

OREGON HOUSING AND COMMUNITY SERVICES

Federal Impacts to Housing



Andrea Bell, *Executive Director*
Oregon Housing & Community Services

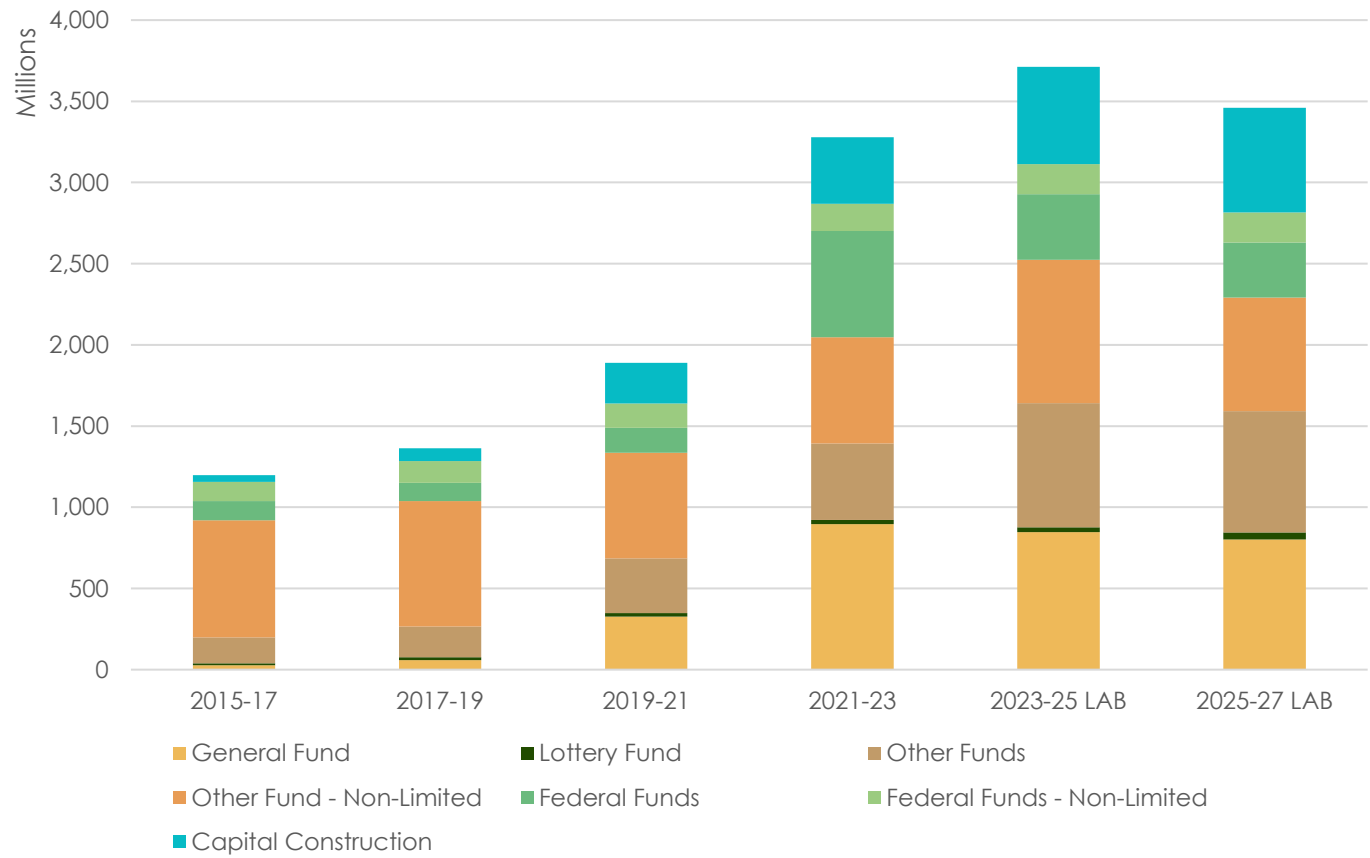
House and Senate Housing Committees

NOV 2025 OHCS FEDERAL CHANGES

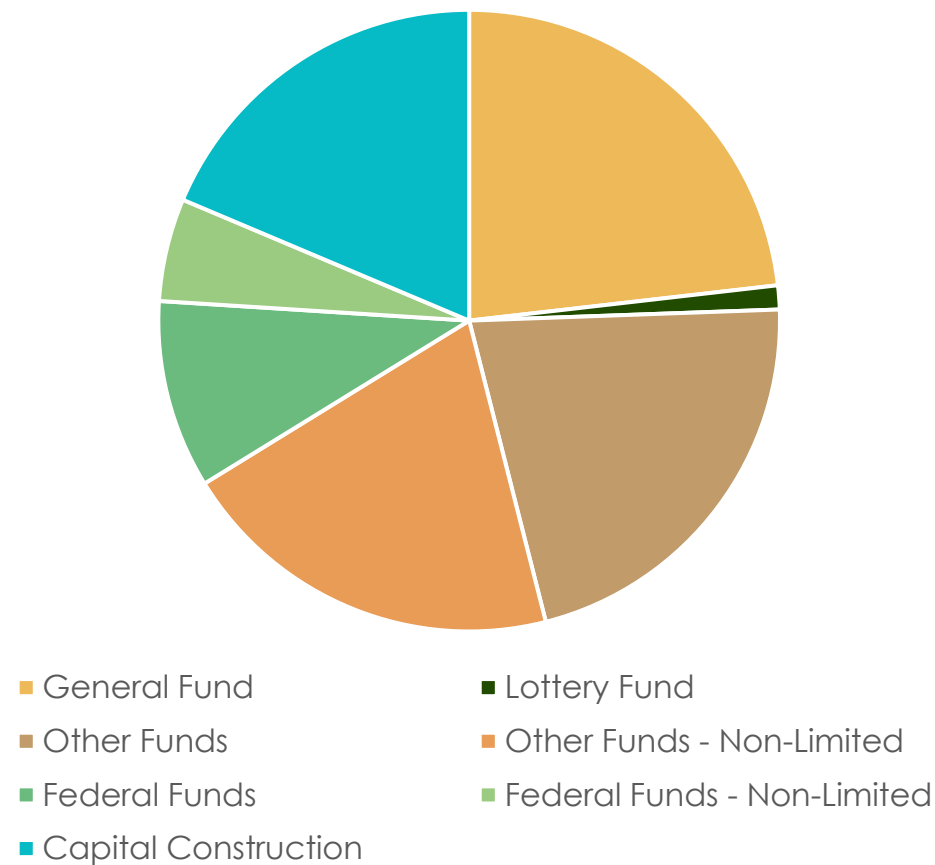
Share of Federal Funding



OHCS Agencywide Funding (in millions)



25-27 Funding Sources



What We Know Re: Shutdown

- Majority of Federal Funds to OHCS are obligated and were accessible during the shutdown.
- Furloughing of federal staff put select projects on pause
 - Contract signing
 - Project/study certification
- Impacts to programs were most likely to come when funding ran out
- Negotiation means FY25 funding levels were sustained aside from select agency budgets (USDA)



Federal Housing Funding

What resources does Oregon receive and who administers them?



Oregon's Federal Programs



- OHCS Passthrough
 - Production
 - LIHTC, HOME, HOPWA, Section 811 and 202, HTF, ReOregon, HUD-811 PRA
 - Services
 - LIHEAP, ESG, DOE-WAP, CSBG, ReOregon
- Non-OHCS (other agencies, housing authorities, nonprofits, etc.)
 - Production
 - Public Housing Fund, Native American Programs, USDA Rural Housing Service (Section 538, 515, 521, 502, etc.)
 - Services
 - Section 8, Fair Housing Grants, Self-Sufficiency, Native American Programs, Rural Housing Service, CDBG, PATH, Runaway and Homeless Youth, HUD-VASH, CoC, Supportive Services for Veteran Families, Choice Neighborhoods, FHA Loans, Federal Home Loan Bank System, VA Homeless Programs, DOT Railroad Rehabilitation and Improvement Financing, Lead Hazard Control, & more

Oregon's Federal Programs cont.



