

**Final Report**

**Breaking New Ground:  
Oregon's Statewide  
Housing Plan  
(July 2019-July 2024)**



**Oregon Housing and Community Services**

**October 2024**





# Letter from the Director

Dear partners,

**As we bridge from Oregon's first-ever Statewide Housing Plan to the future, I find myself filled with immense pride and deep gratitude for the work we have accomplished together.**

This journey began in 2019 when we ordered our steps under a bold, shared vision: to ensure every person across Oregon has a safe, stable, and affordable place to call home.

Some of the most basic things, like housing, are connected to the meaning of life. The future we seek is ambitious and one that can only be achieved through the unwavering fortitude of partners like you. You have made me a better leader and OHCS a more effective agency. You have been a source of resilience, determination, and hope. Throughout these five years, we have taken on new endeavors together – economic uncertainties, a global pandemic, devastating wildfires, adapting to new ways of doing business, and being actionable in advancing equity.

On this journey, I've seen your compassion, grit, and humanity. Each step of the way, you have remained steadfast in addressing Oregon's housing needs, taking on all aspects of this work in stride. Together, we have met these challenges head-on and exceeded many of the goals we set out to achieve.

Our shared progress is measured by more than numbers; it is measured by the lives that are better off because of our work – in the families who now have a place to grow and thrive, in the everyday working people who have found stability after years of uncertainty, and in the communities that are stronger because of historically increased housing opportunities. These are the true stories of Oregon's progress. Oregon's beauty and strength are realized through the people – all people – that call this state home. We are in relentless pursuit of housing progress that includes and works for everyone. No community is left behind.

We are just getting started. As we look to the future, more work lies ahead of us. The lessons learned from our experience with the Statewide Housing Plan are already informing the next steps in Oregon's housing progress, including our [2025-27 Agency Request Budget](#). We are building upon our collective progress, helping to establish new partnerships and strengthen existing ones, while expanding our efforts to protect and further advance equitable housing stability across Oregon.

You have made so many improbable hopes an undeniable reality. That is the hope in our hearts and the future we are fighting for. Thank you for sharing and working toward this vision with us.



With gratitude,

A handwritten signature in black ink, appearing to be 'AB'.

Andrea Bell, Executive Director



# Oregon Housing and Community Services (OHCS)

OHCS is Oregon's housing finance agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of lower and moderate incomes.

We believe everyone should have access to safe, stable, and affordable housing.



**Working together to serve individuals, families,  
and communities throughout Oregon.**



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# About Breaking New Ground: 2019-24 Statewide Housing Plan

Housing is foundational for successful communities. In 2019, OHCS launched the agency's first 5-year [Statewide Housing Plan](#) following extensive listening sessions across the state. The purpose of the plan was to identify areas of critical need and provide a strategic framework for OHCS to inspire coordinated action and build support for addressing Oregon's housing challenges. This plan marked a significant shift in how OHCS operates, setting the stage for the agency to become more data-driven and research-focused. It also introduced new approaches to collaboration and resource allocation aimed at tackling our state's most pressing housing issues.

However, the world and OHCS' work were fundamentally altered in the years following the plan's launch. The COVID-19 pandemic, 2020 Labor Day Fires, and other macroeconomic factors forced the agency to adapt quickly to new ways of operating. Despite these challenges, OHCS' commitment to transparency and accountability has remained unwavering.

The Statewide Housing Plan spanned five years, from July 2019 to July 2024, with much of the data reported on the fiscal year. Collectively, the achievements outlined in this report represent monumental progress on Oregon's housing front.

Since the plan's inception, the urgency of this work has only intensified. The following pages highlight how OHCS has leveraged resources to advance its mission to provide stable and affordable housing, engage leaders, and develop integrated statewide policies that address poverty and create opportunities for all Oregonians. Throughout these past few years, the agency's vision, clarity, and commitment have not only remained steadfast but have deepened.



# About the Final Report

This final report details OHCS' progress in meeting the ambitious goals and strategies set out in the six priorities of the Statewide Housing Plan (SWHP). The report is organized by each of the SWHP priorities:



**Equity & Racial Justice**



**Homelessness**



**Permanent Supportive Housing**



**Affordable Rental Housing**



**Homeownership**

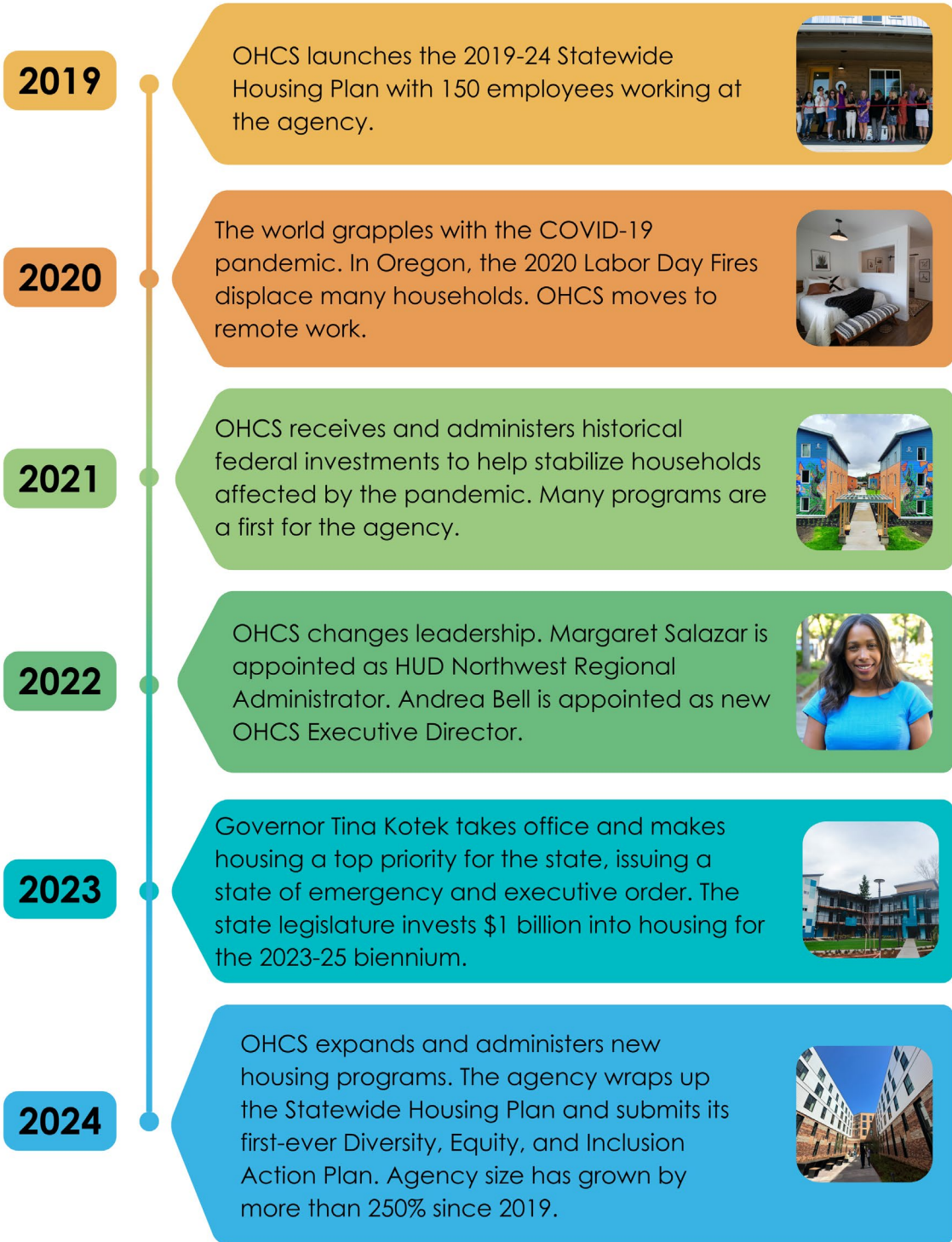



**Rural Communities**


Under each of the six priorities, are the final numbers and outcomes associated with each goal. Additionally, each strategy, along with how the agency has implemented this work over the past five years, is detailed under each priority. It is in the implementation strategies that the story of how the agency, together with partners across the state, has concretely advanced housing progress statewide.





# Timeline of OHCS Events from 2019-24





**2019** OHCS launches the 2019-24 Statewide Housing Plan with 150 employees working at the agency. 

**2020** The world grapples with the COVID-19 pandemic. In Oregon, the 2020 Labor Day Fires displace many households. OHCS moves to remote work. 

**2021** OHCS receives and administers historical federal investments to help stabilize households affected by the pandemic. Many programs are a first for the agency. 

**2022** OHCS changes leadership. Margaret Salazar is appointed as HUD Northwest Regional Administrator. Andrea Bell is appointed as new OHCS Executive Director. 

**2023** Governor Tina Kotek takes office and makes housing a top priority for the state, issuing a state of emergency and executive order. The state legislature invests \$1 billion into housing for the 2023-25 biennium. 

**2024** OHCS expands and administers new housing programs. The agency wraps up the Statewide Housing Plan and submits its first-ever Diversity, Equity, and Inclusion Action Plan. Agency size has grown by more than 250% since 2019. 







# Oregon's Statewide Housing Plan Goals

Under the priorities laid out in the SWHP, OHCS set out numerical goals to accomplish by June 30, 2024. These goals were:

- **Homelessness:** 85% of households served are stabilized in housing for six months or longer.
- **Permanent Supportive Housing:** Fund the creation of 1,000 permanently supportive homes.
- **Affordable Rental Housing:** Triple the existing pipeline of affordable rental housing up to 25,000 homes.
- **Homeownership:** Assist 6,500 households in becoming successful homeowners through mortgage lending products and double the number of homeowners of color in OHCS homeownership programs or 1,142 households.
- **Rural Communities:** Increase OHCS-funded housing development in rural areas by 75% or by 2,543 units.

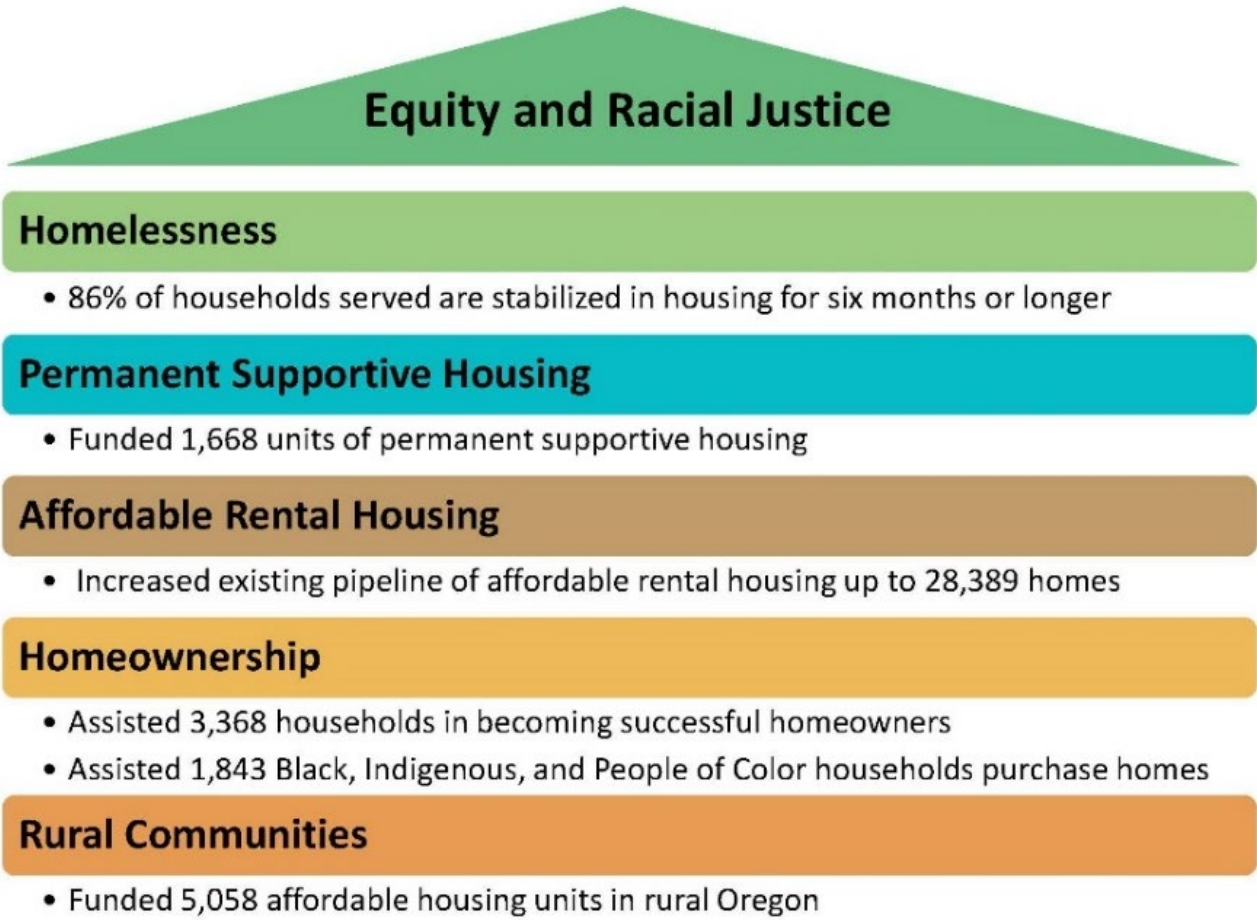


Las Adelitas, Portland, OR



As shown in Figure 1, the agency has surpassed five of the six numerical targets outlined in the plan. The report provides further insights into the agency's efforts and the data used to achieve these ambitious goals.

