



OREGON HOUSING *and*
COMMUNITY SERVICES

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301
503-986-2000 | www.oregon.gov/OHCS

November 17th, 2021

Chair: The Honorable Senator James Manning
Vice Chair: The Honorable Senator Chuck Thomsen
Senate Interim Committee on Veterans and Emergency Preparedness
900 Court Street NE, Salem, OR 97301

Chair Manning, Vice-Chair Thomsen, and Members of the Committee:

Thank you for the opportunity to present the current housing resource landscape for Oregon's Veterans under the purview of Oregon Housing and Community Services. A legislative report on this topic, produced in collaboration between OHCS and the Oregon Department of Veterans Affairs, will be provided to this committee in December 2021.

There are more than 280,000 Veterans living in Oregon today composing a rich and diverse community, spanning four generations with service in five major conflicts. Veterans are, unfortunately, more likely than their civilian counterparts to experience homelessness. Ending Veteran housing instability requires collaboration between agencies and service providers, quality data, and a deep commitment to address this crisis.

OHCS manages three programs serving low-income Oregonians that receive the bulk of their funding from Oregon's Document Recording Fee (DRF). As a reminder, this fee is paid on real estate documents recorded with an Oregon county clerk primarily through the purchase or refinancing of a home. Twenty-five percent of DRF funds are dedicated to Veterans experiencing housing instability.

1. **General Housing Account Program (GHAP).** GHAP expands the state's supply of housing for low and very low-income Oregonians. GHAP resources support two primary activities: 1) develop affordable multifamily housing and 2) increase the capacity of OHCS partners to meet the state's affordable housing needs. The 2021 Veterans GHAP Notice of Funding Availability (NOFA) allocated \$11.6 million in grant funding. OHCS has supported the development of affordable rental housing specifically for Veterans in Oregon, fully funding three projects from the 2021 NOFA cycle. All together, these projects will create 49 new affordable homes in communities around the state targeted to housing Veterans and will provide 12 new OHCS-funded Permanent Supportive Housing (PSH) apartments.
2. **Home Ownership Assistance Program (HOAP).** The HOAP program is designed to expand access to homeownership for Oregonians earning below area median income. Funds within the Home Ownership Assistance Program may be used for the following purposes: Down Payment Assistance (DPA), Homeownership Centers, Restore Health and Safety or Training. In 2021, the DRF allocated \$2,234,251 for HOAP toward Veterans housing purposes. OHCS' Home Ownership Assistance Program awarded \$1,522,800 to 13 organizations for down payment assistance with up to \$15,000 per



Veteran. They must be first-time homebuyers and met the income qualification (below 100% area median income). So far, 20 Veteran down payment assistance recipients have been funded, totaling \$283,329.

3. **Emergency Housing Account (EHA).** The Emergency Housing Assistance Program assists low or very low-income persons who are unhoused, unstably housed, and at risk of becoming unhoused. In 2020, homeless services programs combined served approximately 812 Veterans.

Oregon Bond Residential Loan.

The Oregon Bond Residential Loan program provides 100% financing for federal VA home loans for first-time Veteran homebuyers. OHCS began offering the Veteran loan in 2018 and has since funded loans for 93 Veterans. So far in 2021, 18 Veterans and their families have received funding.

Emergency Solutions Grant – Coronavirus Aid, Relief and Economic Security (CARES) Act (2020).

When Congress enacted the Coronavirus Aid, Relief, and Economic Security Act in March of 2020, the bill identified additional funding for the Emergency Solutions Grant (ESG) program to be utilized to prevent, prepare for, and respond to coronavirus among individuals and families who are experiencing homelessness or receiving homelessness assistance to mitigate the impact of COVID-19.

OHCS sought and received flexibility in [HB 4304 \(August 2020\)](#) to allocate the CARES Act Emergency Solution Grants (ESG) to traditional partners and an expanded network. OHCS provided \$7 million to Community Action Agencies and run a competitive process to allocate the remaining \$42.4 million ESG. During this competitive process two Veteran housing proposals received awards for funding: Operation Rebuild Hope and Do Good Multnomah who you will also hear from today.

Data Improvements on Oregon’s Veterans Experiencing Housing Instability.

There has been a deep recognition that data collected on Oregonians experiencing housing instability must be improved. The Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs (VA) have announced that they have jointly identified a solution that will provide client-level HUD-VA Supportive Housing (HUD-VASH) data from HOMES, VA’s data collection and reporting system, to local Continuum of Care (CoC’s) that can be imported into the local Homeless Management Information System (HMIS). This will ensure a more complete and accurate picture of Veteran housing instability in Oregon moving forward.

OHCS Energy Assistance Services Section.

OHCS administers programs to provide services to support housing stability for people who are currently housed, such as assistance with energy expenses and weatherization of their homes. These resources—while not explicitly targeted to Veterans—provide critical support and resources to Oregon’s Veterans. In 2020, the Energy Assistance programs provided bill payment assistance to 4,805 Veteran households and the weatherization programs provided energy efficiency and home health improvements to 108 Veteran households.



Update: [HB 2094 \(2021\)](#) OHCS Defines ‘Veteran’ in Rule.

OHCS currently uses the state’s definition of ‘Veteran’ ([ORS 408.225](#)) which can exclude service members who were discharged due to Don’t-Ask-Don’t-tell or due to pregnancy. No Veteran should face barriers when trying to access housing resources, especially funds set-aside specifically for them. Rulemaking under [HB 2094](#) is currently underway with the support of a Rule Advisory Committee (RAC). OHCS is sincerely appreciative of Chair Manning and Representative Paul Evans, also Chair of House Interim Committee on Veterans and Emergency Management, for their contributions in that space. OHCS is seeking feedback on the draft definition; the [survey for public comment](#) opened last Wednesday. Once the RAC completes their work, we look forward to providing another update.

Much more needs to be done. Veteran housing instability is bigger than any one agency or organization and ending it must continue to be a coordinated effort across Oregon at the state, federal, and local level. OHCS remains a committed partner to make Oregon a place where *no* Veteran returns from service without somewhere to call home.

I am happy to answer any questions.

Respectfully submitted,



Brit McLean, Senior Legislative & Government Relations Coordinator