUUM

## HOUSING STABILIZATION



## AFFORDABLE HOUSING FINANCE



## HOMEOWNERSHIP



### EQUITY AND RACIAL JUSTICE

#### CORE PROGRAMS

- Energy Bill Pay Assistance
- Weatherization Programs
- IDA (Asset Building)
- Emergency Housing Assistance
- Low-Income Rental Housing Fund (Rental Assistance)

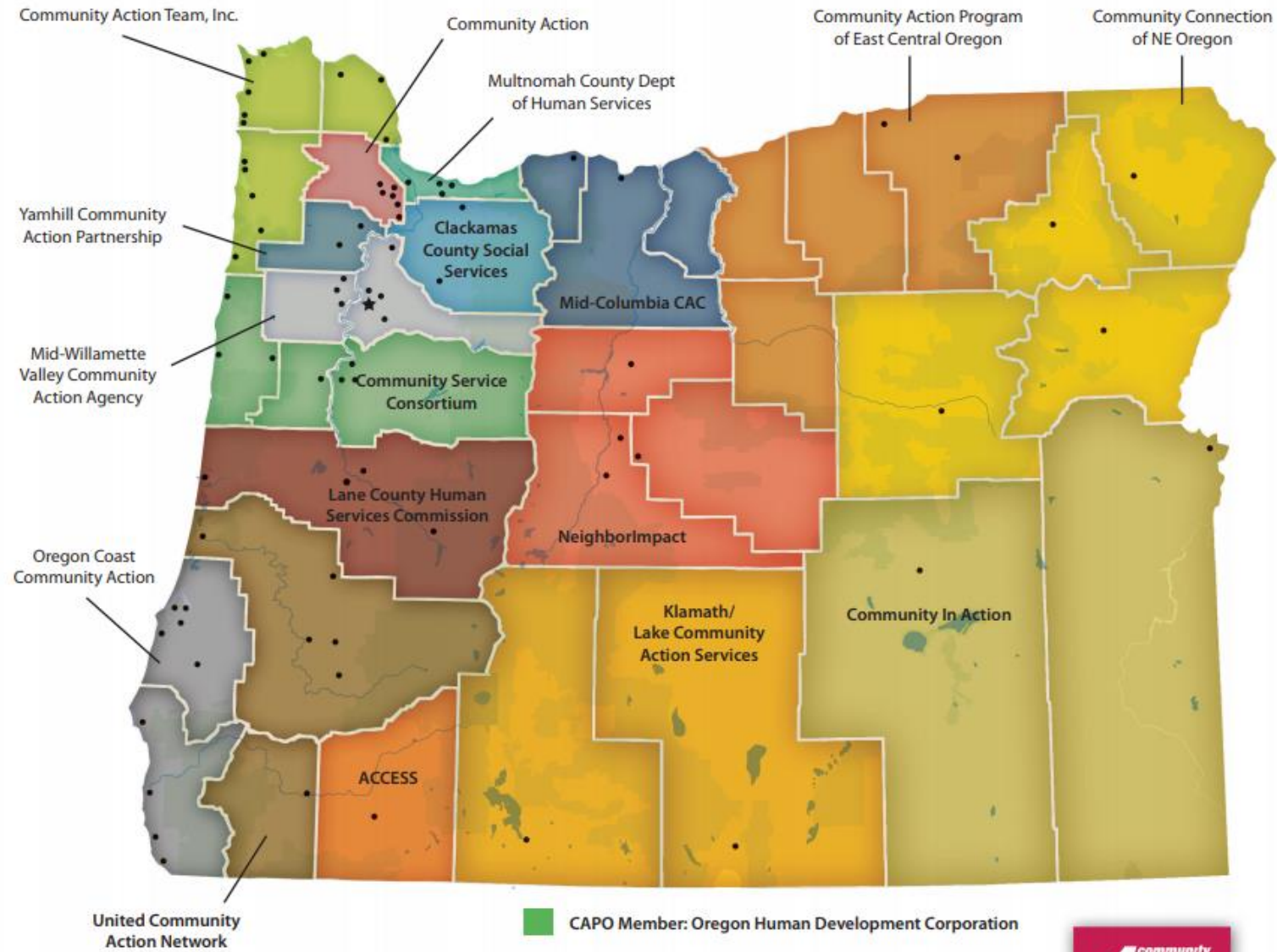
#### CORE PROGRAMS

- 9% AND 4% LIHTC
- Permanent Supportive Housing
- LIFT Rental
- Gap Funding
- Oregon Multifamily Energy Program
- Agriculture Worker Housing

#### CORE PROGRAMS

- Home Ownership Assistance Program (HOAP)
- Down Payment Assistance
- Oregon Bonds Residential Loan Program
- Oregon Homeownership Stabilization Initiative
- LIFT Homeownership

# OUR PARTNERS AND PROGRAM DELIVERY



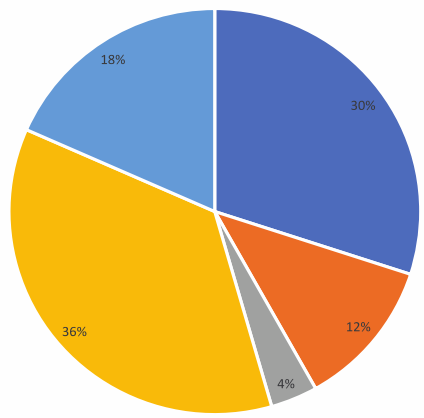
## Community Action Partnership of Oregon



## OHCS BY THE NUMBERS

### Homeless Services

FUNDING SOURCES			INDIVIDUALS SERVED
2017-2018 Fiscal Years State Funding <b>\$28,805,413</b>	2017-2018 Fiscal Years Federal Funding <b>\$4,738,831</b>	2017-2018 Total <b>\$34,018,470</b>	2017-2018 <b>60,952</b>
2019-21 Governor's Budget State Funding <b>\$66,028,738</b>	2019-21 Governor's Budget Federal Funding <b>\$10,900,150</b>	2019-21 Governor's Budget Total <b>\$76,928,888</b>	2019-21 Estimates <b>137,836</b>



- Individuals Served with Homeless Services by Project Type**
- Street Outreach
  - Homeless Prevention
  - Rapid Re-Housing
  - Emergency Shelter and Transitional Housing
  - Other (Coordinated Assessment, Services Only)

