

OREGON HOUSING AND COMMUNITY SERVICES

# Federal Impacts to Housing



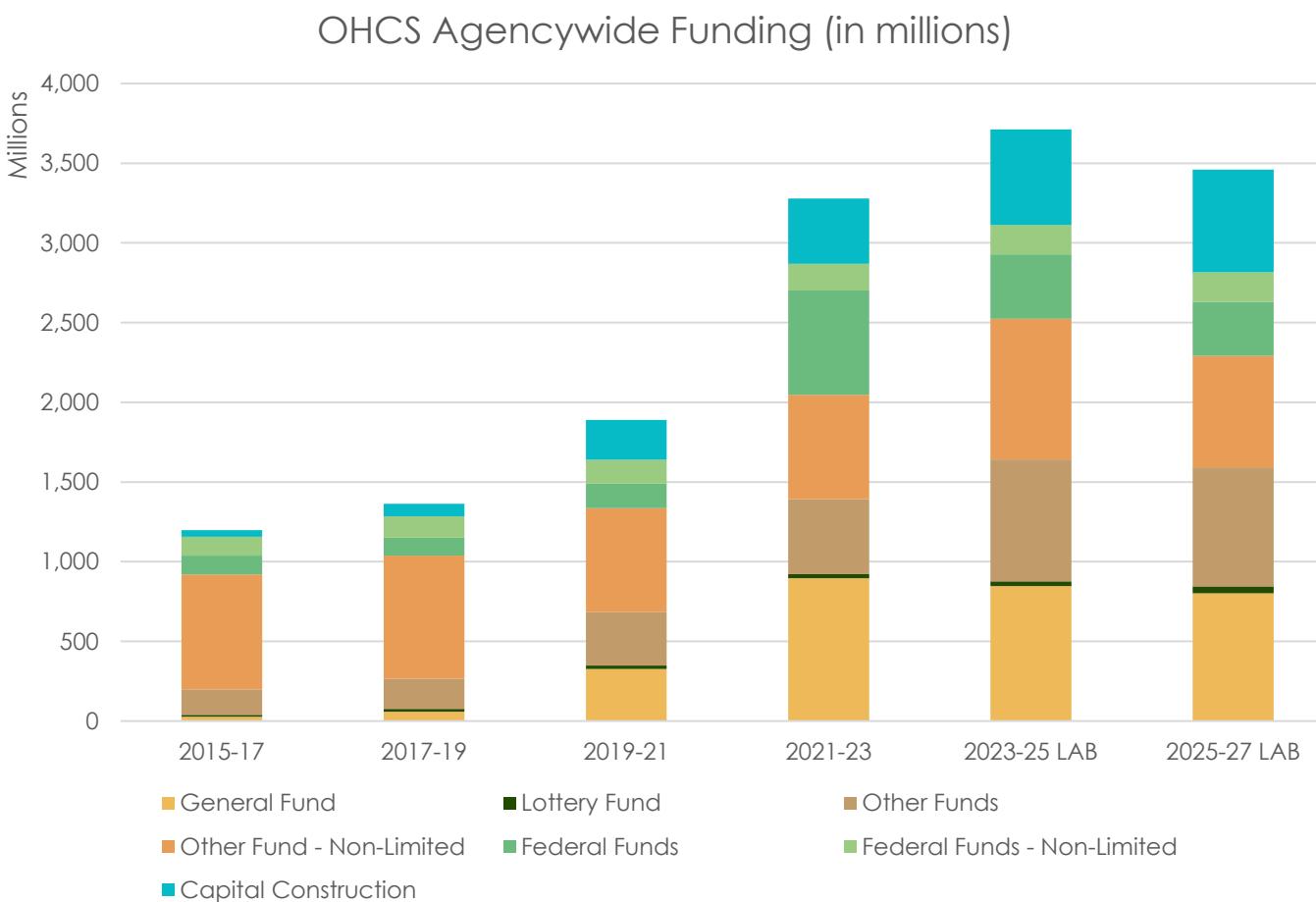
**Andrea Bell, Executive Director**  
**Oregon Housing & Community Services**