**Figure 1: 2019-24 Statewide Housing Plan Numerical Goals Final Results**





## P R I O R I T Y

# 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.**

## Goal

Communities of color will experience increased access to OHCS resources and achieve greater parity in housing stability, self-sufficiency, and homeownership.

OHCS will collaborate with its partners and stakeholders to create a shared understanding of racial equity and overcome systemic injustices faced by communities of color in housing discrimination, access to housing, and economic prosperity.

## Summary

The past five years have been transformative for OHCS as it relates to equity and racial justice (ERJ). In 2019, the agency had just begun the journey of understanding what it means to center race in our work. Leaders from across divisions participated in a nine-month-long cohort through the Government Alliance on Race and Equity (GARE) and brought back an early iteration of a racial equity lens to begin applying to programs and policies. They also committed to the more personal work of understanding and communicating why this lens is important on an individual level. It quickly became clear that while the strategies outlined in the Statewide Housing Plan were critical to advancing racial equity, there was vital work to be done internally and personally to truly embed this concept into OHCS' culture. The agency recognized that a fundamental understanding of a racial equity tool by staff and leadership was essential in reducing racial disparities in its programs.





In light of this recognition, there was a concerted effort to build an internal culture, structure, and capacity to support its ERJ work. The newly appointed Equity, Diversity, and Inclusion (EDI) Officer conducted an ERJ organizational assessment and recommended the creation of subcommittees that would focus on areas such as:

- Professional development and learning
- Best practices in human resources for recruiting and retaining a diverse workforce
- How to apply a racial equity lens to programs and policies
- Ensure agency data practices are grounded in racial equity

Since equity and racial justice were named as a priority and a guiding principle of OHCS in the SWHP, the agency has implemented several successful strategies that have led to ERJ work being front and center in our internal and external operations.

## **Implementation Strategies**

**Adopt an approach to advancing equity and racial justice, informed by national promising practices and lived experience of communities of color.**

**AND**

**Provide statewide leadership by using OHCS' Internal Diversity, Equity, and Inclusion Committee to solicit and adopt a Diversity, Equity, and Inclusion framework as a piece of the core value system of the agency and to serve as a model for the state.**

Creating a shared understanding of racial equity has been at the center of the agency's work over the past five years. OHCS now has a dynamic Equity, Diversity, and Inclusion office that includes six full-time staff. In addition, there are currently four positions throughout the agency's divisions whose primary job is to support staff as they implement tools such as the agency's Racial Equity Analysis Toolkit (REAT), ensure their division has the resources it needs to complete training related to ERJ work, and to help track programmatic progress towards reducing racial disparities in that division.

OHCS has also focused time and attention on ensuring that position descriptions for all employees include references to centering racial equity in their work. The agency is committed to making it part of each person's responsibilities.



As OHCS continues to grow, the makeup of the agency has grown more diverse. Table 1 shows that the proportion of employees who identify as BIPOC increased from 23% in 2019 to 30% in 2024 and that of managerial staff who identify as BIPOC increased from 18% in 2019 to 27% in 2024. In particular, the agency has significantly increased the percentage of employees identifying as Hispanic or Latino and has also seen increases in the American Indian or Alaska Native and Native Hawaiian or Other Pacific Islander populations. In order to promote and support this diverse community of employees, OHCS has formed four affinity groups, with an additional four groups beginning in 2025, for staff who want to connect with others who share their unique identity. The ability to convene on a regular basis helps employees feel connected, especially with a predominately virtual workforce.

**Table 1: OHCS staff by race and ethnicity in 2019 vs. 2024**

Race/Ethnicity	2024		2019		2023 American Community Survey
	All Staff	Management	All Staff	Management	Oregon Population*
American Indian or Alaska Native	2.6%	5.0%	2.3%	0.0%	0.6%
Asian	7.1%	3.3%	8.3%	9.1%	4.5%
Black or African American	3.9%	8.3%	4.5%	9.1%	2.0%
Hispanic or Latino	11.5%	6.7%	3.0%	0.0%	14.9%
Native Hawaiian or Other Pacific Islander	1.3%	0.0%	0.0%	0.0%	0.4%
Two or More Races	3.1%	3.3%	5.3%	0.0%	6.2%
White	70.4%	73.3%	76.7%	81.8%	70.8%
<b>Grand Total</b>	<b>382</b>	<b>60</b>	<b>133</b>	<b>11</b>	<b>4,233,358</b>

*Note: In 2019, data on race and ethnicity was missing for 24% of All Staff and 50% of Managers, but in 2024 this fell to just 5.7% of All Staff and 4.8% of Managers. The Totals here exclude all Unknowns from the denominator.*

*\*The American Community Survey data from the US Census Bureau also includes a "Some Other Race" category that is not present in the OHCS Human Resources data. That is 0.6% of the statewide population in the ACS.*

Some of the most meaningful and transformative work the agency has invested in over the past five years has been leadership training and professional development with the Center for Equity and Inclusion (CEI).



In 2022, OHCS contracted with CEI to start a leadership cohort for the agency's equity leaders and supervising managers, to grow leadership skills and abilities within this collective to serve as a sustainable resource for all agency staff. In 2023, the cohort expanded to more OHCS staff. In 2024, all agency staff now have access and are required to complete equity training courses through CEI's online platform.

To carry on this foundational work that has helped normalize talking about equity and racial justice and ensuring these conversations are woven into every aspect of its work, the agency submitted its first-ever Diversity, Equity, and Inclusion (DEI) Action Plan in June 2024. One key component of this plan is making needed changes to the EDI Committee infrastructure launched in 2020. The vision for the new EDI design – for the first time ever – invites the communities OHCS programs serve to be part of a new internal community organization of employee-led Inclusion Council (IC) and employee-based action teams. These teams will support the agency's ability to fully operationalize the DEI action plan and ERJ work, ensuring OHCS is clear about its values and taking action to move the work forward.

**Diversity, Inclusion, & Belonging (DIB):** This team focuses on ensuring:

- Attraction, sourcing, and recruitment is done through the lens of ERJ and DEI
- ERJ and DEI are integrated into professional development, performance management, advancement, and retention
- Job design and classification are evaluated for bias and compensation is equitable across key dimensions of diversity
- Achieving work-life integration, flexibility, and equitable benefits, inclusive of having flexible work options that are widely available and accessible

**Professional Equity, Growth, & Empowerment (PEGE):** This team focuses on:

- Communicating ERJ values in a clear simple to understand way, and that these values are a crucial force in achieving the organization's DEI goals
- Educating staff to achieve the level of ERJ and DEI competence and confidence needed to create a diverse, equitable, and inclusive organization
- Elevating the connection between the organization's ERJ and DEI values and goals and our housing sustainability initiatives



**Program and Policy for Racial Justice (PPRJ):** This team focuses on:

- Supporting proactive work with community, public and private partnerships, and government, including community engagement
- Embedding ERJ and DEI in program and policy development, and service delivery to diverse customers and clients
- Supporting the integration of ERJ and DEI into marketing and customer service
- Supporting the implementation of the agency's Racial Equity Analysis Toolkit
- Supporting responsible and ethical sourcing practices when working with underrepresented suppliers

**Create and maintain a system to analyze OHCS programs and practices and remove identified barriers to access and opportunity within OHCS programs to ensure equitable outcomes.**

Another primary focus of OHCS was to institutionalize and operationalize the Racial Equity Analysis Toolkit (REAT), which a small group of dedicated equity leaders within the agency created in 2021 and released in 2022. The REAT is being used across the agency to explicitly center equity and racial justice within agency operations, decision-making, and program or policy development. Staff use internal and external datasets, community engagement, and other avenues to proactively identify adverse impacts and unintended consequences on Black, Indigenous, Latinx/a/o, Asian, Pacific Islander, and Tribal communities. Strategies, goals, and metrics are created to help reduce and prevent inequitable state housing program outcomes.

Many teams have used this toolkit since its creation in 2022, but it was not a requirement for every new program, and a system for tracking and recording the results of conducting a REAT did not exist. The REAT implementation team focused on developing a prioritization plan for new and old programs to go through the toolkit by:

- Creating a system to track REATs being done and key data points
- Storing and sharing REAT documents and information
- Developing a REAT training plan
- Adding a REAT Action Plan to the toolkit

This plan is helping staff create meaningful metrics to track how programs are progressing towards reaching the goals set out within the REAT.



Moving forward, the agency will provide annual updates on how many programs went through the REAT, how it informed program design and policy choices, and progress on the chosen metrics. Critical components of a successful REAT include equitable data collection and community engagement.

**Improve OHCS' ability to track, analyze, and measure performance and progress towards equity goals through standardization of data collection and enhancing data analysis of program utilization.**

In 2019, there was limited access to disaggregated demographic data on people served by the OHCS-funded programs. In some divisions, such as Homeownership and Energy Services, it was collected more diligently and consistently than in others. It was challenging to get meaningful data from the Homeless Management Information System (HMIS) and tenant demographic data for Affordable Rental Housing Division programs was not accessible. While still dealing with some challenges in these systems, OHCS can now access and analyze race and ethnicity data for all major programs.

As of the end of this plan, OHCS has published [dashboards](#) for each division within the agency, all of which report on the people being served by race and ethnicity. This allows the agency and its partners to see how well programs are reaching populations that experience deep racial disparities in housing and economic outcomes. For instance, the work done through Emergency Order (EO) 23-02 has been focused on rehousing people experiencing unsheltered homelessness. Existing data from the Point-in-Time count shows Black and Indigenous Oregonians face the deepest racial disparities in the homeless population. According to 2022 Census data, 1.3% of the population in Oregon identified as American Indian, Alaska Native, or Indigenous, and 2.4% of the population identified as Black or African American, while 6.2% of the unsheltered homeless population was American Indian, Alaska Native, or Indigenous, and 8% was Black or African American. EO 23-02 data shows that 6.4% of all people served through the EO funds were American Indian, Alaska Native, or Indigenous, and 7.3% of all people served were Black or African American. This data shows whether partners are successfully reaching the populations prioritized in their community plans and making improvements if they are not.

The agency continues working towards collecting more data to track outcomes for the people served, rather than just tracking outputs. The next steps include creating outcome metrics and tracking progress as part of the REAT.





This is already beginning to happen in several programs, and the agency will show more of this type of dashboard analysis to evaluate the effectiveness of agency programs in addressing deep racial disparities.

**Improve OHCS' ability to track, analyze, and measure performance and progress towards equity goals through standardization of data collection and enhancing data analysis of program utilization.**

**AND**

**Strengthen relationships with Tribal leaders and leverage resources to address disparities in Tribal housing issues.**

The last strategy to note is the incredible work that has been done to strengthen the agency's relationships with Tribal leaders. A Tribal Housing Workgroup was convened to identify Tribal housing needs, lower barriers to housing for Tribal members, and recommend equitable legislation to the Legislative Commission on Indian Services (LCIS). The workgroup is made up of Tribal leaders, housing directors, health and human services directors, and OHCS staff, and includes Housing Stability Council Member and Siletz Tribal Housing Executive Director Sami Jo Difuntorum.

The housing workgroup provides an opportunity for OHCS program staff to regularly engage with Tribal leaders about new OHCS programs or changes to funding. A few of these new funding options are outlined below.

- OHCS started accepting applications in early 2023 for the Local Innovation and Fast Track (LIFT) Homeownership and Homeownership Development Incubator Program (HDIP). It was the first year OHCS was able to offer HDIP, which enabled the agency to offer services not ordinarily available with LIFT funding, including working with Tribes. The flexibility of the program allowed Tribes to determine their own homeownership needs and request support. Of the five Tribes that signed on to the program, three received nearly \$475,000 in funding for down payment assistance and/or home repair, and two of them received a combined \$4.5 million for housing developments on Tribal lands.
- The By and For Initiative, Native American Tribes of Oregon (BAFI-NATO) program, is a significant initiative that provides state funds to create or support existing local programs to prevent and reduce homelessness in Tribal communities. This funding marks a historic moment, as it is the first time in over 30 years that all nine federally recognized Tribes have had the opportunity to participate in an OHCS program.



OHCS engaged with and learned from Tribes through one-on-one discussions and attended various other meetings, including the Tribal Housing Workgroup, the Legislative Commission on Indian Services (LCIS), and quarterly Senate Bill 770 Health and Human Services, and Economic Development cluster meetings. The agency learned barriers existed between Oregon's nine Federally Recognized Tribes and OHCS funding and intentionally designed the BAFI-NATO program based on the feedback and needs of Tribal communities. Key barriers included the hiring capacity for Tribes—often rural and highly competitive job market with no long-term OHCS funding—and the bidding process, which can be slow due to a lack of bidders and the necessity for sole-source procurement. As a result, several barriers were addressed, including:

- Eliminating infringement on Tribal sovereignty in contracts
- Honoring Tribal Negotiated Indirect Cost Rate Agreements (NICRAs) in contracts
- Creating non-competitive direct allocations to the nine federally recognized Tribes of Oregon



Confederated Tribes of Warm Springs Reservation Permanent Supportive Housing



## P R I O R I T Y

# 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.**

## Goal

OHCS will drive toward impactful homelessness interventions by increasing the percentage of people who are able to retain permanent housing for at least six months after receiving homeless services to at least 85%. We will also collaborate with partners to end veterans’ homelessness in Oregon and build a system in which every child has a safe and stable place to call home.