EHA & SHAP Real Estate Acquisition/  
Rehabilitation or Conversion Projects

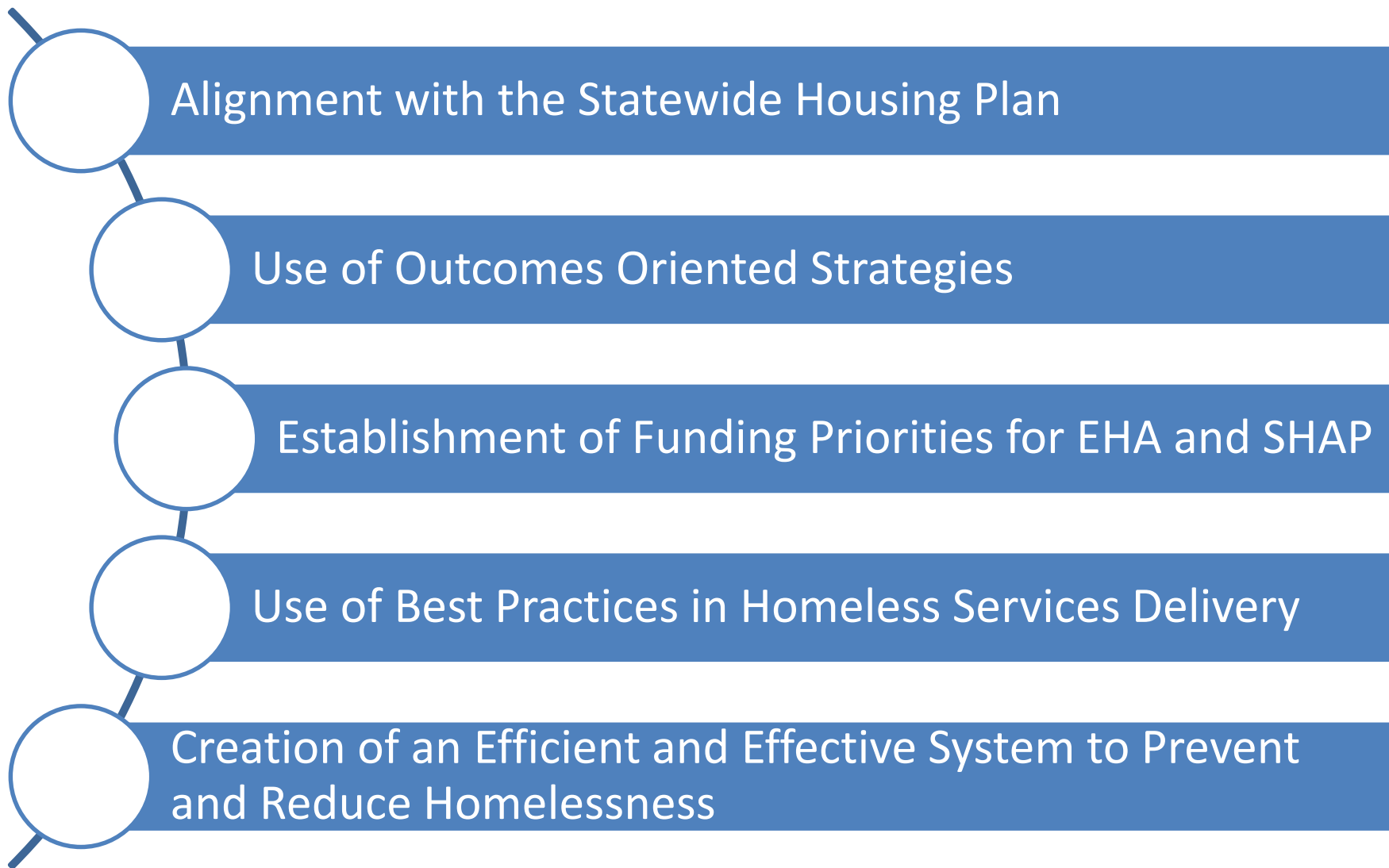
**\$2,198,256**

Includes Family Shelters, Youth Shelter, Day Shelter and  
Transitional Housing

**7 NEW FACILITIES**







## OHCS BY THE NUMBERS

### Energy and Weatherization Services

WEATHERIZATION FUNDING	HOMES WEATHERIZED	ENERGY BILL PAY ASSISTANCE FUNDING	HOUSEHOLDS SERVED
2017 & 2018 Fiscal Years Total <b>\$41,679,556</b>	Fiscal Years <b>4,785</b>	2017 & 2018 Fiscal Years Total <b>\$105,190,639</b>	2017-2018 <b>151,062</b>
2019-21 Governor's Budget Total <b>\$40,626,491</b>	2019-21 Estimates <b>4,664</b>	2019-21 Governor's Budget Total <b>\$101,099,445</b>	2019-21 Estimates <b>145,187</b>

Total weatherized homes:

**4,785**

**1,996** Multi-family Homes Weatherized

**2,789** Single-family Homes Weatherized

**\$2,344,204** Projected Annual Energy Savings

Energy Bill Payment Assistance Total Households

**151,062**

**372,241** Individuals served

Prevented Disconnections  
**86,193** Households assisted

Restored Utility  
**8,139** Households assisted

# INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) INITIATIVE

## The Size and Scope of the Oregon IDA Initiative

Since 2008:

**13,000**

More than **13,000** Oregon residents have opened IDAs.

**35 of 36**

IDAs have been opened in **35** of Oregon's **36** counties.

**ALL**

**All** participants are provided opportunities for education and support to build their financial capability.

**\$23 million**

Together, participants have saved more than **\$23 million**.

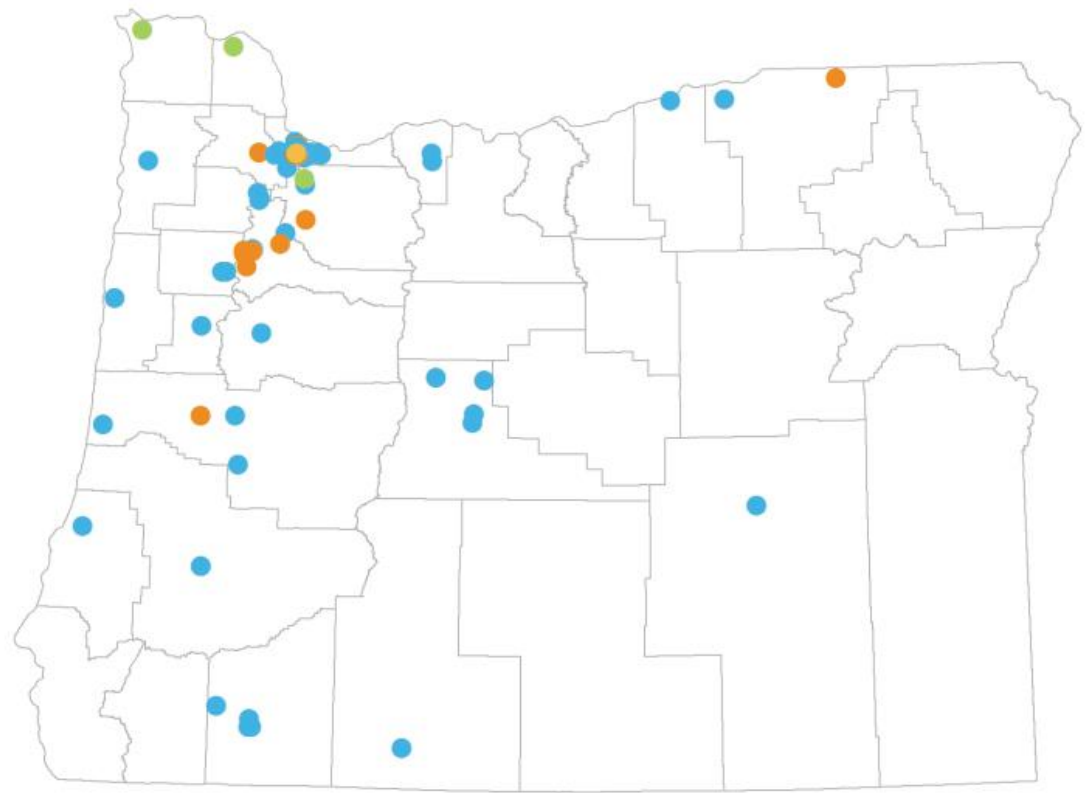
**\$37 million**

**\$37 million** in matching funds have been distributed to approximately 7,000 program completers for investments in life-changing assets.

*IDAs provide 3 to 1 matched savings accounts and financial education towards defined goals: education, small business startup, homeownership, home repair, adaptive equipment, credit building, and housing for youth aging out of foster care*

## 2018 OHCS Funded Project Locations

- Funding Approved
- Acquisition/Rehabilitation
  - Manufactured Home Park spaces
  - New Construction
  - Preservation



Total homes funded:  
(New construction and preservation)

# 4,573

Homes Funded for New Construction

## 2,580

Homes Funded for Preservation

## 1,738

Homes Funded for Acquisition/Rehabilitation

## 181

Manufactured Park spaces preserved:

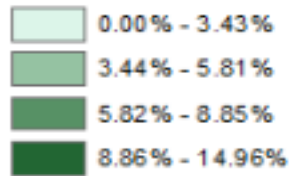
## 74

Local Innovation and Fast Track (LIFT)  
homes funded:

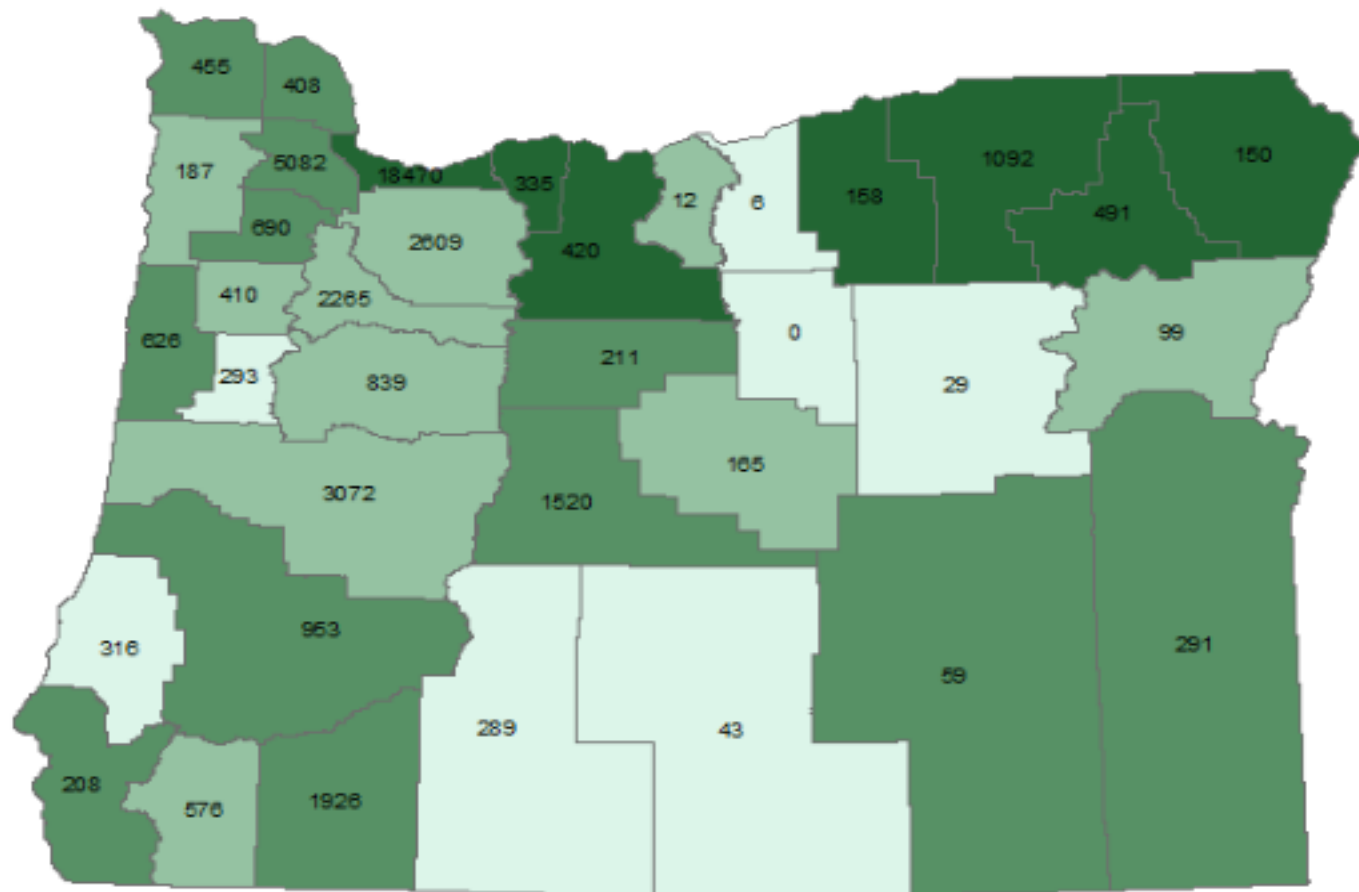
## 734

Rural Communities - 229  
Urban Communities - 505

## OHCS Units as a Percentage of Total Rental Units



44,755 Total OHCS Units



*With these awards, OHCS has over 8,000 affordable homes in the development pipeline*



# HOMEOWNERSHIP AND FORECLOSURE PREVENTION PROGRAMS

## OHCS BY THE NUMBERS

### Homeownership

FUNDING SOURCES	COUNSELING & EDUCATION CLIENTS	DOWNPAYMENT ASSISTANCE RECIPIENTS	HOMES PURCHASED
2017 & 2018 Fiscal Years State Funding <b>\$4,155,780</b>	2017 & 2018 Fiscal Years <b>8,115</b>	2017 & 2018 Fiscal Years <b>231</b>	2017 & 2018 <b>1,513</b>
2019-21 Governor's Budget State Funding <b>\$7,856,325</b>	2019-21 Estimates <b>8,500</b>	2019-21 Estimates <b>268</b>	2019-21 Estimates <b>1,600</b>

2017-2018 Fiscal Years  
Total Mortgage Loans

**1,204**

Total Loan  
**\$253,046,442**

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Average Loan Amount  
**\$210,171**

2018 Total LIFT Homeownership Units  
(New program in 2018)

**84**

Total LIFT Homeownership Funding  
**\$5,580,000**



BREAKING NEW GROUND

## OREGON'S STATEWIDE HOUSING PLAN

The Statewide Housing Plan articulates how OHCS will pave the way for more Oregonians to have access to the stable housing opportunities necessary for self-sufficiency. To do this, the Plan...

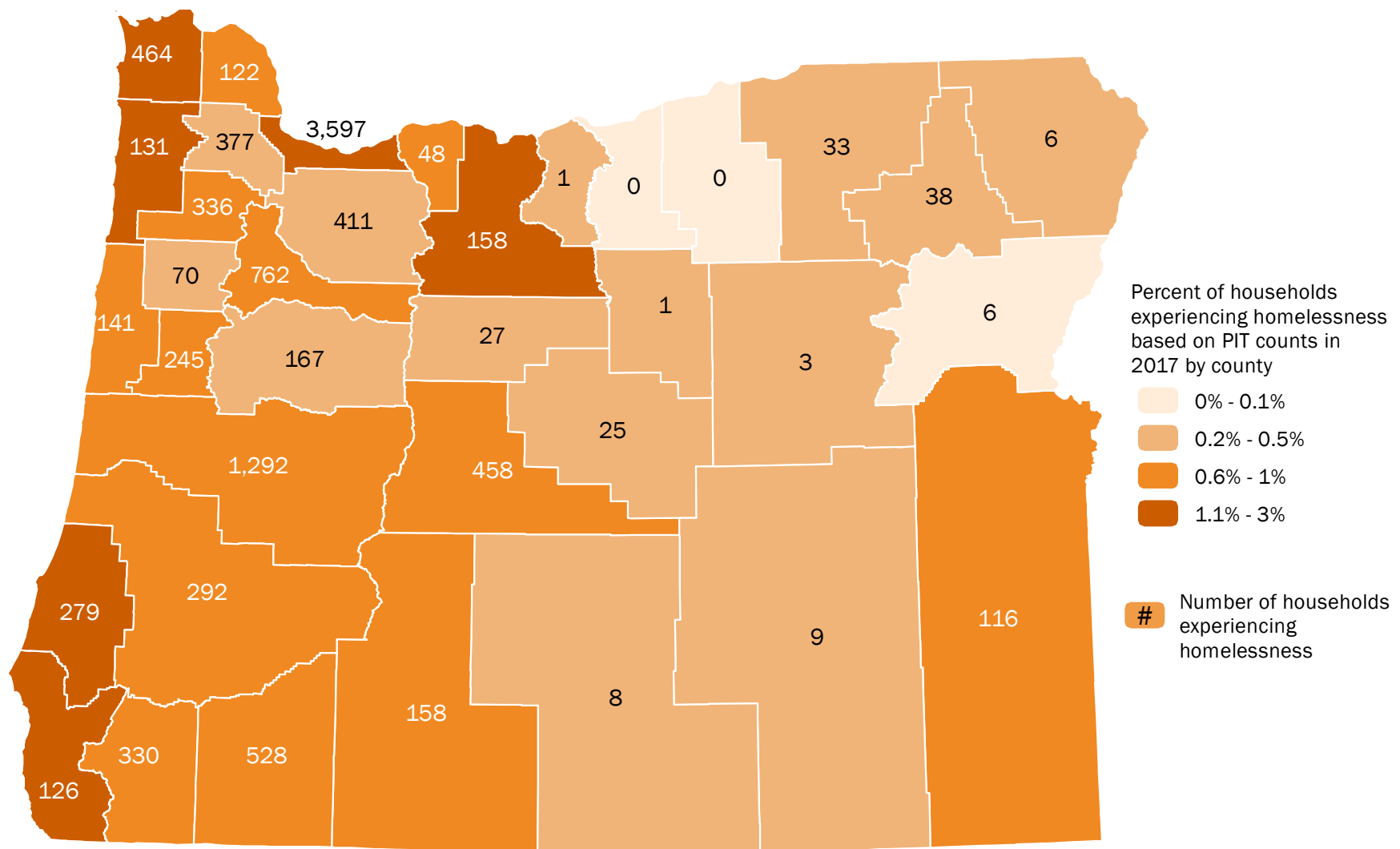
- Draws on quantitative and qualitative data to illuminate areas of need across the state and within specific communities;
- Communicates six priorities to build support and inspire coordinated action;
- Describes how OHCS will lead, fund, and support our partners on priority issues over the next five years; and
- Provides a framework and direction for OHCS to prepare annual work plans, set goals, monitor progress and implement our priorities.