- Other Partnerships/Specialty Programs
 - FEMA grants
 - New Markets Tax Credit and Opportunity Zones
 - HUD TANF cross-programs: CARES Act/ESG-CV
 - Other treasury programs (MID, accelerated depreciation, capital gains exclusions, exclusion of net imputed rental income)
 - Competitive grants (HUD, DOJ, etc.) to CDFIs, non-profits, etc.
- **Bottom line:** federal money for housing is divided amongst many different entities in Oregon, and changes to programs will be felt by more than just OHCS.

ROAD to Housing Act 2025

- Supply boost and deregulation
 - Public welfare investment
 - NEPA streamlining
 - Innovation Fund
 - Pre-reviewed designs, transit incentives, adaptive reuse
 - FHA loan limit revisions
 - Inspection Reform
- Manufactured housing
- HUD land use and zoning guide
- Program reform
 - Disaster Recovery
 - HOME
 - Rural Housing Service
 - Moving to Work
 - Homelessness Solutions
- Veteran Housing
 - VA Home Loan Awareness
 - VA Loan Informed Disclosure
 - Housing Disabled Veterans



What OHCS is Monitoring

H.R. 1, ROAD to Housing Act, Proposed Agency Budgets,
Executive Changes



Resources

- [OHCS Federal Actions Updates](#)
- [Federal Budget Proposals](#)
- [ODOJ Litigation Tracker](#)
- [List of OHCS Federally Funded Programs](#)

Reference Slides

Proposed Budget Bills, H.R. 1, Eos, and other Executive Changes



Federal Programs - OHCS



Program	Details
HOME Investment Partnerships	Production, tenant support
Housing Opportunities for Persons with AIDS	Production
Section 811, 811-PRA, 202	Production
Low-Income Housing Tax Credit (4%,9%)	Production
Housing Trust Fund	Production
Preservation and Reinvestment Initiative	Preservation

Program	Details
Weatherization Assistance Program	Services
Community Services Block Grant (partial)	Services
Emergency Solutions Grants	Services, shelter support
Low-Income Heat Energy Assistance Program	Services
Bipartisan Infrastructure Law	Production
ReOregon	Disaster recovery finance

Federal Programs – Non-OHCS



Program	Details
Public Housing	Production
Rural Housing Service (538, 515, 521, 502, etc.)	Production
CDBG	Production
Native American Block Grant	Services, production
Section 8	Services
Fair Housing Grants	Services
Self-Sufficiency	Services
PATH	Services
HUD-VASH	Services

Program	Details
Runaway and Homeless Youth	Services
Continuum of Care	Services
Supportive Services for Veteran Families	Services
Competitive Grants	Range of activities
Passive Loss Rules	Services
New Markets Tax Credit	Production
Opportunity Zones	Production
Historic Tax Credits	Rehabilitation
FEMA Grants	Disaster recovery

Federal Programs – Non-OHCS



Program	Details
Choice Neighborhoods	Production
DOT Railroad Rehab Financing; Transportation Infrastructure Finance and Innovation Act	Production
Energy Efficiency Credits	Rehabilitation
Lead Hazard Control & Healthy Homes	Rehabilitation
Green and Resilient Retrofit	Rehabilitation
Mortgage Interest Deduction	Services
Capital Gains Exclusion on Home Sales	Services
Exclusion of Net Imputed Rental Income	Services
Fannie, Freddie, and Ginnie	Services

Program	Details
Exclusion of Interest on Certain Bonds	Services
Like-Kind Capital Gains Deferrals	Services
State & Local Tax Deduction on Owner-Occupied Homes	Services
Accelerated Depreciation (Rental)	Services
FHA Loans (MMIF, GI/SRI)	Services
Home Loan Bank System (AHP, CIP)	Services
VA Homelessness Programs	Services

*This list concerns the federal government's major housing programs. It may not be comprehensive of all programs.