**Final result:** OHCS has increased the percentage of people who are able to retain permanent housing for at least six months after receiving homeless services to at least 86%.

**Table 2: Final Homelessness SWHP Goal Results**

Fiscal Year (FY)	Percentage
FY20	82%
FY21	93%
FY22	87%
FY23	94%
FY24	91%
<b>Total</b>	<b>86%</b>

## Summary

The homelessness priority has evolved the most of the original six priorities over the past five years. When initiating the Statewide Housing Plan, there was substantial momentum and opportunity for partnership around ending homelessness, specifically for veterans and children, and the SWHP aimed to build on that.



When the COVID-19 pandemic hit in March 2020, it became critical that the agency shift time, attention, and dollars to ensure that people could remain in their housing through job loss, illness, and the need to care for family members. OHCS launched the Emergency Rental Assistance Program (OERAP) in May 2021 and processed over 118,000 applications from Oregonians needing rental assistance. By the time the program ended in December 2022, OERAP had provided nearly \$430 million in federal and state rental assistance to approximately 67,500 applicants.

The pandemic only exacerbated the factors that drove homelessness in Oregon. On Jan. 10, 2023, Gov. Tina Kotek declared a state of emergency due to unsheltered homelessness in designated Continuum of Care (CoC) regions across Oregon through Executive Order (EO) 23-02, returning focus to a coordinated statewide homelessness services system. The Oregon State Legislature acted swiftly and passed [HB 5019](#) and [HB 2001](#) to fund and support the emergency response efforts, in addition to homelessness response efforts in the Rural Oregon Continuum of Care (ROCC). On Jan. 9, 2024, Gov. Kotek signed [EO 24-02](#) to merge and extend [EO 23-02](#) and [EO 23-09](#).

Despite these unforeseen emergencies throughout the past five years, the agency has seen many accomplishments in implementing homelessness strategies.

## Implementation Strategies

**Harness convening power to focus and coordinate partners' and providers' efforts toward addressing homelessness and best practice implementation and sharing; engage state agencies, federal, and local funders to align and maximize available resources to end homelessness.**

OHCS has actively engaged in building a cohesive infrastructure that requires coordination among a diverse coalition of partners. The agency has made substantial strides in addressing homelessness through several strategic initiatives, a few of which are outlined below.

**Collaboration between local and regional planning groups:** Homelessness response systems require complex coordination between federal, state, and local funders, as well as between private and public funders. To continue building a coordinated infrastructure, in 2023, the agency collaborated with other state agencies, local jurisdictions, and providers from regions across Oregon to establish ten Multi Agency Coordination (MAC) groups and 14 Local Planning Groups (including groups established by [HB 4123](#) in 2022).





These groups provide interagency planning, strategic coordination, and operational leadership to identify resources and manage local efforts to reduce and end homelessness. They include stakeholders from local jurisdictions, public housing authorities, homelessness agencies, rapid rehousing service providers, shelter developers and/or operators, landlord associations, and behavioral health providers from each region to ensure the success of establishing a homeless response system. These groups allow local communities to prioritize strategies to address issues unique to their region and have helped the state pivot toward a data-driven approach toward funding allocation and program development and implementation.

Because these groups are integrated within their region's Continuum of Care (CoC) infrastructure, federal resources are being deployed alongside local or state resources. OHCS believes in supporting homelessness response infrastructures from a regional perspective with meaningful coordination amongst local providers. This type of integration ensures that state funding works within the larger system to end homelessness in each community.

**New shelter funding:** Historically, Oregon primarily granted shelter funding to local communities through the Emergency Housing Assistance Program (EHA) and State Homeless Assistance Program (SHAP), with shelter as an eligible use. Beginning in the 2019-21 and 2021-23 biennium, the Oregon Legislature made one-time investments in Project Turnkey sites, navigation centers, and warming/cooling shelters, including Out of the Cold seasonal projects, marking the beginning of a state-funded shelter system. These one-time state investments, paired with emergency federal COVID-19 resources, expanded the number of shelter beds during the pandemic. In 2023, OHCS received funding to support the ongoing operation of shelters and launched a shelter needs assessment to prioritize available funding to avoid shelter closures and get a more complete picture of Oregon's statewide shelter needs. In response to partner feedback, funding allocated during the 2024 short session allows regional groups the option to choose to act as a pass-through entity to better coordinate funding streams locally.

**Technical Assistance:** OHCS remains committed to continuing to share best practices, answering questions and providing guidance during office hours for grantees, providing training opportunities, and supporting technical assistance. This commitment underscores the agency's dedication to supporting partners and ensuring the success of our collective effort to end homelessness in Oregon.



## **Build capacity for OHCS and partners to implement proven models to prevent and end homelessness.**

Since the inception of the Statewide Housing Plan, OHCS has significantly expanded, enhancing the agency's ability to support partners. Throughout the emergency response work, staff have held trainings that include Homeless Management Information System (HMIS) and fiscal training to support partners' data collection and requests for funds from the agency's financial system. OHCS holds monthly office hours with MAC and local planning groups, and also meets regularly with Balance of State communities to offer collaborative problem-solving as they work to meet their milestones.

Many housing retention and homeless services programs offer grantees the option of using a limited portion of their award towards capacity-building efforts. Capacity building includes activities that help organizations developing networks to undertake joint activities, coordinate their services to achieve common goals and provide better service to participants experiencing housing instability. Capacity building may be used to increase the ability of a grantee or local system to deliver OHCS funds for homelessness prevention and response programs.

In 2020, OHCS secured a contract with a federal grant and contract expert to support nonprofit partners working to improve compliance with federal and state guidance. Additionally, in 2021, OHCS contracted with a dedicated team of experts at ICF International, Inc., a global consulting and technology services company that provides various services, including strategic planning, management, marketing, and analytics, to bring additional support to communities. Throughout Oregon's Emergency Homelessness Response, OHCS partnered with RE!nstitute to support communities through structured 100-day challenges where frontline teams set ambitious goals to achieve. Three regions from across the state participated in the first Re!nstitute cohort, and a second cohort is currently being recruited.

OHCS is in the early phase of launching an online peer-to-peer hub designed for partners in rural Oregon to share resources, discuss program challenges, celebrate accomplishments, and expedite resource development. This virtual hub and communication platform offered by Civic Roundtable will provide grantees in the Balance of State opportunities for consistent, clear communication with OHCS staff and allow them to better connect with other providers. The hub features discussion forums, a program calendar, a resource library, and more.



**Enhance the state’s and homeless service providers’ data and research capability to understand and address homeless needs across Oregon, in order to establish outcomes for homeless service investments and continually evaluate effectiveness of the work.**

Data on people experiencing homelessness is complex because it is tracked by a myriad of different nonprofits and government entities using multiple systems and methods. OHCS receives data only for the programs it funds. The Homeless Management Information System (HMIS) is a tool that collects and manages homelessness-related data. It provides valuable insights by capturing data on population demographics, shelter utilization and capacity, patterns of homelessness, system engagement, service utilization and effectiveness, outcomes, causes and risk factors, prevention efforts, and system performance and coordination. Because the funding landscape for homeless services is vast and involves many partners, to understand the scope across the state, OHCS is engaged in efforts with partners to unify data from the varying systems to allow analysis of statewide HMIS data. This would provide evidence-based insights into trends, challenges, and opportunities. These insights could then inform policy decisions, resource allocation, and the development of targeted interventions to address homelessness more effectively.

OHCS partnered with Portland State University (PSU) and their Homelessness Research and Action Collaborative (HRAC) on various research projects related to homelessness and eviction prevention starting in 2021. This collaboration provides specialized research and analysis capacity and reporting to inform and enhance internal program design, funding decisions, and homeless system awareness. The results of this partnership include the [Evicted in Oregon](#) project, which provides monthly eviction data, graphs, and maps within the state and the [Statewide Homelessness Estimate from 2021](#), with the project continuing into the biennium, providing data and analysis of [2022](#) and [2023](#) homelessness counts. OHCS’ research and evaluation staff are looking closely at data and outcomes to understand successes or the continuation of inequities to analyze and make intentional adjustments to program development and measures as we work to eliminate systemic disparities experienced across the state. Outcomes from the data collected will inform where we are not meeting racial equity goals, influencing future program designs and funding focuses.

OHCS has required every MAC and Local Planning Group who received funding to use data to build out their response, and also track their outcomes by race and ethnicity. This strategy yielded rough parity in most respects across the EO regions in the initial analysis. The agency will implement a full racial equity analysis later this year to understand the methods used and seek to improve them.



To further support the 14 local planning groups in the Balance of State, OHCS contracted with Community Action Partnership of Oregon (CAPO), the lead agency for the Rural Oregon Continuum of Care (ROCC), the CoC which serves a large portion of eastern and southern Oregon, to expand its ability to provide robust data tracking and outcome reporting for the new providers and programs that these groups create.

**Coordinate funding, policy and action with veteran organizations, housing developers, service providers, and other partners to implement effective strategies and promising practices to end veterans' homelessness statewide.**

The Emergency Housing Assistance Program has funds set aside for veterans' homeless services, ensuring all regions have designated funds available to support efforts to end veteran homelessness. Grantees coordinate directly with homeless service providers to ensure state investments and federal funding are aligned. Additionally, Project Turnkey shelter funding was awarded to veteran service providers directly.

In March 2023, Mid-Willamette Valley Community Action Agency (MWVCAA) opened ARCHES Lodge, a transitional shelter site aimed to serve unsheltered individuals, specifically unhoused veterans and those who are medically fragile.

**Lead partners on a concerted effort to prevent and end child homelessness with a holistic approach that supports both parents and children by aligning efforts with Homeless Student Liaisons, educators, child welfare and domestic violence service providers, other state agencies and family support programs.**

In 2021, OHCS embarked on a long-term rental assistance pilot program, Rental Assistance for Youth (RAY) supporting individuals younger than 25 years old who were transitioning out of foster care, homelessness, behavioral health or treatment facilities, corrections, or detention facilities. OHCS piloted the program in three areas of the state: one urban area, one rural area, and one coastal area. When designing the program, OHCS consulted with youth with lived experience, youth-serving service providers, culturally specific providers, Youth Experiencing Homelessness Advisory Committee, Community Action Partners of Oregon, housing authorities, and Oregon Department of Human Services. Youth in all pilot regions are now receiving stabilizing rent assistance.

OHCS received \$5 million in the 2023-25 biennium to establish the Youth Emergency Housing Assistance (YEHA) program. This program provides housing-focused services to school-age children and their families to enhance family stability and school success.





Staff used the OHCS Racial Equity Analysis Toolkit to identify racial equity considerations and implications of program design. Outreach included a vast network of partners and concluded in April 2024. The agency ultimately received input from local planning groups in the targeted regions, Ecumenical Ministries, System of Care Advisory Council, ODHS Youth Experiencing Homelessness Program (YEHP), Oregon Department of Education McKinney Vento Office, Lincoln County Department of Health and Human Services, Lincoln County Community Advisory Board (LCMCFH CAB), Housing/Youth Service Providers in Lincoln, Coos, Josephine, Klamath, Douglas, and Lake Counties, McKinney Vento Liaisons in Lincoln, Coos, Josephine, Klamath, Douglas, and Lake Counties, Mary Ferrell, Executive Director, Maslow Project, Mary Li, Director, Multnomah Idea Lab, and the OHCS Tribal Housing Workgroup. Funding to the five regions will continue to span into the next biennium as OHCS works to connect disparate systems to address youth and family homelessness and housing instability.

OHCS also made directed investments in the following programs managed by partner state agencies:

- \$3 million was transferred to the Oregon Department of Human Services Office of Resilience and Emergency Management to provide shelter resources to community partners supporting people experiencing homelessness impacted by the 2020 wildfires.
- \$9 million supporting the Oregon Department of Human Services Youth Experiencing Homelessness Program, which provides services for youth experiencing homelessness, including the Direct Cash Transfer pilot project, youth homelessness service providers, and supports for college students experiencing homelessness.
- \$11 million went to Oregon Health Authority to support 16 community-based organizations responding to public health crises (COVID-19, Monkeypox). The funding was for wraparound services.
- \$2 million was transferred to the Department of Justice Crime Victim and Survivor Services Division to provide resources for Domestic Violence providers who are providing housing support services to survivors of domestic violence, such as rental assistance, eviction prevention and rehousing supports.



**Maximize opportunities to integrate asset-building and antipoverty programs and resources to support housing stabilization and economic security for individuals and families experiencing or at risk of homelessness.**

OHCS dedicates funding to several programs that support Oregonians with low incomes with utility costs as part of a housing stabilization effort. These programs are administered by the Community Action Agencies of Oregon:

- The Low-Income Home Energy Assistance Program (LIHEAP) assists low-income Oregonians with their home energy expenses. This includes bill payment assistance, energy education, case management, and home weatherization services. The Oregon Energy Assistance Program (OEAP) is funded by ratepayer fees collected from Pacific Power and Portland General Electric customers. These programs are vital to ensure low-income Oregonians have safe, efficient housing that is warm in the winter and cool during our increasingly hot summers.
- The Weatherization Assistance Program ensures housing that lacks adequate heating, cooling, insulation, roofing, or other essential features is invested in and repaired, ensuring long-lasting, safe, and energy-efficient homes for low-income Oregonians.
- The Low-Income Household Water Assistance Program (LIHWA), Oregon's first statewide water assistance program, launched in January 2022. OHCS collaborated with water and wastewater utilities, utility associations, the community action agency network, and culturally responsive organizations to ensure that Oregon's most vulnerable populations didn't lose access to drinking water and wastewater services. This funding, distributed by Community Action Agencies throughout the state, served nearly 18,600 households over the 27-month program, and its entire allocation was exhausted.