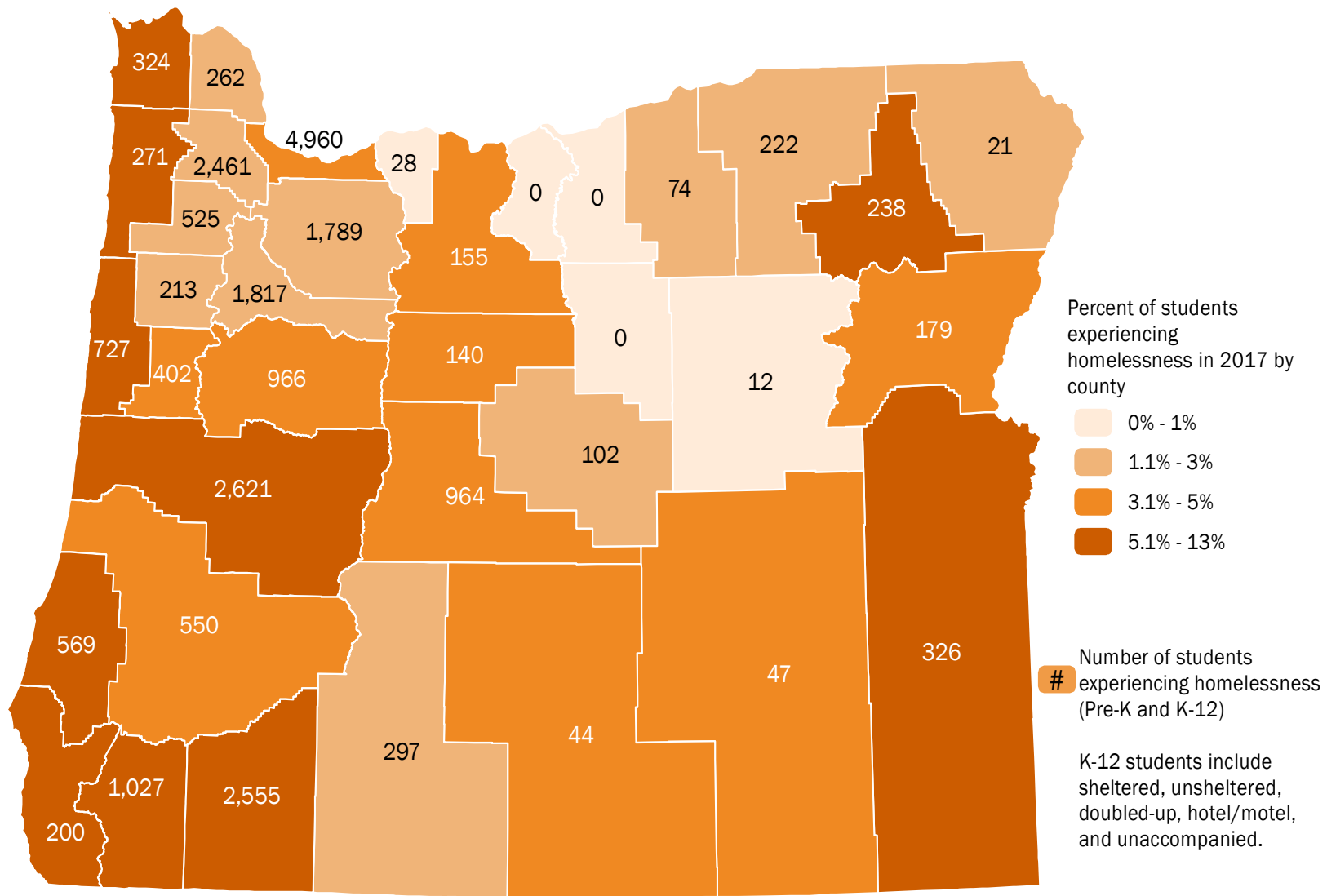
# PLAN DEVELOPMENT PROCESS



# HOMELESS POINT-IN-TIME COUNT 2017

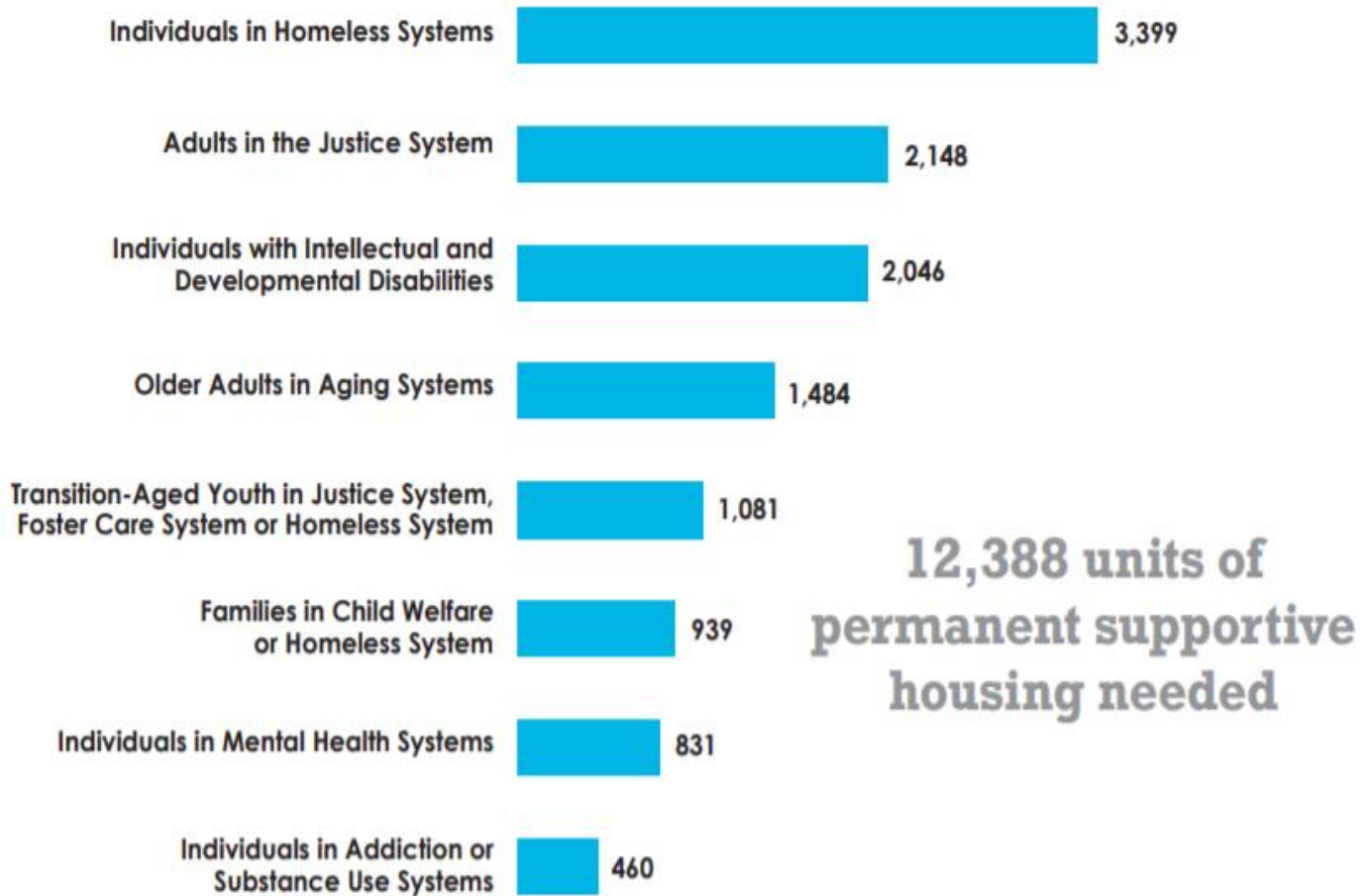


# HOMELESS STUDENTS 2017



# NEED FOR PERMANENT SUPPORTIVE HOUSING

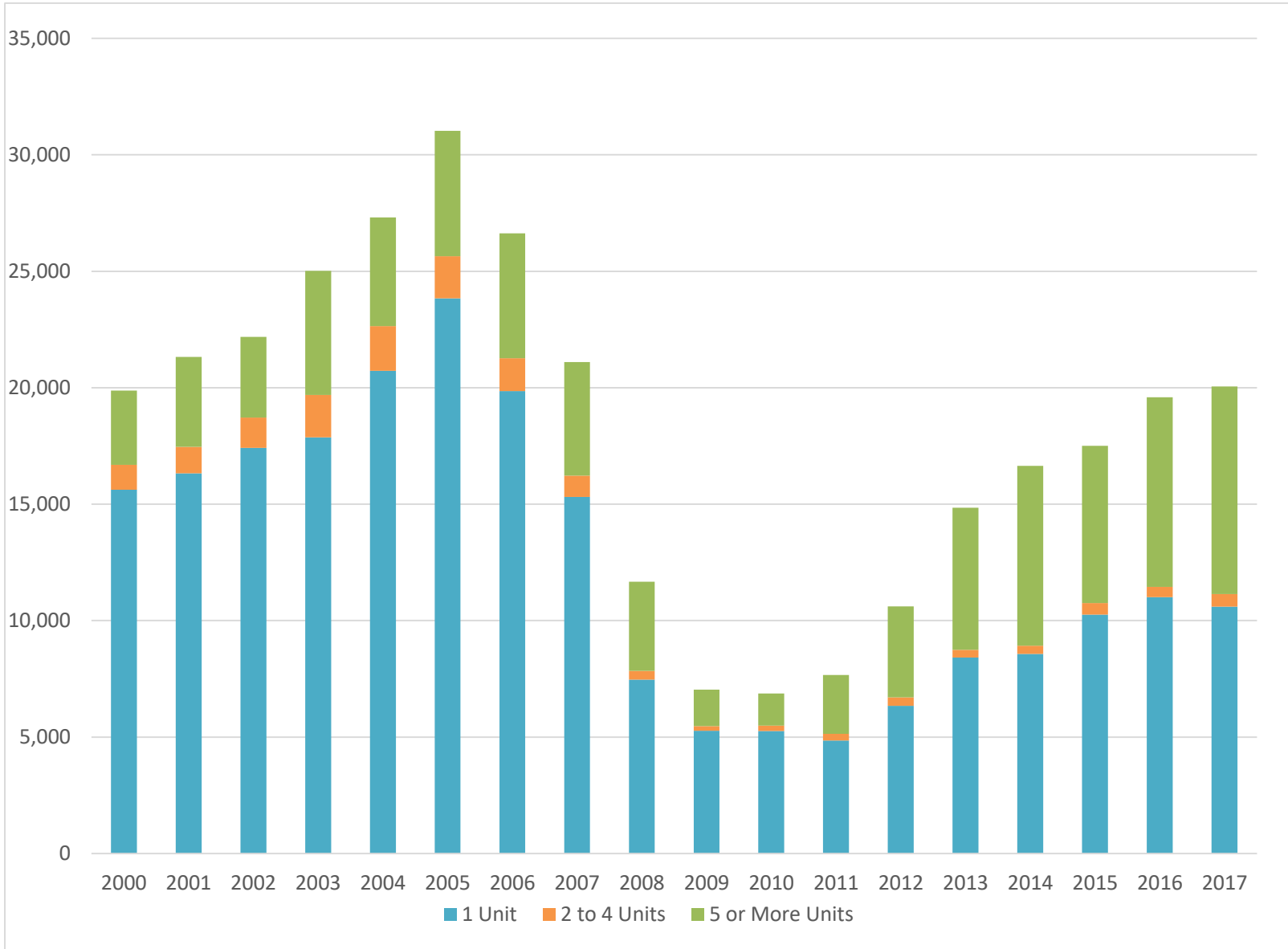