Budget Proposals – HUD



	FY 25 Enacted	Administration	House	Senate
Total HUD Budget	\$77.1 billion	\$43.5 billion	\$75.5 billion	\$80.2 billion

HUD Program	FY 25 Enacted	Administration	House	Senate
Vouchers (TBRA)	\$36 billion	Eliminated*	\$35.3 billion	\$37.4 billion
Project-Based Rental Assistance	\$16.9 billion	Eliminated*	\$17.1 billion	\$17.8 billion
Community Dev Block Grant	\$3.4 billion	Eliminated	\$3.3 billion	\$3.1 billion
Housing for the Elderly	\$931 million	Eliminated*	\$950 million	\$972 million
HOME	\$1.25 billion	Eliminated	Eliminated	\$1.25 billion
Public Housing	\$8.8 billion	Eliminated*	\$7.3 billion	\$8.4 billion

*The administration proposed consolidating these programs into two separate state block grants – grouped by use – and then cutting overall funding.

Budget Proposals – HUD



HUD Program	FY 25 Enacted	Administration	House	Senate
Housing for Persons with Disabilities	\$257 million	Eliminated*	\$262 million	\$265 million
HOPWA	\$505 million	Eliminated*	\$505 million	\$529 million
Continuum of Care	\$3.5 billion	Eliminated*	\$3.9 billion	\$4.023 billion
Emergency Solutions Grants	\$290 million	Eliminated*	\$290 million	\$290 million.
Self-Sufficiency	\$196 million	Eliminated	\$175 million	\$211 million
Native American Programs	\$1.3 billion	\$887 million	\$1.3 billion	\$1.4 billion
Fair Housing Grants	\$86 million	\$26 million	\$28.5 million	\$72 million

*The administration proposed consolidating these programs into two separate state block grants – grouped by use – and then cutting overall funding.

Budget Proposals – HHS, USDA



Program	FY 25 Enacted	Administration	House	Senate
Rural Housing Service (USDA)	\$2.5 billion	\$3.7 billion	\$3.8 billion	\$3.7 billion
Community Services Block Grant (HHS)	\$770 million	Eliminated	\$810 million	\$770 million
Low-Income Home Energy Assistance (HHS)	\$4.025 billion	Eliminated	\$4.035 billion	\$4.045 billion
State and Community Energy Programs (DOE)	\$432 million	Eliminated	\$250 million	No Bill