Through a statewide network of community-based and culturally specific organizations, Oregon's Individual Development Accounts (IDA) program offers asset building to low-income Oregonians. Oregonians with lower incomes have used matched savings dollars earned through IDAs to attain homeownership, further education, start small businesses, and achieve other asset-building and stabilization goals. The spectrum of financial goals available means that IDAs can address barriers to asset building faced by households in various financial situations by increasing income, improving credit, avoiding harmful debt, and supporting families' preparedness for financial emergencies.





When the federal level tax code changes in 2018 reduced the reach of the Oregon Tax Credits that provide core funding for the IDA Program, and pandemic impacts dramatically increased the need for housing stabilization and antipoverty efforts, general funds were allocated to IDAs in 2020 (\$2 million), 2021 (\$7 million), and most recently in 2023 (\$5 million) ensuring that this impactful resource continues to reach individuals and households across Oregon.



ARCHES Lodge, Salem, OR



## P R I O R I T Y

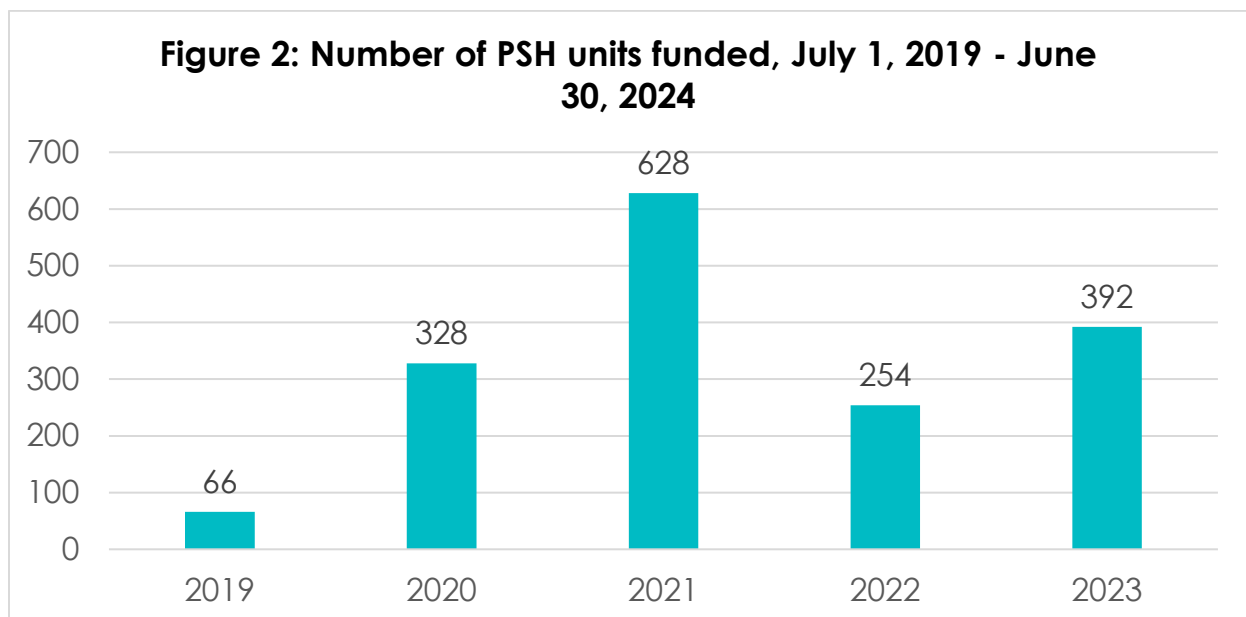
# Permanent Supportive Housing

Invest in permanent supportive housing, a proven strategy to reduce chronic homelessness and reduce barriers to housing stability.

### Goal

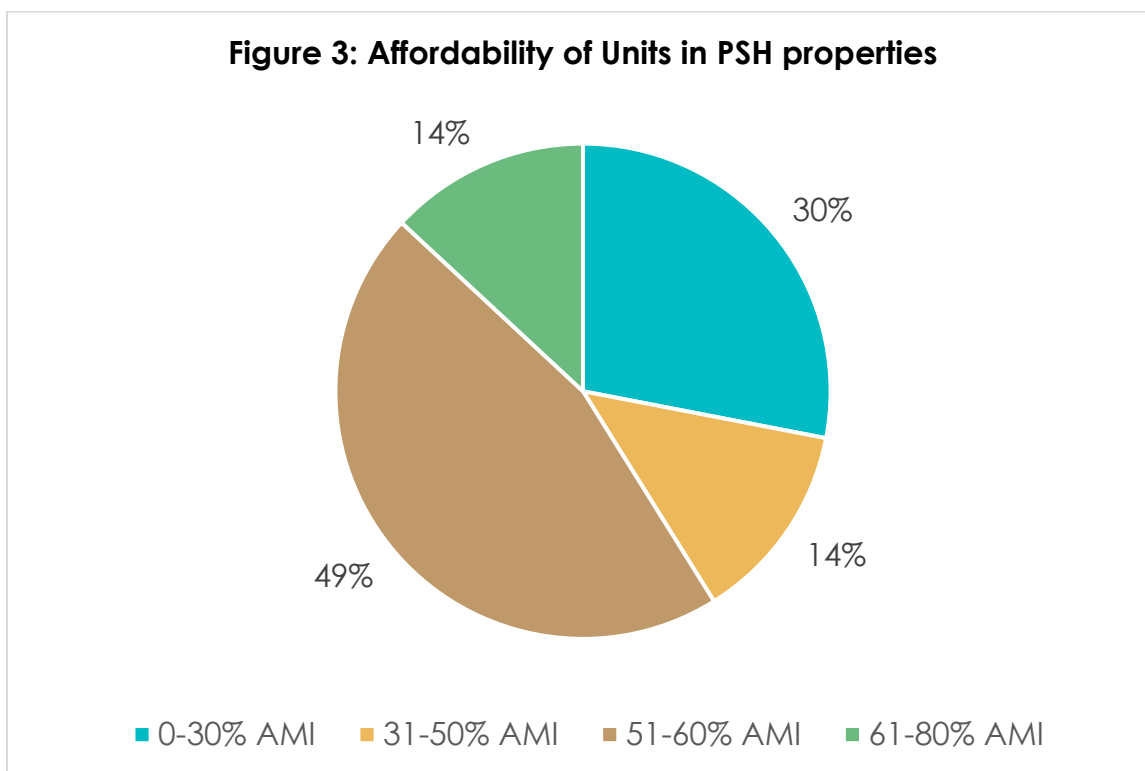
OHCS will increase our commitment to permanent supportive housing by funding the creation of 1,000 or more additional permanent supportive housing units to improve the future long-term housing stability for vulnerable Oregonians.

**Final result:** OHCS funded 1,668 PSH units across 56 projects, exceeding the goal by 167%.



## Summary

Permanent supportive housing (PSH) is a proven strategy for successfully housing people experiencing chronic homelessness, many of whom have complex needs, including mental illness, substance abuse, and chronic physical difficulties, alongside their experience of long-term homelessness. Naming PSH as one of the six priorities in 2019 was a turning point for OHCS focusing the agency's time, energy, and money on this needed housing type. When OHCS launched this plan, there was no dedicated funding source for the capital development of PSH, nor for comprehensive tenancy support services, or project-based rental assistance. At the plan's close, the agency had all three of these components in the [Permanent Supportive Housing Program](#), along with a robust training and technical assistance Supportive Housing Institute for development teams seeking to create this crucial type of housing in their communities.



Building permanent supportive housing is complex. It requires many layers of financing along with ongoing supportive services and rental assistance.





Analysis of the 2022 American Community Survey completed by the National Low Income Housing Coalition shows that there are only 26 affordable and available rental units for every 100 households with income at or below 30% of the Area Median Income (AMI) in Oregon. This population has the greatest need for stable and affordable housing, but because of the complex nature of developing and operating PSH, these households face a massive shortage of housing. Households at this income level and who are facing chronic homelessness are also much more likely to identify as BIPOC, LGBTQ+, and/or have a disability. The agency's investment in PSH is helping to close that gap and improve housing stability and outcomes for these underserved communities.

Thirty percent of total units in properties that have units set aside for PSH will be affordable to households at 30% of AMI. This is a much higher percentage than the 13% of units in all affordable rental housing properties that will be affordable to households at 30% AMI. This shows properties with PSH units tend to serve the most vulnerable members of their communities. Currently, out of the 28 projects funded by the Permanent Supportive Housing Program, 16 projects are open and ten are currently leased, serving 320 households that recently exited chronic homelessness. Data collected in 2023 show that of the 251 chronically homeless households served by the PSH program that year, 82% have either retained their housing or moved into other permanent housing.

While the pandemic and some of the shifting priorities of OHCS did impact this work, the agency was still able to far surpass the goal laid out in the Statewide Housing Plan and accomplish almost all the PSH strategies.

## **Implementation Strategies**

**Expand the pool of resources for PSH by soliciting new funding and aligning funding for capital both with internal and external sources of funding for supportive services.**

**AND**

**Make housing development dollars from existing sources available for PSH by incorporating requirements or incentives into affordable housing funding opportunities.**

Permanent Supportive Housing Program funding resources include development capital using Article XI-Q bonds, PSH Services, and PSH project-based rent assistance using general funds.



Over five years, the agency has funded 796 units across 28 projects with these funding sources. The agency has created a program that allows for the leveraging of local and federal PSH resources (e.g., Metro's Supportive Housing Services (SHS) funds and HUD Continuum of Care (CoC) PSH dollars) to support the development of financially viable and sustainable PSH sites across the state. Furthermore, by prioritizing and incentivizing permanent supportive housing in other development resources via OHCS funding processes along with new PSH Program resources, the agency funded a total of 1,668 PSH units across 56 projects.

### **Explore development of a state-funded tenant and project-based rental assistance program.**

The Oregon Legislature has provided resources for project-based rental assistance (PBRA). The funding source for these resources is considered “current service level.” It is expected the legislature will reinvest in PBRA every biennium. The agency assumes that these project-based rents will reimburse up to 60% AMI rents and will subsidize the gap between the rent a tenant can afford based on their income and 60% rents, even if a tenant has no income. All permanent supportive housing projects that have completed the Oregon Supportive Housing Institute are eligible to use this resource in their projects. 544 units at 23 properties have taken advantage of this new rental assistance resource. When tenants have this type of long-term assistance that is tied to their income, it provides much-needed housing stability.

The Oregon Legislature also provided resources for PSH services funding. The funding source for these resources is also considered “current service level” and is expected to be reinvested into every biennium. PSH services are designed to effectively support communities' most vulnerable populations in reaching long-term housing success. Rooted in the housing-first philosophy, tenancy support services are voluntary and resident-led (meaning residents direct their own path to housing stability). Residents are not required to engage in any service (e.g., substance use treatment, health care, mental health, etc.) to access or maintain their housing. PSH services funding is currently capped at \$10,000 per unit per year. Twenty-seven properties, representing 761 units, have used this resource since 2019.



**Lead in identifying barriers to production and operation of PSH; provide education and technical assistance to support development and effective operation of homes**

OHCS partnered with Corporation for Supportive Housing (CSH) to conduct four [Oregon Supportive Housing Institute](#), providing comprehensive training, planning support, and technical assistance for 43 teams seeking to develop permanent supportive housing in their communities thus far. The Institute provides teams an understanding of best practices and quality standards, resulting in 26 projects from the Institute securing development funding. OHCS also conducts quarterly PSH cohort convenings to facilitate ongoing peer learning. The agency is also preparing to launch a new program, [Permanent Supportive Housing Risk Mitigation Pool](#), to support PSH projects with operating and building repair costs. This is in response to the challenge of increased costs and levels of property damage in the last several years.

**Coordinate with the PSH strategies of partners in local government and continuums of care to make it easier to create PSH**

**AND**

**Encourage the use of Homeless Management Information Systems (HMIS) to assist in client identification and placement in supportive housing**

The Permanent Supportive Housing Program allows leveraging local and federal resources to support the development of financially viable and sustainable PSH sites across the state. OHCS requires all projects with PSH funding to operate within their local Continuum of Care and use Coordinated Entry or local referral systems to connect chronically homeless households to PSH. All projects are also required to enter tenant data into HMIS and to report out to the agency on an annual basis information about those tenants and their outcomes.