Need for PSH Units by Subpopulation



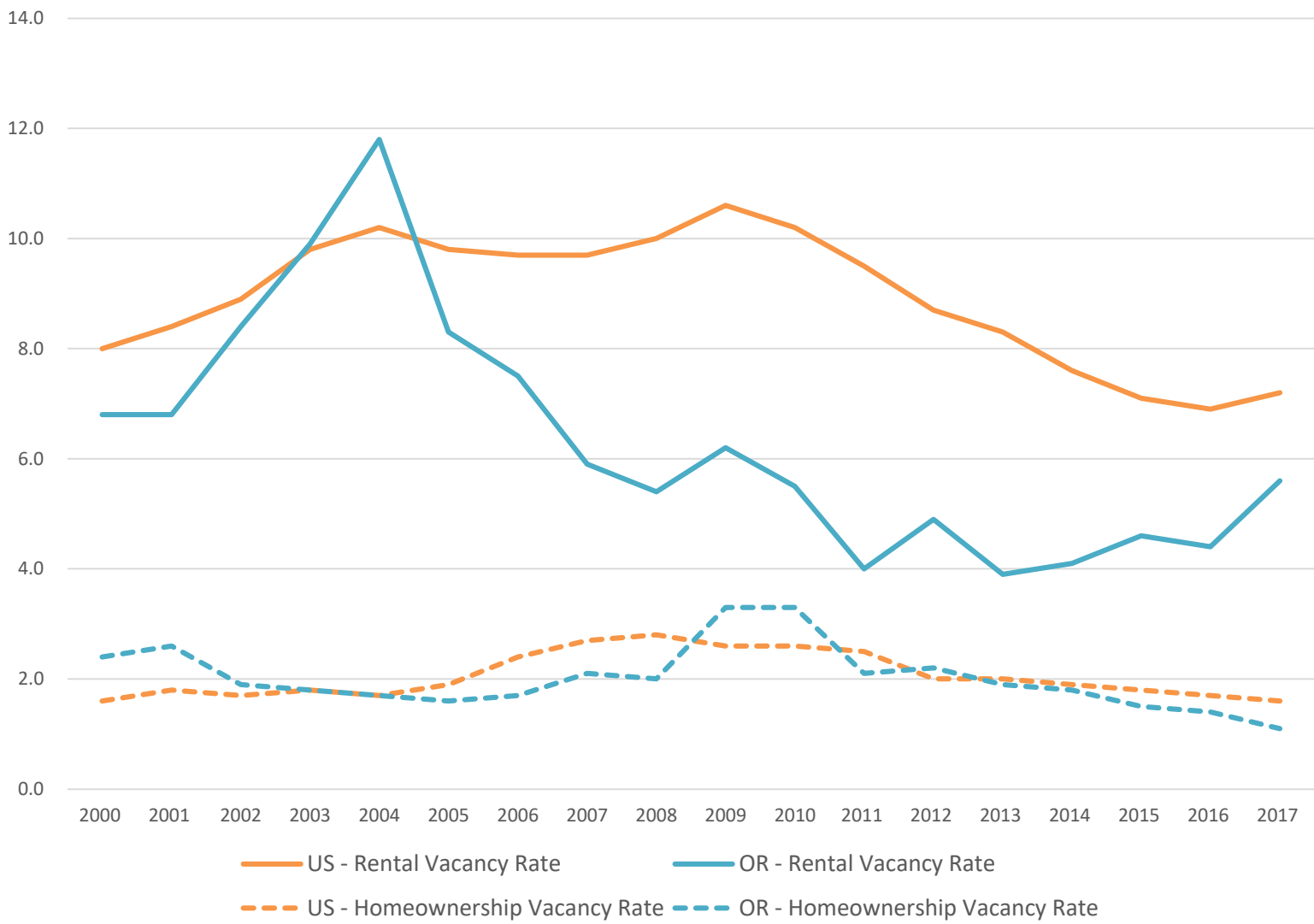
ECONorthwest analysis of Corporation for Supportive Housing, Supportive Housing 101 Data. Retrieved from: <https://www.csh.org/supportive-housing-101/data/>.