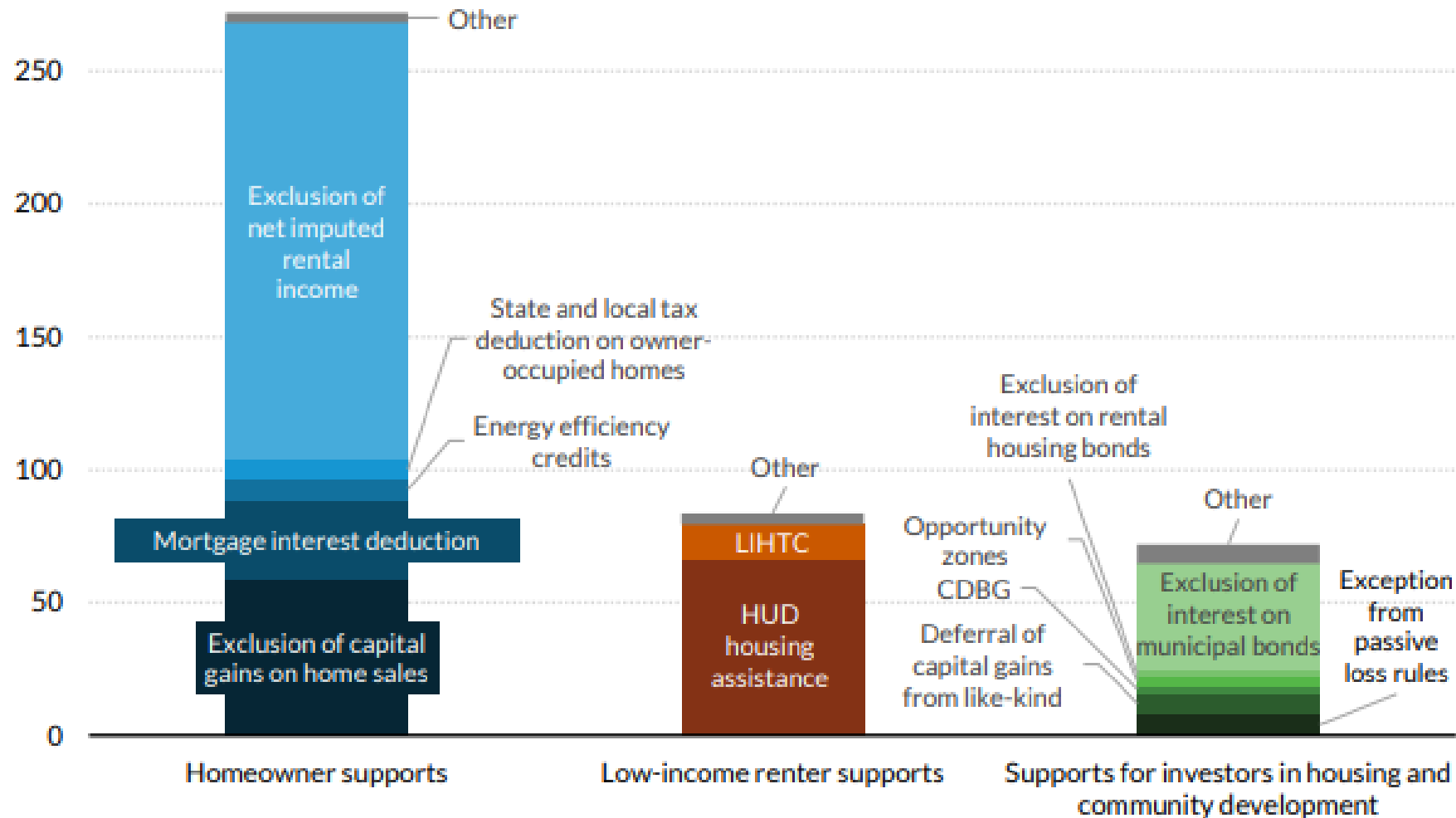
Additional programs not listed here also pass through or compliment OHCS programs, such as HHS's TANF.

H.R. 1 – One Big Beautiful Bill Act



Program	Appropriation	Action Taken
Low-Income Housing Tax Credit	\$12 million*	Expanded
Opportunity Zones	N/A	Expanded
Energy Efficient Tax Credits	\$104 billion	Unobligated Funds Rescinded
Green and Resilient Retrofit	\$138 million	Unobligated Funds Rescinded
Mortgage Interest Deduction	\$37 million	Extends Limits

Where Federal Housing Supports Go



Fannie, Freddie, and Ginnie have secured **65 to 75%** of new US mortgage loans in recent years

~5 million households, encompassing **~10 million individuals**, receive HUD rental support.

An additional 420,000 households, encompassing **~1.2 million individuals**, are assisted through HUD's homelessness programs.

Executive Orders & Changes

- EO – Emergency Price Relief on Housing
- EO – Crime and Disorder
- Elimination of select AFFH rules
- Federal Lands for Housing
- Discussion of Fannie Mae & Freddie Mac Privatization
- Tariffs
 - In 2018 – Canadian lumber tariffs added approx. \$9,000 to the cost of construction for a single-family home.
- Staffing changes
- Discussions of program changes