River Bend Place PSH, Ontario, OR





## PRIORITY

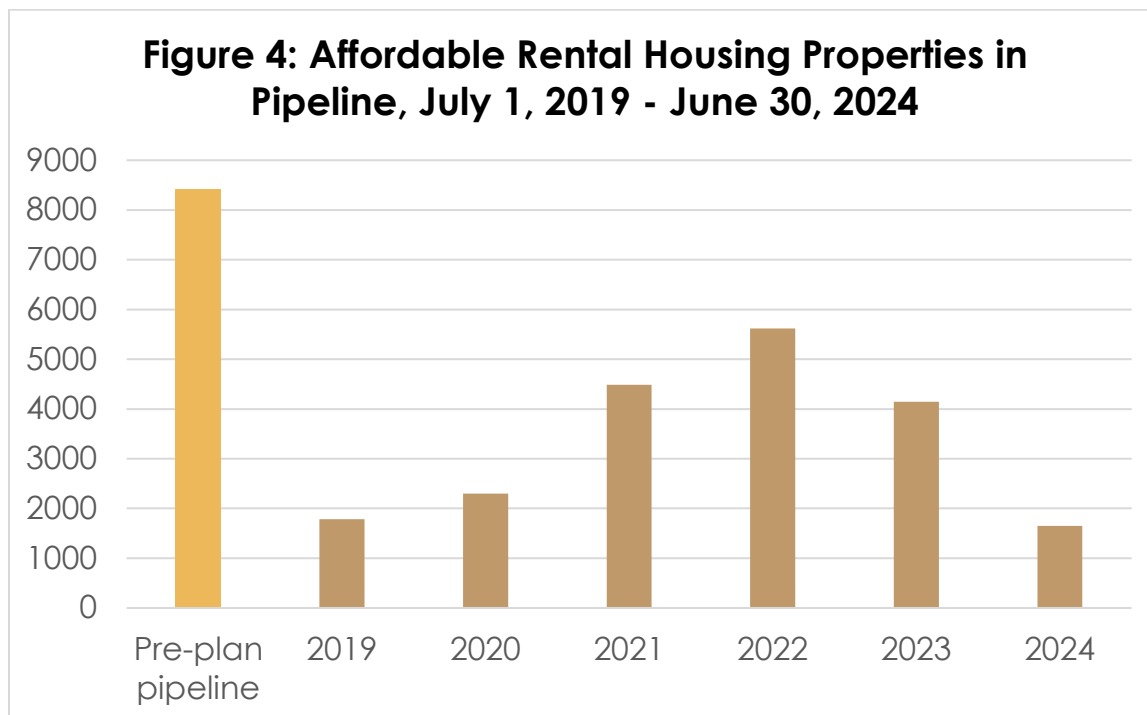
# Affordable Rental Housing

Work to close the affordable rental housing gap and reduce housing cost burden for low-income Oregonians.

### Goal

OHCS will triple the existing pipeline of affordable rental housing—up to 25,000 homes in the development pipeline by 2024. Residents of affordable rental housing funded by OHCS will have reduced cost burden and more opportunities for prosperity and self-sufficiency.

**Final result:** OHCS has built or has in pipeline 28,389 affordable rental housing units exceeding the goal by 113%.



## Summary

OHCS exceeded the ambitious SWHP goal by having 28,389 units built or in the pipeline over the last five years. The agency built stronger relationships with partners, providing improved and streamlined funding processes, expanding technology and technical support to partners, adapting existing funding opportunities to respond to areas of greatest need, and innovating new programs and funding streams to increase development across the state. Beyond these efforts, significant investments in funding sources such as Article XI-Q bonds provided by the Legislature and the strong support of Governor Brown and Governor Kotek were instrumental in surpassing this goal.

Governor Kotek's [EO 23-04](#) set a goal of producing 36,000 homes per year and required 50% of those units be affordable to households making less than 80% of Area Median Income (AMI). This was in direct response to the fact that Oregon ranks fourth nationally in underproduction of housing and that decades of underproduction in Oregon have led to higher home prices and rents across the state. To help advance the goals in EO 23-04, the Governor and Legislature worked to pass the largest budget OHCS has ever seen, with \$721.7 million provided to OHCS to advance solutions to addressing the housing shortage.

The affordable rental housing goal was one of the most ambitious SWHP goals with the greatest number of strategies identified. Most strategies were implemented successfully, which will continue to greatly benefit the agency as it works to achieve the new production goals set forth in EO 23-04.

## Implementation Strategies

**Make housing development resources available in a consistent, predictable format to help communities build a pipeline of housing supply aligned with local funders.**

OHCS worked on scaling up housing development to meet the goals of the SWHP led to a wide variety of programs and processes, identified internally and by partners as an area for potential improvement. To adapt to the multiplied resources coming to the agency for development, the agency's Affordable Rental Housing (ARH) Division undertook a massive effort to overhaul how it does business. ARH spent much of 2023 actively engaging with partners to completely transform how OHCS invests in housing. The old funding process, referred to as NOFA, often meant extended timelines between funding awards, leading to delays because of the competitive nature of different funding sources and inability to re-apply on a predictable pattern.



After listening to partners' feedback for many months, OHCS launched the [Oregon Centralized Application \(ORCA\)](#), which moves applying to funding to one application process for all available rental housing development resources and all types of development projects. This process allocates funds on a first-ready, first-reviewed basis to ensure project readiness. This is a non-competitive process, with a standards-based review ensuring all projects meet a higher performance standard. The REAT was used throughout the ORCA process and led to including funding set-asides to ensure culturally specific organizations and Tribal Nations have dedicated development funding.

**Expedite the delivery of affordable housing to Oregon communities with improved technology, streamlined processes, and collaborative partnerships.**

OHCS focused on improving the partner experience over the past five years to make working with the agency easier, including being more transparent and coordinated in communicating about funding availability and getting funding to communities more quickly. OHCS spent time improving communication with partners through its website, regular partner calls, email outreach, frequently updated dashboards, improved user experience with agency data systems, ProLink and Procorem, and creating electronic applications to replace outdated paper ones. In addition to legislative investment in funding development cost gaps, developers also benefitted in having access and opportunity to leverage Private Activity Bonds (PAB). When PAB is used to finance affordable rental housing, it allows the development to generate 4% Low-Income Housing Tax Credits and have the corresponding private tax credit equity investment be used to further support the project. This was used as a noncompetitive resource that developers knew was available throughout the year, and they could build projects around that funding source if they could structure a deal in a way that took advantage of it.

**Build the capacity and expertise of partners and project sponsors to deliver housing in communities throughout the state through training and technical assistance about funding sources, application processes, and ongoing compliance.**

OHCS dedicated time and resources to providing partners with improved technical and educational support, allowing them to understand the funding landscape and build capacity.

OHCS increased funding for capacity building by using the General Housing Account Program's (GHAP) statutory carve-out to provide funding to small, rural, and culturally specific partners that need additional support.



OHCS continues to fund Housing Oregon, a statewide association of 75 affordable housing and community development organizations, businesses, and government agencies. Housing Oregon facilitates capacity building, networking, and training for affordable housing partners statewide. The agency also continues to contract with the Fair Housing Council of Oregon to support and educate partners about their obligations and legal requirements. OHCS developed additional webinar training for funding offerings and program information, with follow-up engagements with partners. Finally, OHCS created a Technical Advisor team focused on providing technical assistance and answering funding applicant questions.

**Work with other state and regional agencies to help communities identify and remove barriers to affordable housing development.**

Since 2019, OHCS has been working closely with the Department of Land Conservation and Development (DLCD) and Oregon's Office of Economic Analysis (OEA) on the creation and implementation of the [Oregon Housing Needs Analysis](#) (OHNA). The OHNA articulates new responsibilities for state agencies and local governments to reorient the implementation of Statewide Land Use Planning Goals 10 (Housing) and 14 (Urbanization) to produce more housing, ensure equitable access to housing, and ensure state and local governments take action to address housing needs. It affects the way all communities plan for housing and urban lands. Cities with populations of 10,000 or greater are now required to regularly plan and take action to address needs. OHCS has worked closely with our partner agencies on developing the methodology for determining needed housing over the next 20 years and allocating that need down to the city level. OHCS will be responsible for creating a housing production dashboard that tracks each city's progress toward its goal and for creating a set of housing equity indicators that will monitor equitable housing outcomes by city. If a city is falling behind on its targets, it could be referred to DLCD's Housing Acceleration Program which requires action, partnership, and investment to identify and address barriers to production within the control of local governments and state agencies.

OHCS also supports Business Oregon's [Community Development Block Grant](#) (CDBG) program, which provides local governments with infrastructure resources. Finally, OHCS sponsors and administers the Analysis of Impediments as part of the Consolidated Plan, which identifies and works to eliminate or minimize fair housing barriers.

OHCS is constantly working to improve collaboration and support of other state agencies. Agency staff sit on many work groups and planning bodies of



other state agencies, including Department of Education, Department of Early Learning and Care, Department of Transportation, Oregon Health Authority, Department of Human Services, the Higher Education Coordinating Commission, and the Oregon Department of Energy. Housing is being identified more frequently by these other agencies as a foundational human need and as such, OHCS has become an even more critical partner in the work that all these agencies are undertaking.

With the rising cost of development and the ever-evolving needs of Oregon communities, OHCS deployed new funding opportunities, set-asides, and programs to meet the moment. Changes were made to Article XI-Q bonds, GHAP, and Section 811 resources by providing specific set-asides to meet specific needs, such as for veterans and people with intellectual and developmental disabilities. OHCS allows local governments to determine their communities' needs while providing specific incentives for racial equity work. To address the concurrent crisis of housing and childcare, OHCS helped establish [BuildUp Oregon](#). This program incentives and provides funding for co-locating early care and education facilities with affordable housing development.

OHCS also developed the [Land Acquisition Program](#), a revolving loan fund that, once capitalized, should not need additional investment. The agency continues to explore additional loan options such as Risk Share and using 501(c)(3) bonds. Finally, OHCS has worked to acquire more land for development.

**Identify and implement innovations in financing for the acquisition of land and preservation of affordable and low-cost, market-rate rental housing to provide a greater range of tools for affordable housing.**

**AND**

**Pursue opportunities to make resources go further by recycling and increasing gap funding.**

OHCS set up several new programs to expand the tools partners can access as they work to develop and preserve affordable housing. These include:

- The Land Acquisition Program (LAP): This program assists eligible organizations in Oregon in purchasing land and requires that they develop affordable housing on it within eight years. This revolving loan program is intended to assist with site acquisition quickly and is a direct response to the needs of applicants to secure sites as they become available. In all markets, there is an urgent need for affordable housing and as such, there is competition everywhere for limited developable land. This program helps solve these significant barriers.



- Permanent supportive housing capital development, supportive housing and rent assistance funds: These were all described in more detail in the Permanent Supportive Priority section.
- Capacity-building resources: To support developing more affordable housing, the agency needed to increase the capacity of existing developers and support the growth of new ones. OHCS's GHAP Capacity Building resources helped to do both of these things, with wide-ranging outreach and engagement efforts that helped identify the needs of partners statewide for growth at the level needed to achieve the ambitious targets of the SWHP and EO 23-04.
- Co-location of early care and education (ECE) facilities with affordable housing development: After direction from the legislature to conduct a study on the need for childcare facilities in Oregon, OHCS developed a framework and received funding to pilot a program helping fund developments with co-located ECE facilities. In the summer of 2023, OHCS awarded BuildUp Oregon, a partnership of four Community Development Financial Institutions (CDFIs) \$10 million to support developing early childcare and education facilities with affordable housing.
- PuSH regulations: As resources to develop new housing continue to grow, there is a simultaneous need to ensure that existing affordable housing is not lost. Affordable housing preservation seeks to keep current housing units available and affordable for low- and moderate-income residents. One tool to support these efforts is the Publicly Supported Housing (PuSH) process. This process requires property owners to notify the state if they intend to let affordability restrictions expire. If they plan to sell the property, a right of first refusal requirement is established to allow a qualified buyer an opportunity to purchase the property and preserve it instead of letting it flip to market rate.
- Housing preservation data and dashboards: Data is a key component in preserving more affordable housing. To better understand the landscape and assess the risk of losing affordability, OHCS published the Oregon Affordable Housing Inventory (OAHI), a comprehensive list of all regulated affordable housing in the state with their location, size, expiration date, and more included. Based on that data, OHCS' research team has developed multiple dashboards to support easier and broader access to this data, helping spread awareness of the need and identify potential preservation risks ahead of time.

OHCS is exploring ways to recycle resources and increase financing for development cost gaps, making significant strides over the past five years.

