



**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

September 30, 2024

Senator Kayse Jama, Chair  
Senator Dick Anderson, Vice Chair  
Senate Committee on Housing and Development  
900 Court Street NE  
Salem, OR 97301

**RE: Agency Request Budget**

Chair Jama, Vice Chair Anderson, Members of the Senate Committee on Housing and Development,

We at Oregon Housing and Community Services (OHCS) are grateful for our continued partnership with the Oregon Legislature and your Committee as we continue to respond to and prevent homelessness in our communities, preservation of existing housing, and increase housing production. Thank you for your time and thoughtful questions during yesterday's committee meeting. While we were able to respond to your questions during the hearing, we wanted to provide additional information via written responses:

**Senator Jama inquired about the number of units we have built with legislative funding and also asked about specific funding numbers for OHCS's Agency Request Budget.**

In the last two legislative sessions, the legislature allocated nearly \$1.6 billion in housing and homelessness initiatives across multiple state agencies. Since then

- **70,000 people** provided with homeless services in just one year
- **10,200 affordable rental units** created or preserved
- **500 new homeownership units** created
- **1,100 households kept out of foreclosure** through the Homeowner Assistance Fund
- **5,000 people helped with financial education and counseling** via local homeownership centers
- **985 new homeowners** through the Oregon Residential Loan program

Taking a wider look out on what legislative funding has accomplished, OHCS has been producing various dashboards on the number of households served and units funded through our [homeownership](#), [affordable rental housing](#), and [housing stabilization division](#), and have made these available to the public. The Dashboards are produced from data received usually on a quarterly basis. The data shown for affordable rental housing and homeownership show units approved for funding by either Housing Stability Council or Finance Committee, however, some of these units are not yet developed. Between January 1, 2016, through December 31, 2023, OHCS funded the development of 28,209 affordable rental homes. On our Homeownership side, since 2017 there have been 713 homes funded, 23,166 people served through homeownership counseling and education, 3,641 homeowners served through homeownership centers, 4,135 new homeowners created through Oregon Residential Loan



Program, and 763 new homeowners aided by down payment assistance. More information on our Shelter and Rehousing Investments can be found on [OLIS](#).

With regard to specific funding amounts requested by OHCS through its [Agency Request Budget](#), OHCS is asking for investments throughout the agency and details about specific investments start on page 188.

**Senator Jama asked about the Individual Development Account (IDA) program and if there were any investments in this program in OHCS's Agency Request Budget.**

The IDA program is available to households with incomes equal to or less than 80 percent of median income or 200 percent of federal poverty guidelines. Eligible participants and designated fiduciary organizations jointly develop personal development plans to support progress toward the participant's wealth building goals. Additional resources are provided to participants, such as financial and asset training, counseling, career or business planning, and other services. Participant-generated funds are matched with program funds to create a savings investment toward asset goals such as home ownership, small business start-up and growth, education, rent assistance, vehicles, and adaptive technologies. The program is funded through an Oregon tax credit that has a cap of \$7.5 million per year. OHCS provides oversight of the contract administrator of the program and the fiduciary organizations that provide program services, but does not receive tax credit revenues or make payments to participants.

For the 2025 – 27 biennium, OHCS's ARB contains a proposal for an investment of \$16.9 million (GF) for the IDA program (POP 528). This investment will support current enrollees in the IDA program and help the agency continue adding additional enrollees. The investment also includes an increase in match per saver from a current average of \$7,921 per saver to \$11,010 per saver. This increase is responsive to the rising costs of housing, interest rates, and education.

**Senator Sollman mentioned a Multnomah County shelter hosting a grand opening in June but still not serving anyone.**

The shelter Sen. Sollman referenced is the Arbor Lodge Shelter, and OHCS did not provide funding for this shelter. For more information about the shelters and services we have funded, OHCS has provided five quarterly reports relating to the one-time shelter investments the Legislature allocated to OHCS in the last two legislative sessions. The most recent [report](#) and [presentation](#) focus on the final allocations and outcomes. The report indicates that 98% of funds for communities in the executive order have been allocated, and goals for shelter bed creation and rehousing efforts have been exceeded. In the balance of state, \$26 million has been awarded to local planning groups, with 68% of assumed shelter beds created, and 87% of assumed persons rehoused. Eviction prevention resources total \$122.6 million and local service providers have been able to serve 39% of the total assumed households.

**Senator Patterson enquired about the homeownership/renter make up of the state.**



As mentioned previously, OHCS has created publicly available dashboards, and the [Oregon County Profiles](#) dive into data, including Homeownership Rate data by county. Based on 2017-2021 American Community Survey Data, we are able to provide Oregon's State Homeownership Rate, which is 62.27%.

In partnership,  
Andrea Bell  
Director, Oregon Housing and Community Services