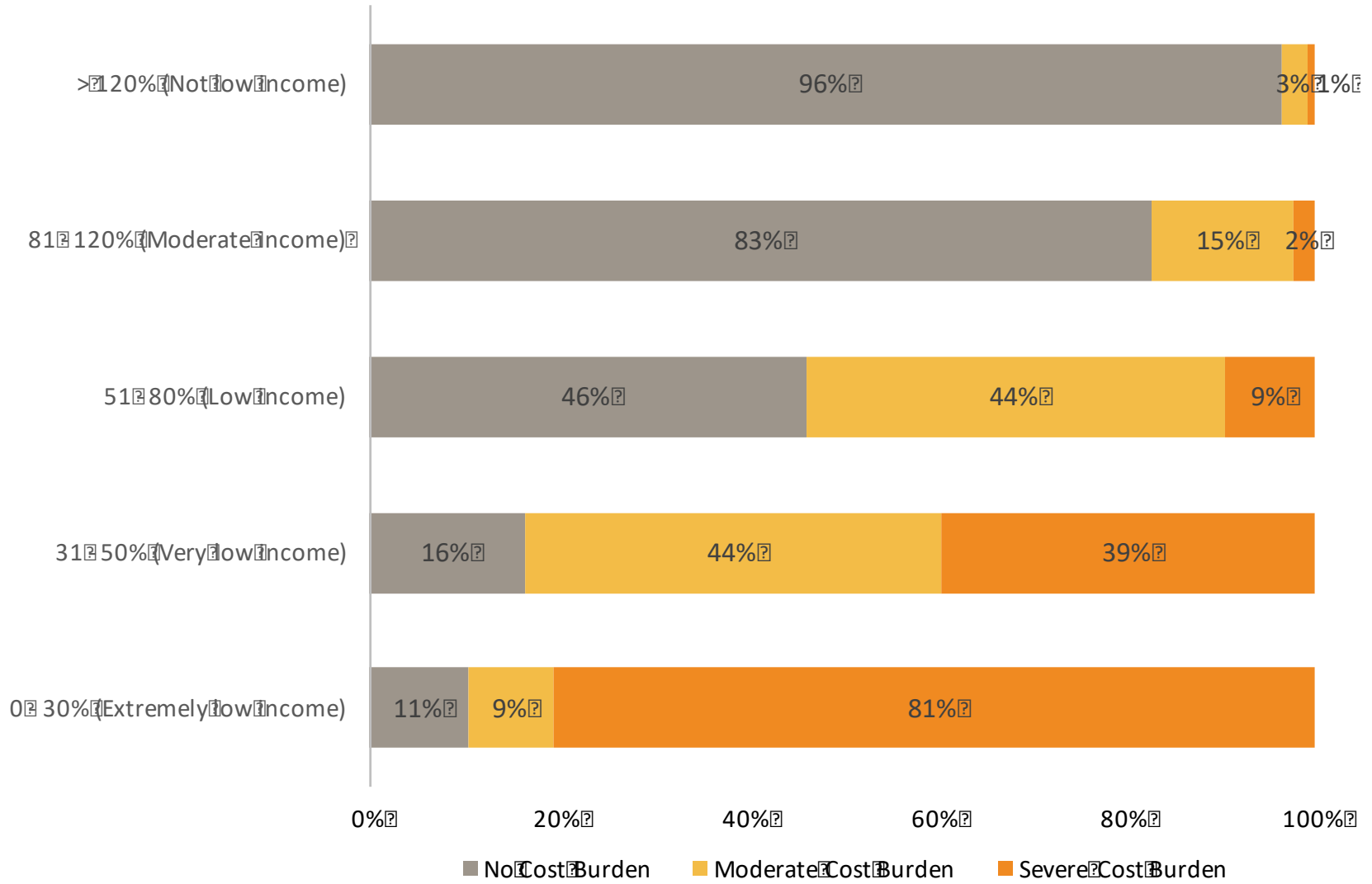
# NEW RESIDENTIAL PERMITS



# VACANCY RATES IN THE US AND OR, 2000-2017

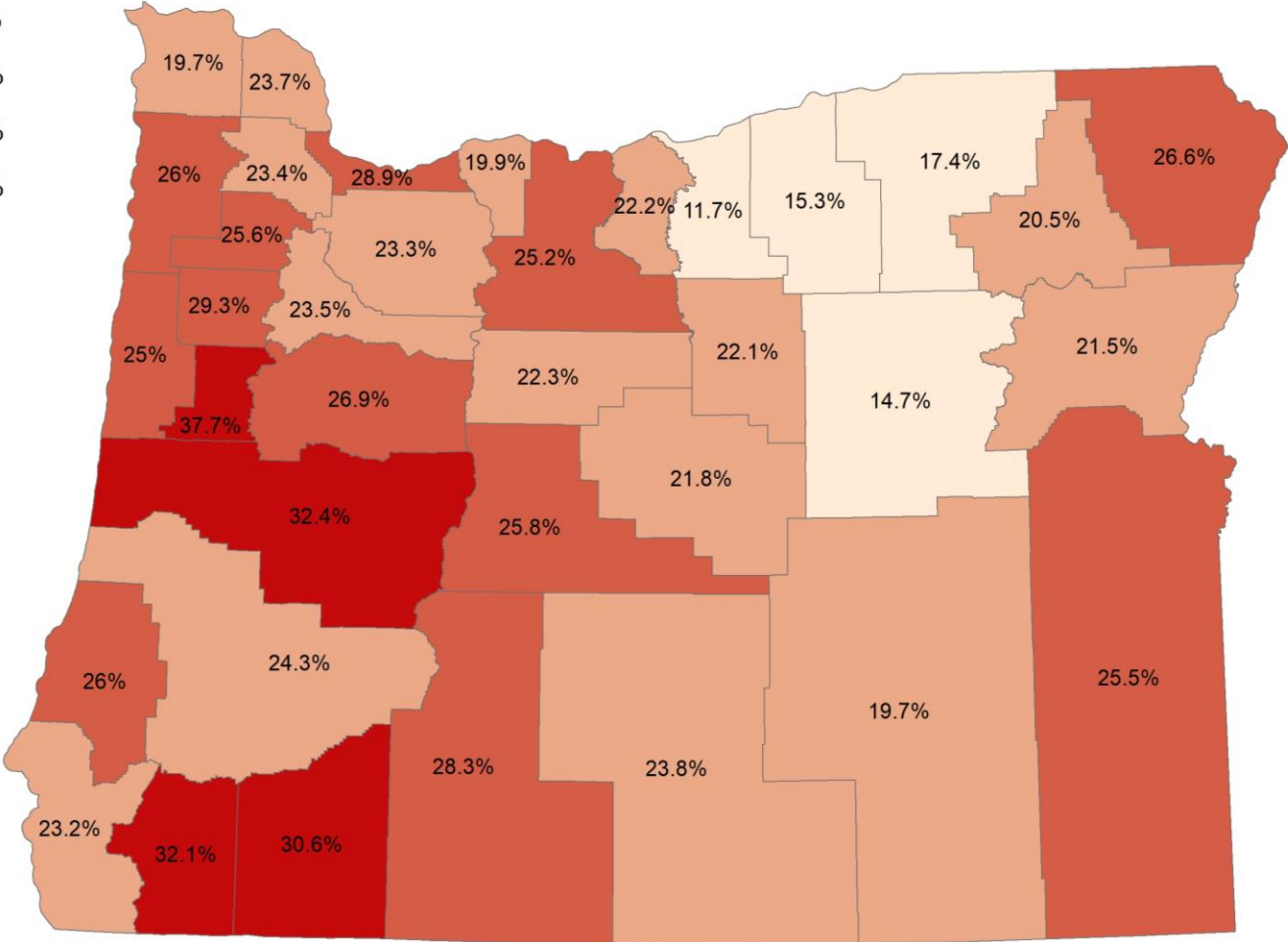
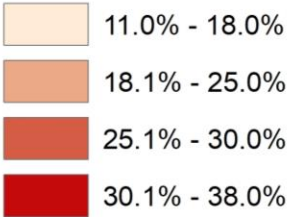