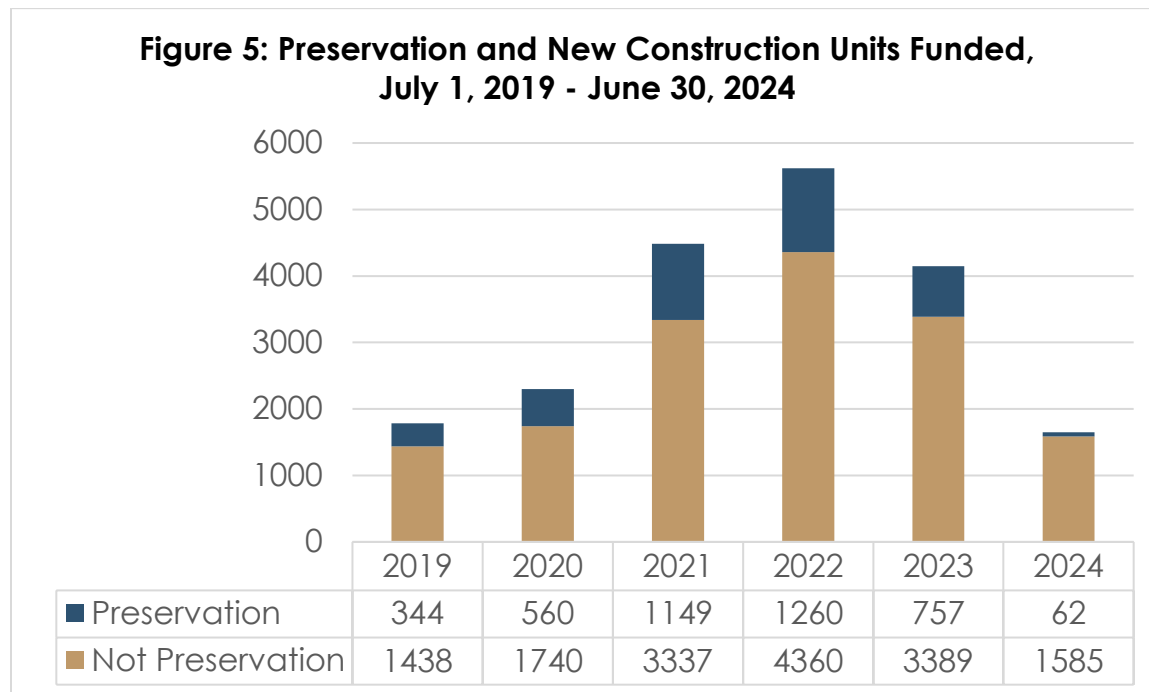


The Land Acquisition Program is a good example of this. OHCS recently hired a financial analyst to help the agency determine what makes sense in the current market and what resources need to be made in the form of grants.

**Create a preservation strategy to support previous housing investments to ensure the housing remains affordable and in good condition.**

OHCS created a new position focused on affordable housing preservation, the Preservation Program Manager. Working with a statewide Preservation Steering Committee, Housing Oregon, the Oregon Housing Alliance, Oregon Housing Authorities, culturally specific housing providers, and many other partners. OHCS also created a [Preservation Framework](#) to guide the agency and its partners working to preserve affordable rental housing. The framework sets four main priorities for the agency's preservation work moving forward:

1. Extending or renewing long-term project-based federal rent assistance contracts
2. Preserving affordable properties at risk of converting to market-rate as rent or income restrictions expire
3. Preserving affordable rent-restricted properties at risk of loss due to physical or financial challenges
4. Supporting the acquisition of manufactured home parks by a residents' cooperative or a nonprofit to preserve its affordability





The framework lays out several ways equity and racial justice will be built into the preservation work, including:

- Measuring and tracking how preservation efforts benefit the housing stability of BIPOC tenants
- Supporting culturally specific housing organizations and ensuring they have equitable access to OHCS preservation resources
- Fostering more culturally responsive property management

Another key component is the launch of a [preservation dashboard](#) in 2022 to help inform the framework. This dashboard shows all properties with federal or state rent restrictions and includes their expiration dates so that users can track what might be at risk of expiring in the next five, ten, or 15 years.



Veterans Village Cottage Cluster, La Grande, OR





## P R I O R I T Y

# Homeownership

**Provide more low- and moderate-income Oregonians with the tools to successfully achieve and maintain homeownership, particularly in communities of color.**

## Goals

**Goal A:** OHCS will assist at least 6,500 households in becoming successful homeowners through mortgage lending products while sustaining efforts to help existing homeowners retain their homes.

**Final result:** OHCS has helped 3,368 households become homeowners through its mortgage lending products.

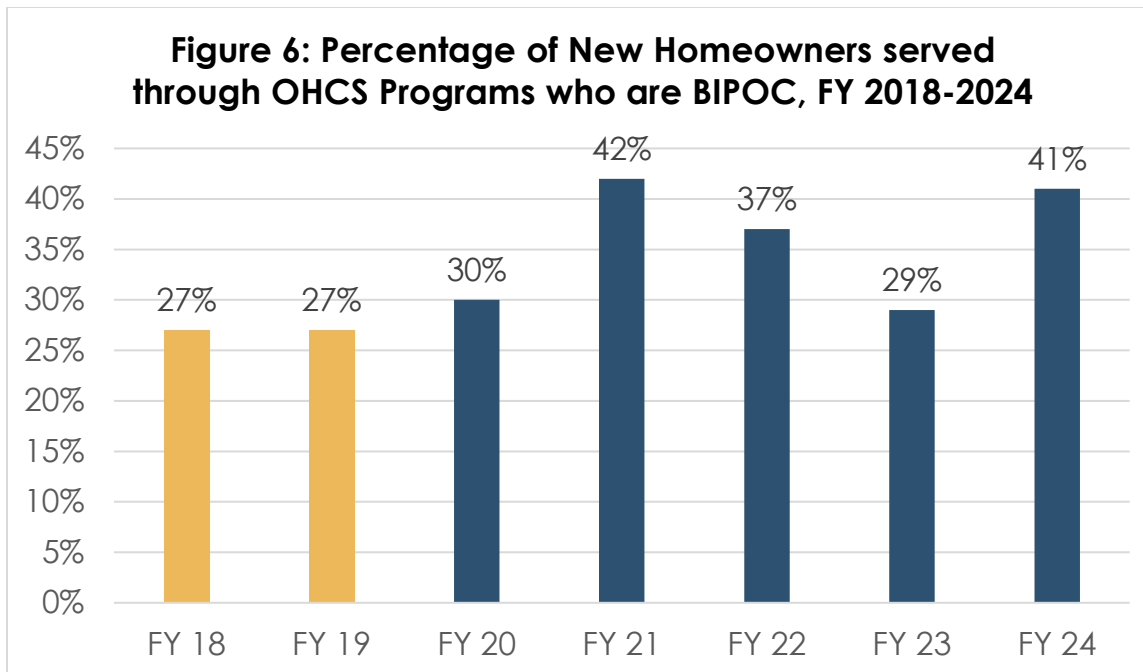
**Goal B:** OHCS will double the number of homeowners of color in our homeownership programs as part of a concerted effort to bridge the homeownership gap for communities of color while building pathways to prosperity.

**Final result:** OHCS has assisted 1,843 Black, Indigenous, and People of Color (BIPOC) households purchase homes, exceeding its goal.



Pictured above: Cuauxinque family, new homeowners through Habitat for Humanity





*\*The DPA program was on pause from June 2022 through April 2023, which impacted the FY23 numbers, since the DPA program serves the highest proportion of BIPOC homeowners (52% during the five-year plan).*

## Summary

Over the past five years, OHCS staff deployed several new programs that are creating new homeowners, building new affordable homeownership units throughout Oregon, preventing families from losing their homes, and replacing manufactured homes, some of which were lost in the 2020 wildfires. When the SWHP was launched in 2019, OHCS expected that the agency’s new mortgage lending program, Flex Lending, would be up and running by 2021, but the COVID pandemic and the 2020 wildfires changed the priorities of Homeownership to focusing much more attention and time on ensuring that homeowners were able to remain in their homes. Because of this shift, Flex Lending was not officially launched until 2023, meaning that we fell short of the stated goal to assist 6,500 households in becoming homeowners through mortgage lending products. The agency helped 3,368 households become homeowners through the Oregon Bond Residential Loan (OBRL) Program (2,510), the Down Payment Assistance (DPA) program (319), and Flex Lending (128) over the last five years.



An additional 2,128 households were able to buy homes after receiving funds through homeownership centers that OHCS funds through the Home Ownership Assistance Program (HOAP).

While the agency didn't hit the ambitious goal of creating 6,500 new homeowners in five years due to circumstances beyond the control of the agency, it was able to meet the second goal of doubling the number of homeowners of color served, going from 571 in the five-year period before the plan launched to 1,843 during the plan time period. More importantly, the proportion of people of color becoming new homeowners increased from 27% of all new homeowners before the plan to 42% of all new homeowners in the five-year period of the plan. This increase was the result of significant changes to programs like DPA, which is now going to culturally specific and culturally responsive organizations as well as to the nine federally recognized Tribes in Oregon. The Homeownership Division has also added a full-time position to manage language access services for all their programs.

The COVID-19 pandemic and the subsequent economic downturn resulted in many families being unable to afford their mortgage payments. The Homeownership Division launched several new programs aimed at supporting these populations. The [Homeowner Assistance Fund](#) (HAF) was developed to help families make their mortgage payments, and pay for property tax arrears, lot rent assistance for manufactured homeowners, and other housing costs to avoid foreclosure. The HAF program distributed more than \$60 million and helped 2,277 households stay in their homes through the life of the SWHP, more than half of whom had incomes at or below 50% of area median income.

With Oregon's rapidly changing economy and associated increases in real estate and construction costs, innovation and creativity have been key in keeping homeownership attainable for low- and moderate-income households. For example, the community land trust model where the homebuyer owns the home but leases the land allows for lower monthly payments, while new home lending products like Flex Lending help homebuyers get into their first homes by benefiting from down payment assistance and affordable rate mortgages.

Even with the significant pivots to the priorities of the Homeownership Division, they were still able to successfully implement the majority of the strategies outlined in the plan.



## Implementation strategies

**Expand and explore innovative new programs that address an unmet need in the marketplace for low- and moderate-income potential homebuyers (e.g., down payment assistance, manufactured home products, and insured mortgages)**

OHCS expanded, improved, and created several new and innovative programs over the past five years, all of which are focused on serving low- to moderate-income potential homebuyers and communities that have been historically underserved. The [Flex Lending Program](#) is a first-of-its kind program that is paired with DPA to help Oregonians buy homes in partnership with our approved mortgage lenders. This program includes a Focused Demographics DPA option, which provides increased DPA and more favorable terms to borrowers who apply for and meet the following specified criteria:

- Household of four or more people
- A household member has a disability
- Front-end debt ratio of 28% or higher
- Sole head of household with at least one eligible dependent living in the household who is :
  - Under 18
  - A household member with a disability
  - Age 62 or older

This program was established in June 2023 and served 128 homeowners in its first full year of operation.

In the 2021-23 biennium, the Homeownership Division received General Fund from the Legislature for the first time, which allowed it to expand its other DPA program, which is administered by OHCS and deployed by community partners. The increased investment in this program allowed the agency to fund a record 21 culturally responsive organizations to provide DPA. The agency also became one of the first in the nation to include first-generation homebuyers as a new eligibility category for this DPA program as a way to make strides in reducing the racial wealth gap and increasing generational wealth. This new criterion has been effective at helping us serve more BIPOC Oregonians, with 52% of all homeowners served with DPA coming from BIPOC populations.

Another new General Fund investment from the 2019-21 biennium allowed the division to create an entirely new [homeownership development program](#), called the Homeownership Development Incubator Program (HDIP). This program includes a set-aside for Tribes to increase homeownership in their



communities; pre-development and capacity-building funds to help developers professionalize and scale up homeownership development efforts to meet state needs; and development subsidies that fund the creation of new affordable homes that meet the needs of communities that are underrepresented as homeowners in Oregon. Through HDIP and the Local Innovation and Fast Track (LIFT) Homeownership program, OHCS supported the construction of nearly 1,000 new affordable homes for purchase during the SWHP period.

The Homeownership Division also launched a new pilot program, [Manufactured Home Replacement](#), to assist families living in manufactured homes that need repairs or replacement. When the 2020 Labor Day fires and straight-line winds devastated many manufactured homes in Oregon, this pilot program was adapted to help those who lost their homes to the disasters. This resulted in 70 manufactured home replacements with 35 families affected by wildfires receiving assistance and 35 pre-1995 energy-obsolete and energy-inefficient homes were replaced for deserving low-income families.

Additionally, OHCS made \$10 million in direct awards to Community and Shelter Assistance (CASA) of Oregon and the Network for Oregon Affordable Housing (NOAH), two organizations focused on procuring manufactured home parks to reduce lot rent fees and transition them to nonprofit or co-op models of operation. In 2023, [HB 3151](#) was introduced and passed to revise the use of funds to include the development of manufactured home parks. Preserved, nonprofit and co-operative-owned manufactured home parks create opportunity for affordable, accessible homeownership on leased land that is contractually obligated to be affordable to low- and moderate-income households.

Finally, OHCS was able to award the Confederated Tribes of Umatilla \$1 million to rebuild the Lucky 7 Manufactured Home Park, replacing 18 homes destroyed by flooding with new energy-efficient manufactured homes.

**Engage with culturally specific and culturally responsive organizations to help connect communities of color and individuals with limited English proficiency to OHCS Homeownership programs to ensure they are aligned with the needs of these communities.**

OHCS conducted statewide virtual engagement in the creation of HAF. It created a data-driven plan for HAF to ensure the program served those who are historically marginalized or are denied access to housing and mortgage markets, and those who need additional assistance to recover from the COVID-19 pandemic.





The HAF plan draft and major program design components were informed by public and partner engagement and was approved by the Housing Stability Council and U.S. Treasury. OHCS implemented strategies to reduce application barriers. Once launched, HAF provided program and application materials, as well as local engagement and assistance in multiple languages throughout Oregon.

As mentioned in the strategy above, OHCS is now investing DPA funds in 21 culturally responsive organizations, including Tribes. Additionally, OHCS funds a network of homeownership centers that serve as a one-stop shop for aspiring and existing homeowners across the state. Last biennium, OHCS onboarded two new culturally specific partners as homeownership centers to ensure services better meet the needs of BIPOC communities in the Portland metro area. These include the Native American Youth and Family Center (NAYA), serving the indigenous population, and Bienestar, serving the Latino/a/x community.