**House and Senate Housing Committees**

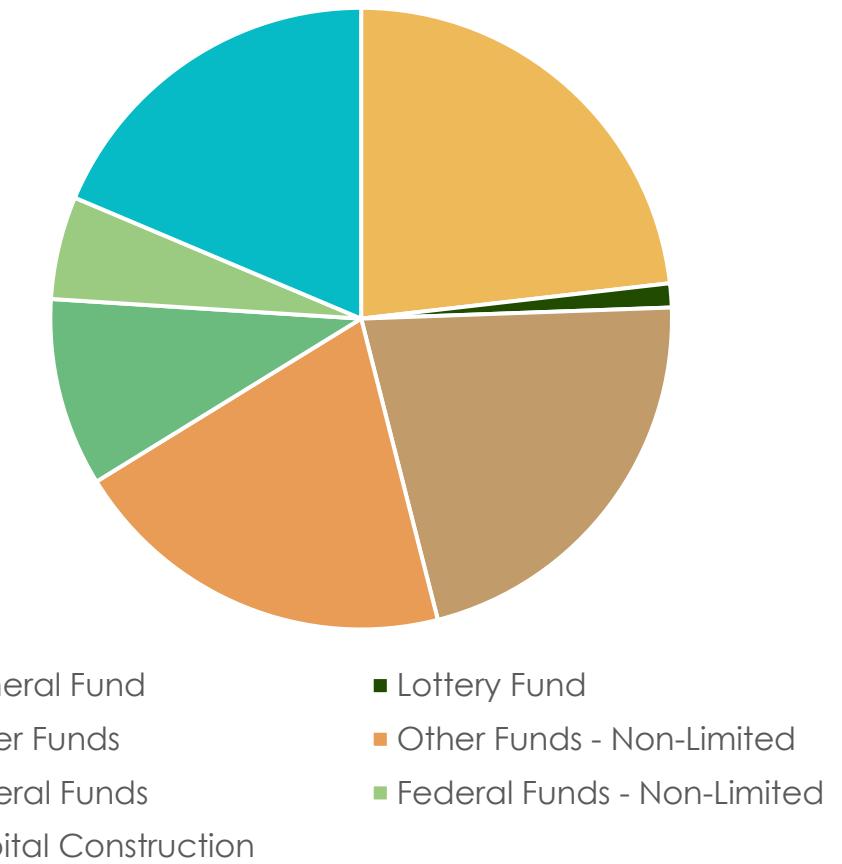
NOV 2025 OHCS FEDERAL CHANGES



# Share of Federal Funding



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

Program	Details
<b>Weatherization Assistance Program</b>	Services
<b>Community Services Block Grant (partial)</b>	Services
<b>Emergency Solutions Grants</b>	Services, shelter support
<b>Low-Income Heat Energy Assistance Program</b>	Services
<b>Bipartisan Infrastructure Law</b>	Production
<b>ReOregon</b>	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



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

<b>HUD Program</b>	<b>FY 25 Enacted</b>	<b>Administration</b>	<b>House</b>	<b>Senate</b>
<b>Vouchers (TBRA)</b>	\$36 billion	Eliminated*	\$35.3 billion	\$37.4 billion
<b>Project-Based Rental Assistance</b>	\$16.9 billion	Eliminated*	\$17.1 billion	\$17.8 billion
<b>Community Dev Block Grant</b>	\$3.4 billion	Eliminated	\$3.3 billion	\$3.1 billion
<b>Housing for the Elderly</b>	\$931 million	Eliminated*	\$950 million	\$972 million
<b>HOME</b>	\$1.25 billion	Eliminated	Eliminated	\$1.25 billion
<b>Public Housing</b>	\$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
<b>Housing for Persons with Disabilities</b>	\$257 million	Eliminated*	\$262 million	\$265 million
<b>HOPWA</b>	\$505 million	Eliminated*	\$505 million	\$529 million
<b>Continuum of Care</b>	\$3.5 billion	Eliminated*	\$3.9 billion	\$4.023 billion
<b>Emergency Solutions Grants</b>	\$290 million	Eliminated*	\$290 million	\$290 million.
<b>Self-Sufficiency</b>	\$196 million	Eliminated	\$175 million	\$211 million
<b>Native American Programs</b>	\$1.3 billion	\$887 million	\$1.3 billion	\$1.4 billion
<b>Fair Housing Grants</b>	\$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
<b>Rural Housing Service (USDA)</b>	\$2.5 billion	\$3.7 billion	\$3.8 billion	\$3.7 billion
<b>Community Services Block Grant (HHS)</b>	\$770 million	Eliminated	\$810 million	\$770 million
<b>Low-Income Home Energy Assistance (HHS)</b>	\$4.025 billion	Eliminated	\$4.035 billion	\$4.045 billion
<b>State and Community Energy Programs (DOE)</b>	\$432 million	Eliminated	\$250 million	No Bill