# RENT BURDEN IN OREGON, BY INCOME



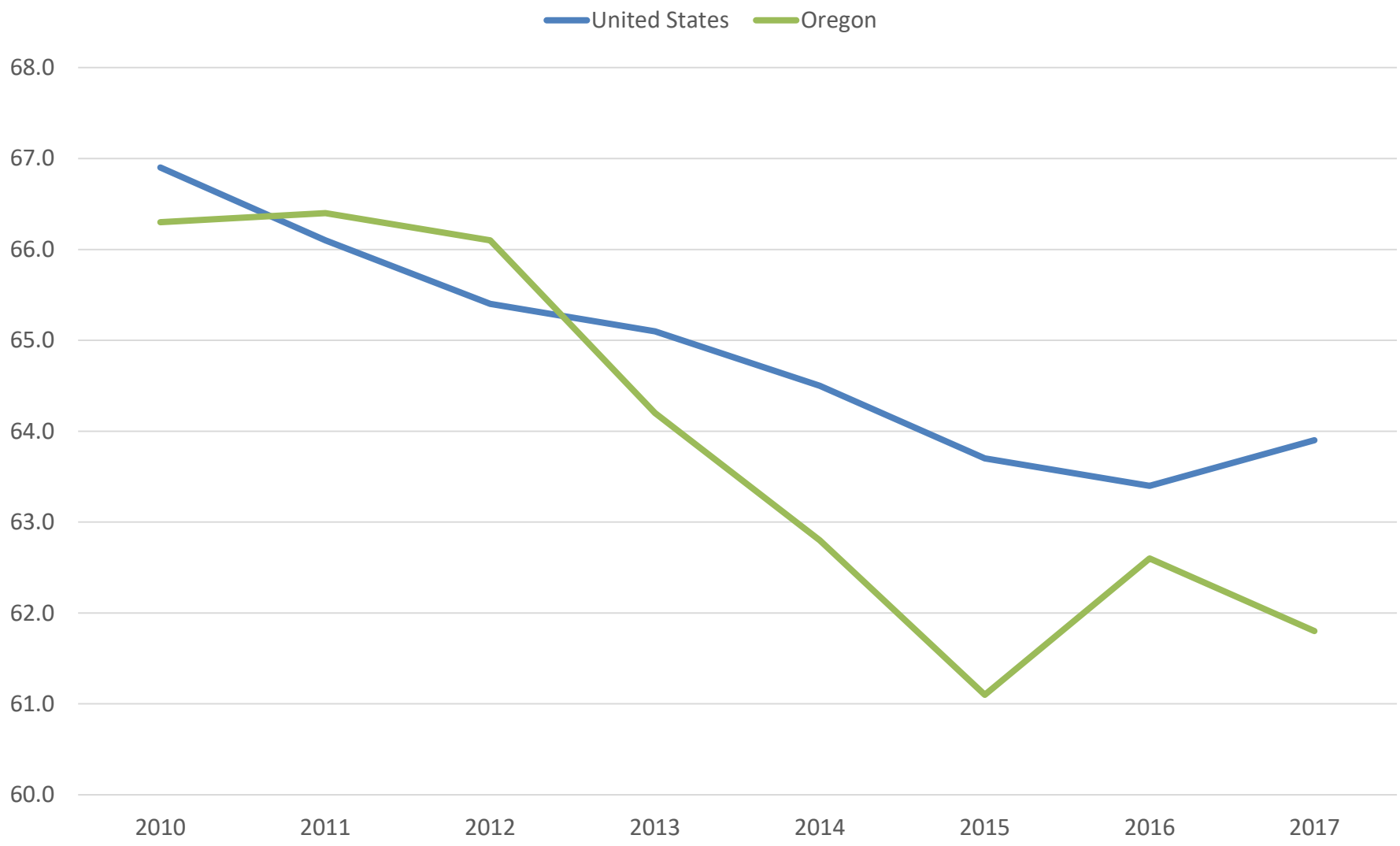
# PERCENT OF RENTERS WITH SEVERE RENT BURDENS