In addition, the new Homeownership Development Incubator Program includes specific funding for Tribes to further homeownership opportunities in those communities. OHCS engaged with the federally recognized Tribes in Oregon to help inform the development of this new grant opportunity. This collaboration ultimately resulted in five Tribes receiving funding through the program. OHCS also funded many culturally specific and responsive developers with pre-development and capacity-building grants to increase the number of developers and projects that are informed by the communities they seek to serve.

Additionally, through the first iteration of the Joint Task Force to Address Racial Disparities in Homeownership, OHCS was awarded funds to make existing Homeownership services and programs more accessible through language access and culturally responsive community outreach. The Homeownership Division started a new grant program that supports local homeownership service providers in expanding their outreach and language access through translation and interpretation services. In the first year, OHCS awarded 11 grants, and in the second year, the agency is on track to award 21 more to partners across the state.

Collectively, grantees are updating printed and electronic materials to offer easier navigation and content in languages that include Spanish, ASL, Chinese, Russian, and Vietnamese, among others. They are also offering professional interpretation services consistently in their classes, workshops, counseling, and mediation sessions to ensure that important information is communicated accurately and in a culturally appropriate way.



This program has allowed OHCS and its partners to reach deeper and broader into communities to share information about existing Homeownership programs and offer services. Grantees will continue attending and hosting community events in locations known or familiar to the community and visit specific communities to offer services or distribute information.

**Expand and better coordinate programs that support low- to moderate-income homeowners to stay in their homes and keep them safe, energy-efficient, and healthy.**

OHCS offered three programs over the past five years that assisted households at risk of losing their home due to an inability to make mortgage payments: Oregon Homeownership Stabilization Initiative (OHSI), HAF, and Foreclosure Avoidance Counseling (FAC). OHSI was administered by OHCS from 2011 through 2021 and wound down during the first year of the SWHP. This program ultimately assisted more than 16,000 families in keeping their homes. In OHSI's final year, the agency successfully advocated to extend the funds to provide relief to Oregonians impacted by COVID-19. This program provided some initial relief to homeowners until the opening of the HAF program in November 2021.

The HAF program is funded and overseen by the U.S. Treasury Department to help households who are behind on their mortgage payments and other housing-related expenses due to the impacts of COVID-19. From Nov. 30, 2021, through June 22, 2022, OHCS operated a limited HAF Pilot Program to help homeowners in foreclosure. The program was opened more broadly on June 23, 2023. HAF must focus on and serve low- and moderate-income homeowners and as of June 3, 2024, 79% of those served have had income at or below 80% of AML, with more than half (53%) reporting income at or below 50% of AML.

OHCS designed the program to better coordinate with homeowner needs by serving those in manufactured home parks, floating homes, bankruptcy, land sale contracts, private mortgages, those temporarily displaced due to disaster or casualty events, land trusts, ITIN loans, and those who had already lost title to their homes due to county tax foreclosure. The OHSI program had been unable to serve many of these homeowners.

OHCS has also focused attention on ensuring that people are able to remain stably housed in manufactured housing across the state. OHCS provided \$2.5 million for the 2023-25 biennium for the Manufactured Home Replacement Program, which replaces energy-inefficient homes with new, energy-efficient homes. OHCS did not get any Restore Health and Safety funds out over the



past five years. That Request for Application is set to be released in Fall 2024. However, OHCS did start coordinating with OHA which also has a home repair funding program. The agencies intend to work closely to align funding.

OHCS funds community resource centers through the [Manufactured and Marina Community Resource Center](#) program (MMCRC). These centers cover all 36 counties and provide mediation services to low- to moderate-income owners of manufactured homes. With a grant to Oregon Law Center, owners of manufactured homes on leased park space can seek legal advice from an attorney at no cost to the homeowner.

### **Support low-cost homeownership opportunities through preservation and improvement of manufactured housing.**

The HAF program approved 131 applications for owners of manufactured homes on both owned and rented land. These include homeowners in 26 counties who are in foreclosure, lot rent eviction, or bankruptcy. Most worked with free housing counselors to help them maintain homeownership after HAF assistance. Uniquely, HAF developed a process to help owners of manufactured homes, who were not the “registered” owner, complete that paperwork as part of the HAF process, rather than fall through the cracks due to ownership registration issues.

HAF requires applicants to be registered owners in the Department of Consumer and Business Services (DCBS) Manufactured Housing database, but many do not register ownership changes when buying or inheriting a manufactured home. Consequently, they cannot register ownership later unless the county personal property taxes are current. HAF developed a process to approve an application, pay the county personal property taxes, register the applicant as the owner, and then pay any mortgage or lot rent assistance. This involved close collaboration with applicants and housing counselors funded by Foreclosure Avoidance Counseling or attorneys funded by a HAF grant.





P R I O R I T Y

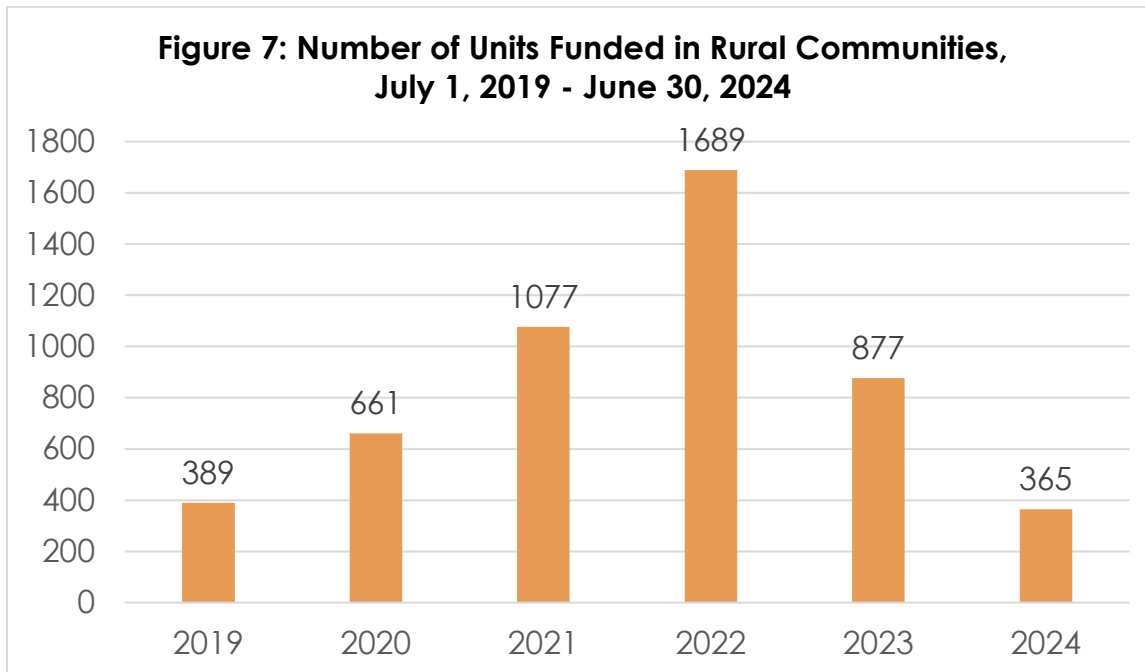
# Rural Housing

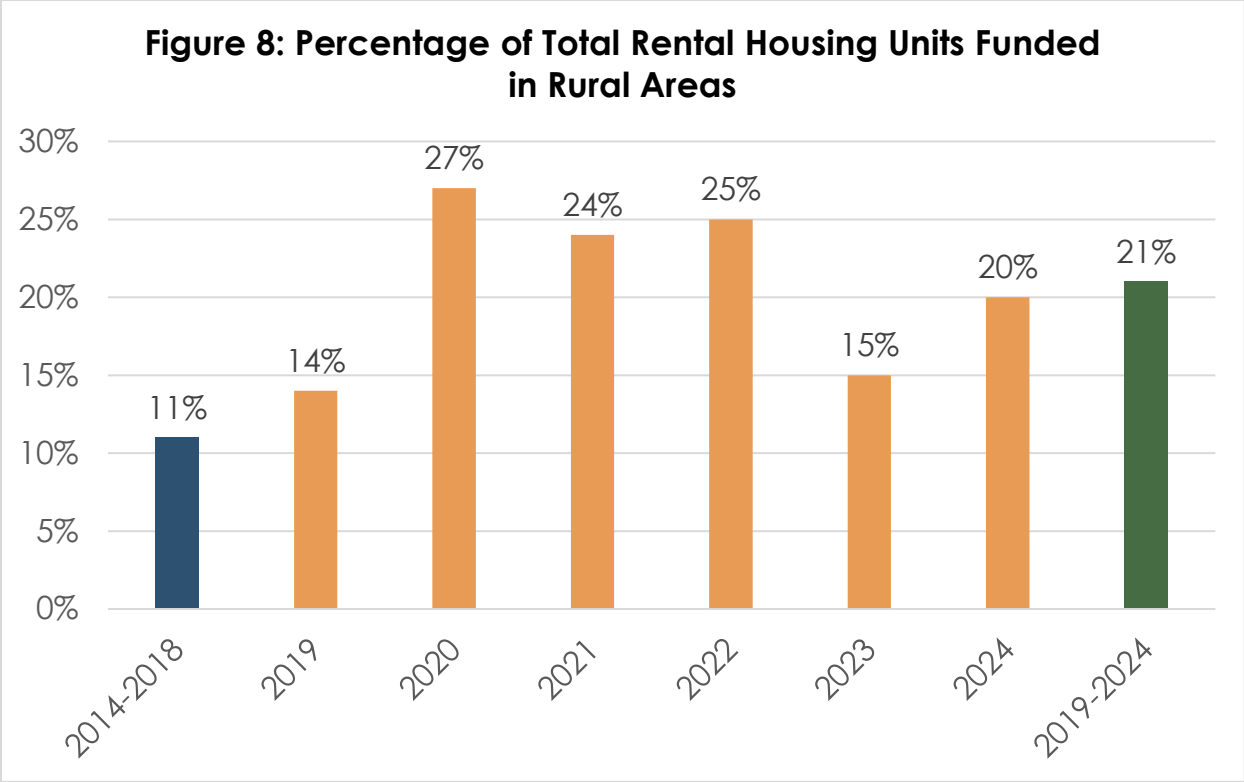
**Change the way OHCS does business in small towns and rural communities to be responsive to the unique housing and service needs and unlock opportunities for housing development.**

## Goal

2,543 units built or in the development pipeline in rural communities, representing a 75% increase from the previous five-year period.

**Final result:** 5,058 units are built or in the development pipeline in rural communities, representing a 248% increase the previous five-year period.





**Summary**

OHCS exceeded the SWHP rural housing goal by increasing the number of affordable housing units built or in the pipeline by 248%. In the five years before 2019, OHCS funded 1,453 rental units in rural communities, representing 11% of all units funded over fiscal year 2014-2019. From July 1, 2019, through June 30, 2024, OHCS has funded a total of 4,288 rental units in rural communities, representing 21% of all units funded over fiscal year 2019-2024. In addition to the rental units funded or built, the agency also funded 138 new affordable homeownership units through the LIFT program and the new HDIP. 632 affordable manufactured home park units or spaces in rural communities have also been preserved, bringing the total number of homes built or preserved in rural areas to 5,058.

OHCS has worked to expand homeownership opportunities in rural communities. Outcomes include:

- 138 new affordable homes have been built in rural areas
- 83 families received favorable home loans through the Flex Lending program





- 1,091 households in difficult financial situations were able to maintain homeownership through the Homeownership Assistance Fund program

OHCS Homeownership also strengthened its relationship with Tribal governments by providing additional funding for single-family home development on Tribal lands.

OHCS staff and rural community members have often talked about the challenges rural areas face in accessing and using state housing resources. These communities have advocated for more flexibility, additional support through capacity building grants and technical assistance, and funding set-asides for rural areas. OHCS responded by increasing outreach and marketing campaigns in rural areas and with the nine federally recognized Tribes in Oregon. This includes:

- Ensuring funding offerings include rural set-asides whenever possible
- Launching a specific funding offering for small projects to prioritize projects more likely to be in rural areas
- Adding rural nonprofits as a new set-aside in the ORCA process
- Prioritizing rural nonprofit developer support with a new Technical Advisor team
- Facilitating the [Agricultural Workforce Housing Facilitation Team](#) (AWHFT)

## Implementation Strategies

**Facilitate access to OHCS resources and information by partners in Oregon's small towns and rural communities by building consistent and reliable working relationships with local service providers, development partners, city and county governments, and tribal communities.**

In addition to offering funding opportunities, OHCS networked and built relationships with rural communities. Staff members are on numerous workgroups and hold partnerships with organizations and individuals that represent rural communities. One example of this is the agency's participation in Housing Oregon's rural policy council and support for regional housing summits in rural communities in northwest, southwest, and northeast Oregon. OHCS also created the Tribal Housing Workgroup to better understand and address Tribal housing needs. These are just a few examples of the agency's work to facilitate access to housing resources and information in rural communities.



**Support collaboration and cooperation among and between existing and potential partners in small towns and rural communities to enhance capacity to advance projects and efforts that meet local housing and service needs.**

OHCS improved collaboration and support of rural partners by:  
Creating a better understanding of our agricultural worker community and their needs:

- Enhancing partnership with Tribal communities
- Developing programs to help maintain and improve the quality of manufactured homes
- Providing focused funding to rural communities to exceed our goal

OHCS has built or has in the development pipeline 5,058 units in rural areas. Of these, 4,288 are multifamily units, 138 are affordable homes developed by the LIFT Homeownership program, and 632 are preserved manufactured homes.