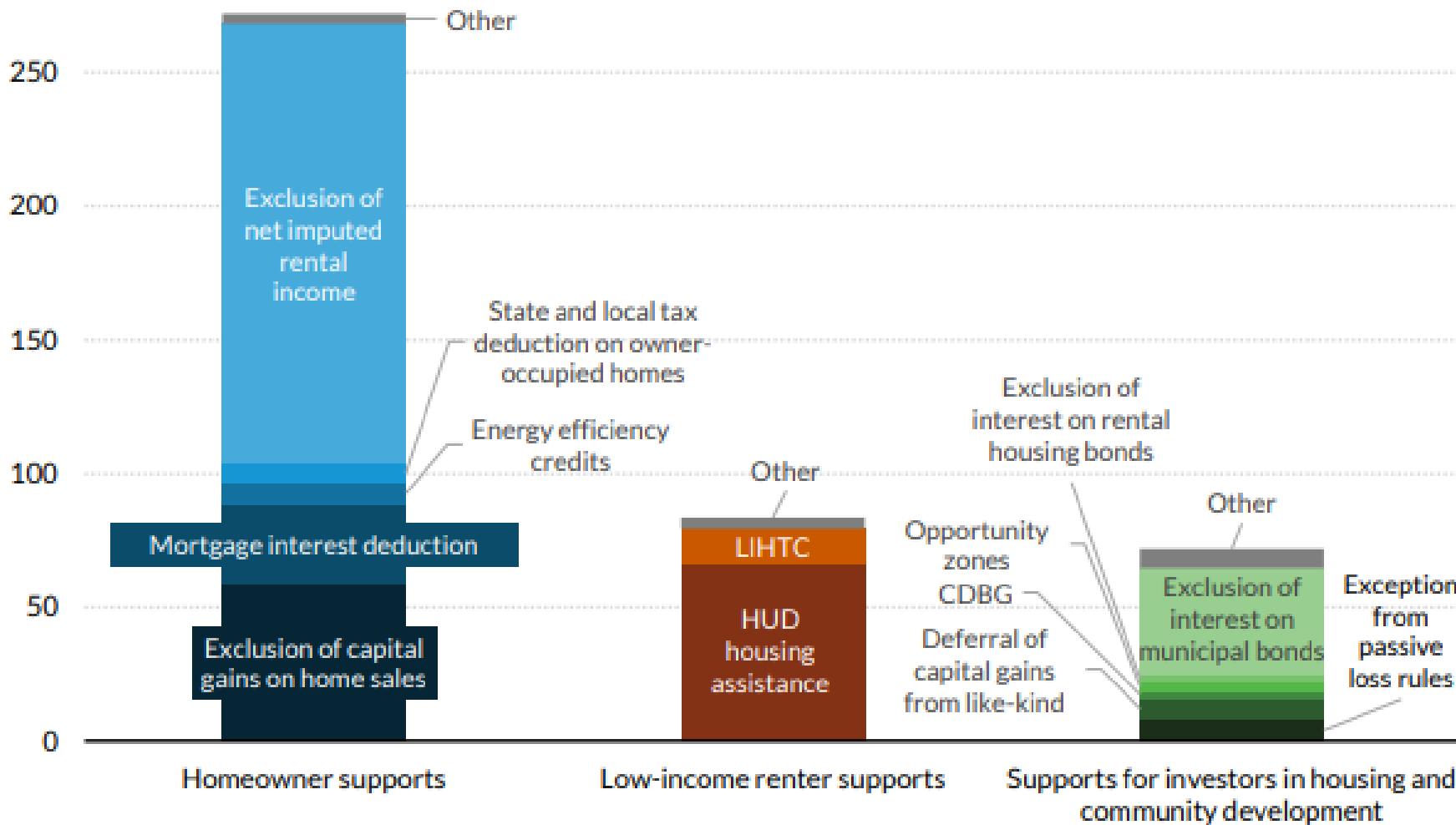
Additional programs not listed here also pass through or compliment OHCS programs, such as HHS's TANF.

# 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