Percent of Renters with Severe Rent Burden



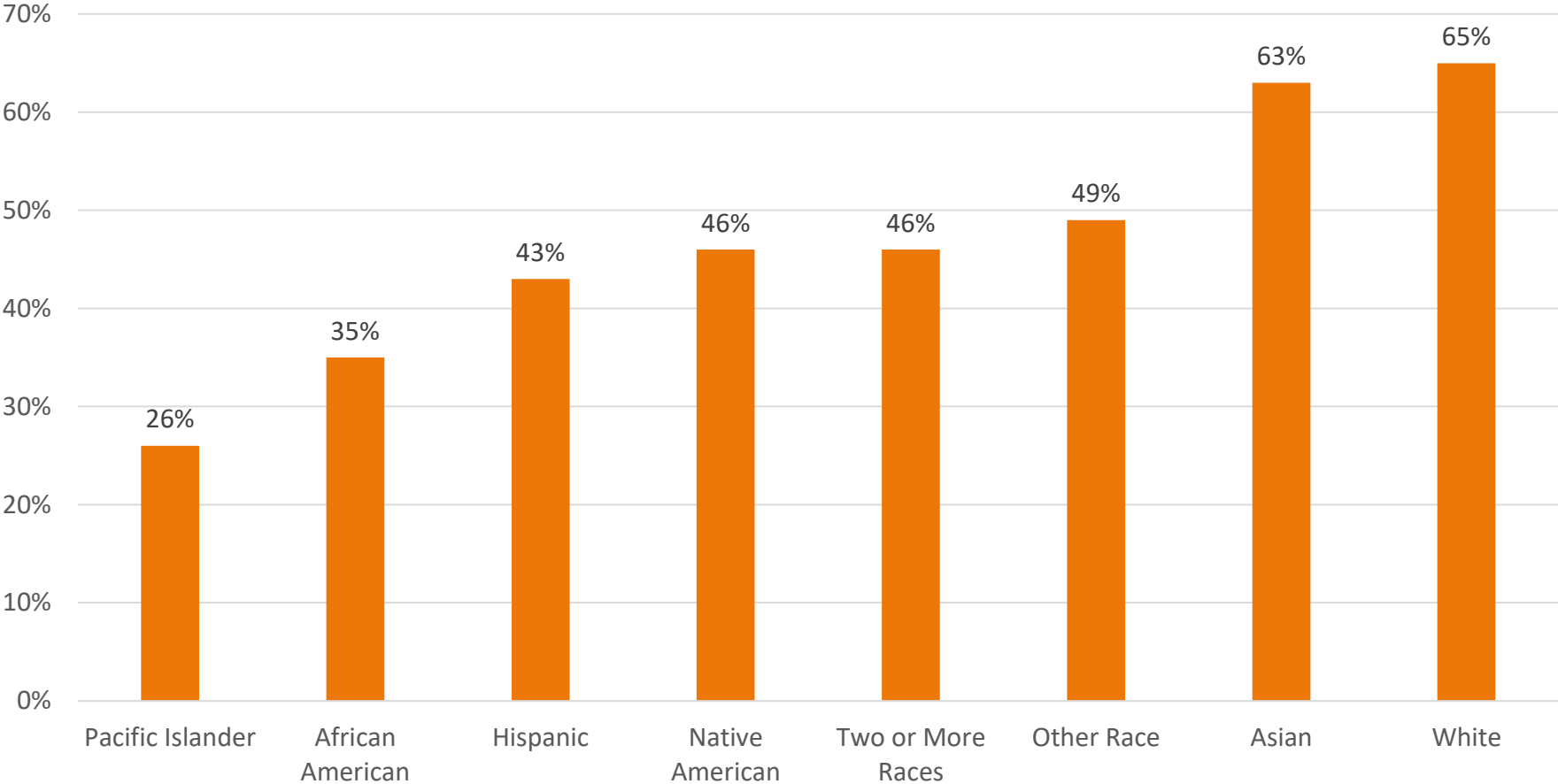


# HOMEOWNERSHIP RATES

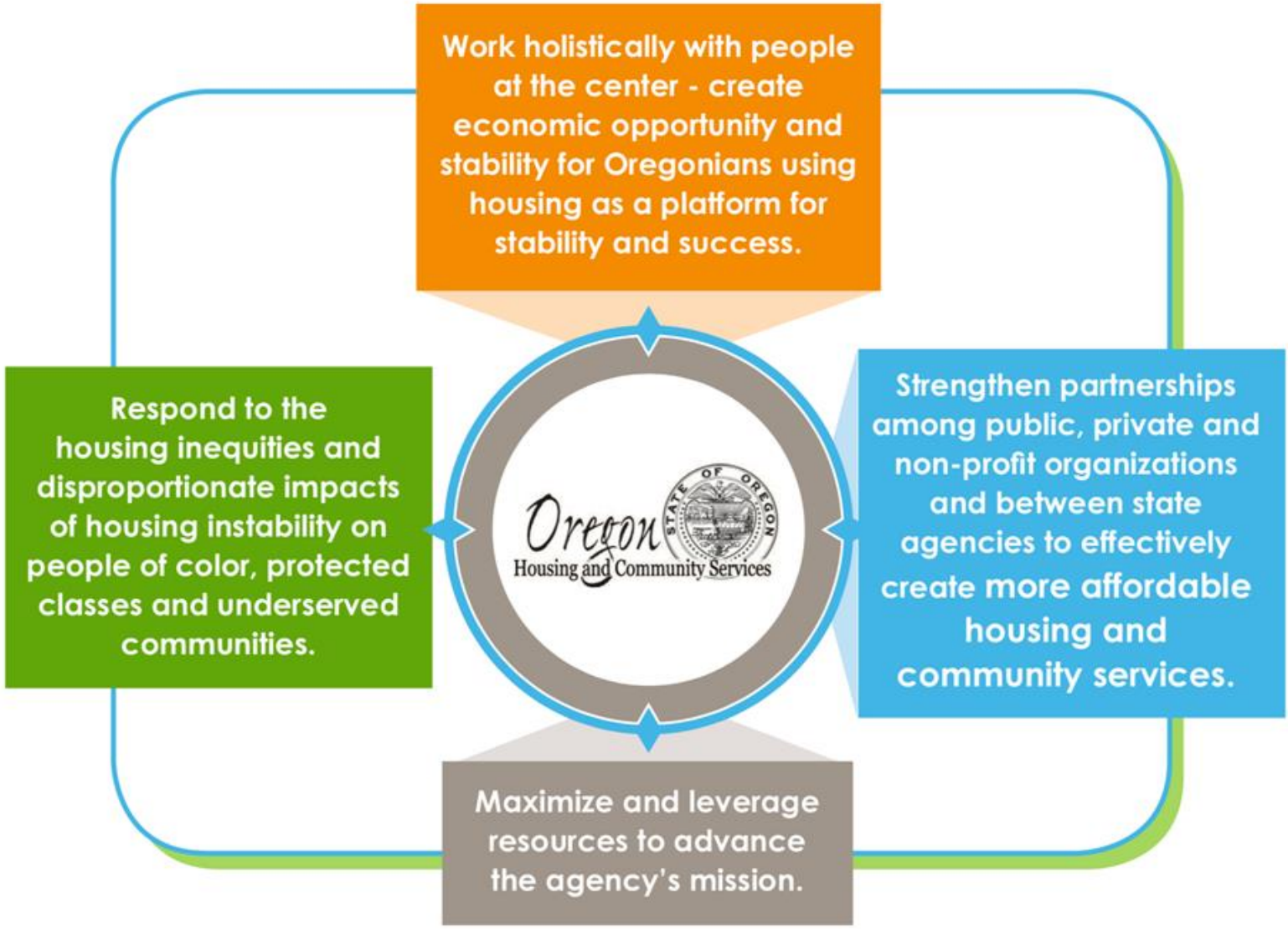


# HOMEOWNERSHIP GAP FOR PEOPLE OF COLOR

## Oregon Homeownership Rates by Race and Ethnicity, 2017



# GUIDING PRINCIPLES FOR THE PLAN



# SIX PRIORITIES IN THE STATEWIDE HOUSING PLAN

## STATEWIDE HOUSING PLAN PRIORITIES

**Equity and Racial Justice** – Advance equity and racial justice by identifying and addressing institutional and systemic barriers that have created and perpetuated patterns of disparity in housing and economic prosperity.

**Homelessness** – Build a coordinated and concerted statewide effort to prevent and end homelessness, with a focus on ending unsheltered homelessness of Oregon's children and veterans.

**Permanent Supportive Housing** – Invest in permanent supportive housing, a proven strategy to reduce chronic homelessness and reduce barriers to housing stability.

**Affordable Rental Housing** – Work to close the affordable rental housing gap and reduce housing cost burden for low-income Oregonians.

**Homeownership** – Expand homeownership for low- and moderate income Oregonians with the tools to successfully achieve and maintain homeownership, particularly in communities of color.

**Rural Communities** – Change the way OHCS does business in small towns and rural communities to be responsive to the unique housing and service needs and unlock the opportunities for housing development.

2019 SESSION

# OHCS LEGISLATIVE PRIORITIES

The lack of available housing, high rents and high home prices are causing housing instability and homelessness to increase. The data is clear: too many Oregonians are without a safe, stable and affordable place to call home. In response to these needs, the Governor's Recommended Budget asks for an investment of \$406.1 million, recognizing it will take an unprecedented effort at all levels to create stabilization in our housing market.

**\$130M:** Increasing the supply of affordable housing by bolstering LIFT to build 1,700-2,100 units of affordable owner and rental housing with private and nonprofit housing developers

**\$50M:** Preventing and addressing homelessness by increasing and sustaining the Emergency Housing Assistance (EHA) and State Homeless Assistance Program (SHAP) (\$44 million), applying recently increased DRF resources (\$6 million), and incorporating national best practices and outcome-oriented approaches to address the homeless crisis

**\$20.5M:** Addressing child homelessness through increased coordination and new investments between Oregon Housing and Community Services (OHCS) (\$14 million) and the Department of Human Services' Family Self-Sufficiency program (\$6.5 million) to house Oregon families with young children who are experiencing unsheltered homelessness

**\$25M:** Preserving 400 units of existing, publicly supported affordable housing

**\$15M:** Seeding the acquisition of attainable rental market housing to stabilize at least 450 units in multifamily housing properties that offer rents at or below market rate, but do not currently have rent or income restriction

**\$20M:** Providing tenant and landlord resources to build on successful strategies that help navigate tight, dynamic rental markets, including increasing low-income renters' access to private market rental housing; helping meet the housing needs of domestic violence/sexual assault survivors and their children; enhancing renters' access to legal resources; and providing landlords fair housing training

# INVESTING IN PERMANENT SUPPORTIVE HOUSING



PSH truly requires a team effort. The three distinct elements to a successful PSH program require coordination and partnership across multiple sectors and systems including state agencies, CCOs, developers of affordable housing, local service providers, and others. OHCS will partner with the Oregon Health Authority (OHA) to utilize existing housing vouchers for operations and supportive services.

The OHA and OHCS are collaborating to invest in PSH to create 500 new units of housing with supportive services across Oregon

- **\$50M** – Bonding resources for development
- **\$4.5M** – Resources through OHA budget to support rent assistance and services



# PERMANENT SUPPORTIVE HOUSING – A PROVEN MODEL

A wide body of evidence supports the use of PSH to achieve better outcomes for people and lower costs across systems including health care, criminal justice and emergency services. It creates housing stability for chronically unsheltered homeless populations and can also benefit the formerly incarcerated, those with severe and persistent mental illnesses, and other sensitive populations.

## PSH Cost Comparisons

Intervention	2018 Cost	Duration
State Hospital Stay	\$800	Per night
Emergency Room	\$500	Per average visit
County Jail	\$125	Per night
<b>PSH</b>	<b>\$59-64</b>	<b>Per night</b>



*Portland's Bud Clark Commons residents saw a **45% reduction in healthcare costs** a year after moving into Permanent Supportive Housing.*

**\$15M:** Launch the Greater Oregon Housing Accelerator to provide incentives to a minimum of three dozen collaborative partnerships between employers, housing developers, and communities statewide

- HB 2055 passed out of the House Human Services and Housing Committee with a unanimous vote, the bill is now in Ways & Means

**\$15M:** Modify the Housing Development Guarantee Account to lessen the risk for housing developers in rural communities

- HB 2056 passed out of the House Human Services and Housing Committee with a unanimous vote, the bill is now in Ways & Means

**\$1.35M:** Provide technical assistance resources through the Department of Land Conservation and Development to help communities be ready for development

# QUESTIONS

**Margaret Salazar**, *Director*

Oregon Housing and Community Services

**Ariel Nelson**, *Government Relations and Communications Liaison*

Oregon Housing and Community Services

[Ariel.Nelson@Oregon.gov](mailto:Ariel.Nelson@Oregon.gov)

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