**Remove systemic barriers to accessing OHCS resources by tailoring programs intended to serve small towns and rural communities to the needs and context of those areas.**

OHCS continues to make efforts to support homeownership in rural communities. Seven of 15 homeownership centers serve rural areas and another two serve rural areas with large urban centers. These homeownership centers tailor outreach and support to the communities they serve. Additionally, OHCS Homeownership Division strengthened its relationship with Tribal governments by providing \$5 million for homeownership development on Tribal lands. OHCS worked to increase access to homeownership development funding for rural developers through predevelopment and capacity-building grants. There is a rural scoring track that takes into account the unique circumstances of rural developers.

To assist communities of color in rural areas, OHCS developed racial disparities homeownership grants. These grants represent a new program meant to fund culturally specific outreach and language access. This program provides additional support for rural housing organizations to do outreach to underserved communities.

To support rural outreach plans and marketing needs, ARH evaluated the 2020 funding offerings on their success in reaching rural areas and rural projects. LIFT Rental was particularly successful, with more applications from rural than urban areas for the first time in its short history.



Conversations with rural partners identified potential areas for growth among applicants and potential barriers to development that OHCS could help address. Like other organizations, how the agency connects and strategizes with partners has changed due to the pandemic.

Due to the loss of lottery-backed bond resources, OHCS has had to update the HOME Investment Partnerships Program (HOME) funding program more dramatically than initially envisioned. More resources were added to the LIFT program to support projects in the 2020 LIFT funding offering. In 2020, a legislative concept for the Agricultural Workforce Housing Tax Credit (AWHTC) was presented to the Agricultural Workforce Housing Facilitation Team and approved. The AWHTC is an important investment for the state, especially given the disparate impact of the pandemic and the wildfires on the agricultural worker population. The update to the tax credit policy will help increase resources for rural communities and support more efficient distribution of funds to small, rural farmers.

**Advance collaboration among state agencies – in particular, Regional Solutions Cabinet agencies – to align and leverage funds to holistically address the needs of small towns and rural communities.**

Rural areas face many housing challenges. Rising housing costs, lack of available funding, and less capacity are all challenges to meeting housing needs in rural areas. To address this lack of resources, OHCS worked to improve access to several state housing funding programs.

Changes were made to the GHAP program to provide additional funding for technical assistance and capacity building for rural partners. 50% of LIFT Rental and LIFT Homeownership funds are set aside to ensure that funding is available for building affordable housing in rural areas. The Land Acquisition Program was updated to include funding set-asides for rural areas. 50% of a new type of funding offering, NOFA for Small Projects, was set aside to prioritize affordable housing development in rural areas. OHCS enhanced the Low-Income Housing Tax Credit (LIHTC) program by increasing the amount of funding rural developers can access and reserved 10% of funding for Tribal Nations. The new ORCA process includes a rural nonprofit set-aside to provide funding for rural housing organizations



## **Emphasize programs to maintain the quality of the existing housing stock serving low-income households in small towns and rural communities, including manufactured housing, affordable housing, affordable rental housing, and market-rate housing**

The agency dedicated considerable effort to developing, replacing, and updating manufactured homes. Manufactured homes are often an affordable way to achieve homeownership. However, these homes do not last forever, and homeowners may struggle to maintain or update them. Therefore, OHCS Homeownership Division launched the manufactured housing replacement pilot program meant to help manufactured homeowners repair, update, or replace their homes to improve safety and livability of their homes. From this program, OHCS was able to assist 57 families to begin the process of replacing their existing homes. The program was expanded to cover families affected by the 2020 wildfires and of those 57, 35 families were able to replace their homes.

Community and nonprofit organizations also received \$10 million to preserve manufactured home parks and establish nonprofit or co-op park ownership. This allows park residents to afford lot rents more easily and prevents predatory pricing. So far, OHCS has helped preserve six parks as nonprofits or resident-led co-ops. This translates to 431 manufactured homes.

OHCS has also made progress in preserving existing affordable housing stock by subsidizing the extension of federal project-based subsidies and funding the rehabilitation of properties with critical physical needs. Preserving existing affordable housing stock is even more critical in rural communities where new construction is more challenging. One property losing affordability restrictions could have an outsized impact on the total available affordable housing in that city or even region. Throughout the SWHP period, OHCS was able to fund preservation of 1,893 units in rural communities across the state.

## **Engage the agricultural worker community to understand the housing and service needs of Oregon farm workers and develop strategies to meet these needs.**

OHCS commissioned an Agriculture Workforce Housing study to examine the state of farmworker housing in Oregon by interviewing and surveying those who had farmworker experience. This report highlighted that migrant and seasonal farm-worker communities are struggling to find affordable, safe, and livable housing. Ninety percent of farmworkers for this study identified as Latino/a/e or Mexican.





The study found that 32% of farmworker households in Oregon and Washington live in poverty compared to 14% of the general US population. Farmworkers earn very low incomes, between \$20,000 - \$24,999 a year, which is between 25-37% of the median family income for the general population. The housing that farmworkers can find is often unsanitary and overcrowded. There are an estimated 66,269 farmworkers households in Oregon, 77% of whom are living in overcrowded conditions. In addition, many described the housing they live in as sub-standard housing. Farmworkers also encounter barriers to applying for private market housing and buying a home due to a wide variety of factors including cost, immigration status, credit history, English as a second language, among many others. Based on the findings of this study, OHCS focused resources toward this community. OHCS deployed the Agriculture Workforce Housing Tax Credit to increase funding for on-farm and off-farm housing options. Using the findings of the study, the agency helped craft recommendations for the Governor's Interagency Task Force on Agricultural Labor Housing around rehabilitation and retrofitting funding for on-farm substandard housing.



Colonia Paz, Lebanon, OR





# Looking ahead

In closing, OHCS looks to the future with more work that lies ahead. A lot has changed since the Statewide Housing Plan launched in 2019. Over the past five years, the need and environment for affordable housing have evolved significantly due to rising housing costs, the impact of the pandemic, economic disparities, increased awareness of housing insecurity, more emphasis on sustainable housing developments, policy changes, and technological innovations. Overall, the landscape of affordable housing has become more complex, with urgent needs and innovative responses emerging in both policy and practice.

The lessons learned from our experience with the SWHP are already informing the next steps in Oregon's housing progress, including our 2025-27 Agency Request Budget. It will take all of us working together to make housing progress that Oregonians can feel and see. This includes creating new partnerships and strengthening existing ones while expanding efforts to protect and further advance equitable housing access and stability across Oregon.

OHCS continues to use the SWHP's six priorities to guide its future work. Below is a preview of some of the work ahead.

## Equity and Racial Justice

- OHCS is committed to enhancing its partnerships with the nine federally recognized Tribes of Oregon. Key engagement topics include the Local Innovation and Fast Track (LIFT) program, collaboration with the Department of Justice for potential on-reservation fund utilization, and new program agreements focused on disaster recovery and Tribal preservation. Additionally, OHCS aims to address affordable rental housing needs and Tribal veterans housing while fostering deeper relationships through site visits and dialogues with regional Tribal organizations. It is dedicated to respecting Tribal sovereignty and self-determination, responding to the specific needs of Tribal communities.
- OHCS is prioritizing the ongoing development of its Diversity, Equity, and Inclusion (DEI) Action Plan, guided by its Equity, Diversity, and Inclusion (EDI) Office. This plan will align with the agency's mission and document efforts to advance equity and racial justice. An in-depth assessment using the Global Diversity, Equity, Inclusion, and Belonging (GDEIB) tool will help identify benchmarks and areas for improvement. As staff engage in continuous learning, OHCS recognizes the challenge of articulating its



commitment to racial equity within its housing mission. The DEI Action Plan is seen as a crucial mechanism to build organizational confidence and clarity in this regard, fostering a culture that embraces equity as central to its work.

## Homelessness

- OHCS is committed to continuing its investment in systems that prevent and address homelessness in Oregon. This includes sustaining emergency shelter capacity and services, such as Project Turnkey, while supporting housing-focused programs that help transition individuals from shelters into permanent housing. The agency also plans to enhance data collection through the Homeless Management Information System (HMIS) to better track outcomes and expand its reach statewide. While shelters alone don't solve homelessness, they play a vital role in keeping people safe and offering a pathway to stable housing. The Oregon Rehousing Initiative emphasizes rapid rehousing for individuals and families, offering short- to medium-term rental assistance along with supportive services like case management, employment support, and access to mental health care.
- To prevent homelessness, OHCS will continue to fund eviction prevention programs, which provide rental assistance, legal services, mediation, and support for culturally specific organizations. These efforts include expanding the successful Oregon Eviction Diversion and Prevention Program (OREDAP). Together, these initiatives build on previous successes and ensure housing stability for Oregonians most affected by housing insecurity, while strengthening the capacity of providers statewide.

## Affordable Rental Housing

- Future efforts in affordable rental housing will focus on increasing housing stock, preserving existing affordable units, and investing in supportive housing.
- To boost housing production, OHCS plans to expand and invest in several key initiatives, including the Local Innovation Fast Track (LIFT) program, Permanent Supportive Housing (PSH), predevelopment funding, the co-location of early learning facilities, and the Land Acquisition Program. Additionally, set-aside funding will continue for culturally specific and nonprofit housing organizations.
- A growing area of focus is improving culturally responsive property management for affordable rental properties, an essential step in supporting housing partners and ensuring inclusive services.



- Preserving affordable rental housing remains a critical priority for OHCS. This includes helping properties undergo necessary rehabilitation or, when sold, ensuring their transfer to organizations committed to maintaining affordability for residents. A dedicated funding stream will also support the preservation of manufactured housing parks. Furthermore, OHCS aims to provide more organizational relief for nonprofit housing developers, who play a pivotal role in addressing the housing needs of Oregon's most vulnerable populations.

### **Permanent Supportive Housing**

- Governor Kotek is prioritizing the reduction of homelessness and the expansion of housing production across Oregon, with permanent supportive housing (PSH) playing a central role in this effort. To support these initiatives, the Oregon Legislature has established a dedicated Supportive Housing Initiative staff within the Affordable Rental Housing division to lead efforts and foster strong partnerships statewide. OHCS will continue to fund PSH projects through the Oregon Supportive Housing Institute, with a focus on addressing growing operational and service needs in PSH properties. A key emphasis will be placed on increasing PSH development in rural areas, where fewer projects have been completed, as resources have historically been concentrated in the Metro area.
- OHCS is working to expand resources for supportive housing and behavioral health services. The agency is planning to create a dedicated Supportive Housing program to fund affordable housing units that serve populations beyond the PSH definition of chronic homelessness, targeting households requiring higher levels of behavioral health services to maintain housing stability. This initiative will address the broader need for supportive housing among vulnerable populations across the state.
- OHCS is also enhancing data collection and sharing processes to gain a comprehensive understanding of PSH across the state, including projects not funded by the agency. By analyzing data on populations served and housing locations, OHCS aims to identify service gaps and better align PSH development with community needs. As more PSH units become available, the agency will shift its focus from funding metrics to tracking housing outcomes, particularly with regard to advancing racial equity goals. Collaborative efforts with state and local agencies will ensure shared outcomes are achieved for individuals experiencing chronic homelessness.



## Homeownership

- Over the next two years, OHCS aims to expand its support for aspiring and existing homeowners by growing two down payment assistance (DPA) programs. These include DPA paired with OHCS lending products and DPA distributed by community-based organizations, with an emphasis on reaching culturally responsive and rural organizations. OHCS also plans to prioritize expanding its Homeownership Development programs to address the shortage of affordable homes, supporting a range of projects from predevelopment to Tribal homeownership and innovative models for underrepresented groups in Oregon. To help homeowners stay in their homes and build equity, OHCS will continue funding programs like foreclosure avoidance counseling and manufactured home replacements.
- To meet growing demand, OHCS has increased its capacity by pairing DPA with its bond program and working with a master servicer, allowing for more opportunities for low- to moderate-income homebuyers. OHCS has requested state funding for homeownership through additional DPA investments. In anticipation of future growth, OHCS has also proposed two legislative changes to enhance its ability to operate effectively in the mortgage finance space and handle mortgage payments more flexibly, allowing the agency to further embrace its role as a housing finance entity.

## Rural Communities

- Through future investments, OHCS seeks to continue to prioritize housing supply and stability in rural communities. To further homeownership opportunities OHCS plans to increase down payment assistance to culturally responsive organizations and rural communities, foster homeownership development in rural areas, ensure that rural homebuyers have access to safe mortgage products through Flex Lending and Oregon Bond, and continue to replace old, unsafe manufactured homes in rural areas.
- In the rental housing sector, OHCS will continue to set aside and intentionally direct a wide variety of resources to rural Oregon, including not just capital funding but capacity building, land acquisition, and predevelopment funding as well.





# OREGON HOUSING *and* COMMUNITY SERVICES

**This report, full Statewide Housing Plan, appendices, and baseline data for each priority goal are available on the OHCS website at:**  
<https://www.oregon.gov/ohcs/pages/oshp.aspx>

Published October 2024

## **Equal Opportunity Housing and Equal Opportunity Employment**

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