

ReOregon Action Plan Amendment

Overview



Agenda

6–6:30 p.m.: Action Plan Amendment Presentation

6:30–8 p.m.: Acceptance of Public Comments

Introductions

OHCS – Disaster Recovery & Resilience:

- Neil Barrett, External Affairs Officer
- Chelsea Catto, Chief Policy Officer
- Lauren Dressen, Chief Recovery Officer
- Abran Brambila, Regional Coordinator

ICF, OHCS Implementation Partner:

- Lauren Nichols, Policy Lead
- Marinangeles (“Marina”) Gutierrez Rivera, Deputy Policy Lead



What Is a Substantial Action Plan Amendment?

Definition

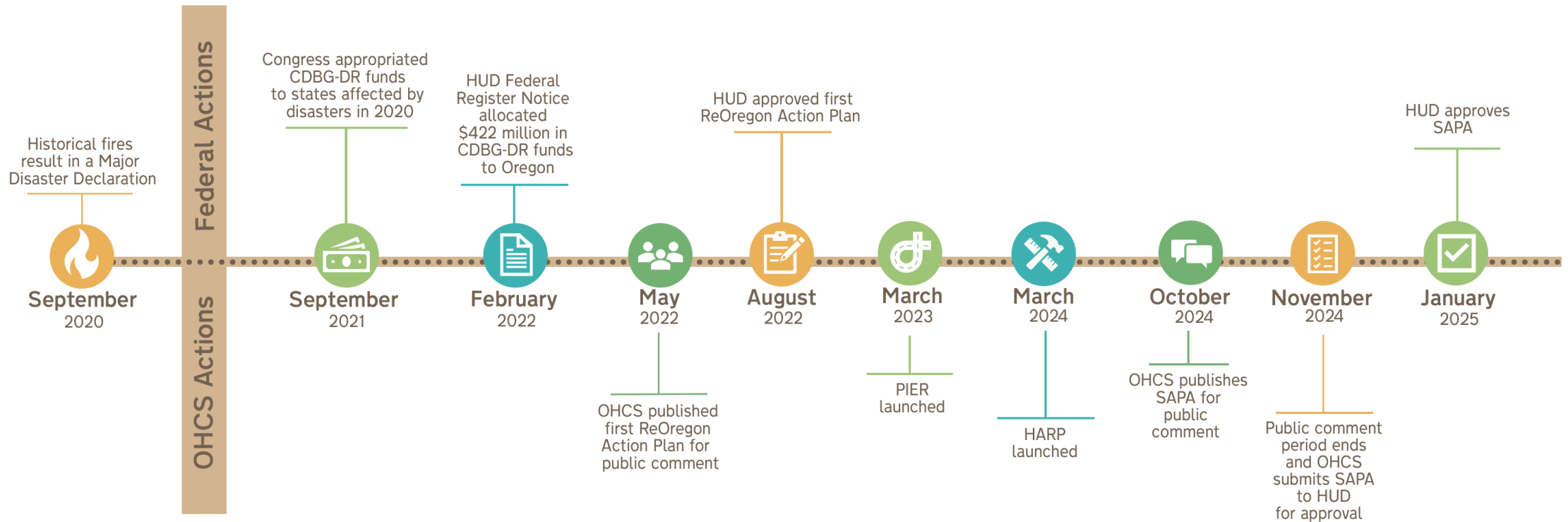
A Substantial Action Plan Amendment (SAPA) is required when significant changes are made to the original disaster recovery plan.

Criteria for Amendment

- Changes in program benefits or eligibility criteria
- Addition or deletion of activities
- Proposed reduction in overall benefit requirements
- Reallocation of funds greater than \$5 million or 15% of the program budget



ReOregon Timeline



What's Changed

Key Changes in Substantial Amendment



Redesign of Homeownership Opportunities Program

- Redesigned into two separate programs: Affordable Housing Development and Housing Support Services

Affordable Housing Development

- New focus on county-led affordable housing projects
- Reallocation of HOP and HARP funds to support these efforts

Housing Support Services

- Pathways include Down Payment Assistance, Intermediate Housing Assistance, and Housing Counseling
- Reallocation of HOP, IHA, and HARP funds to support these efforts



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Key Changes in Substantial Amendment



HARP Updates

- Increases program award maximum amounts
- Reorganizes existing program pathways
- Introduces a Reimbursement pathway
- Reallocates housing program funds



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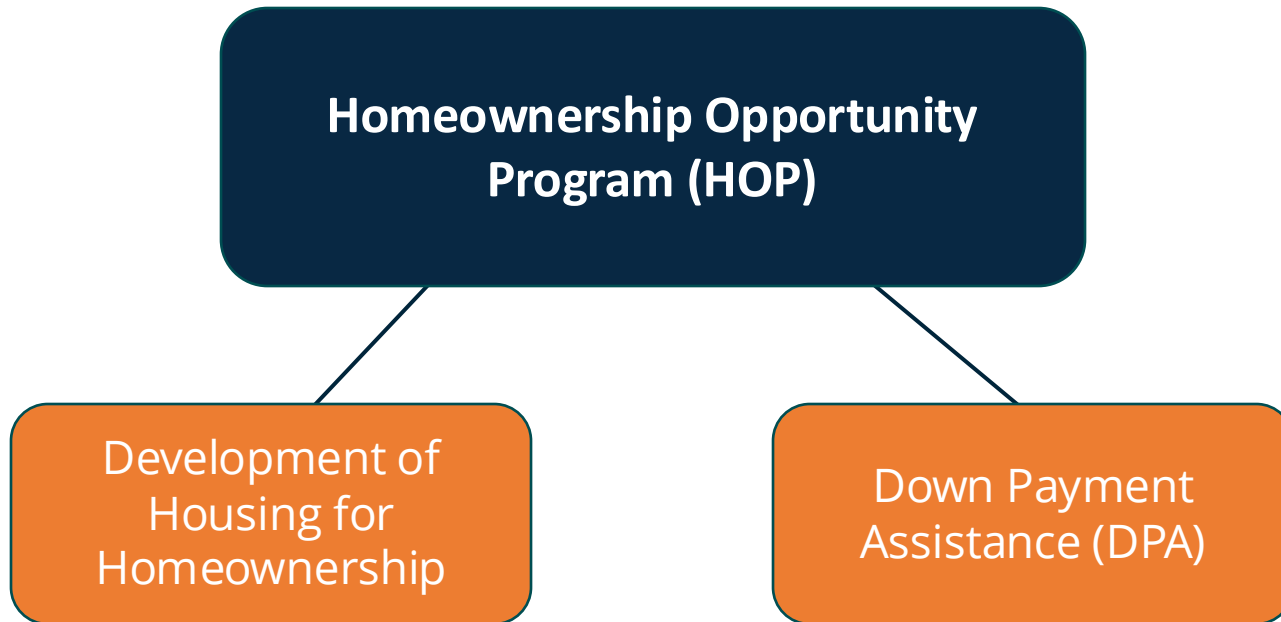
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Homeownership Opportunity Program

- The Homeownership Opportunities Program (HOP) will no longer exist as a named program.
- What was formerly known as HOP has been redesigned into two separate programs.
 - Affordable Housing Development
 - Housing Support Services
- Funds that were allocated to HOP will be reallocated to these programs.



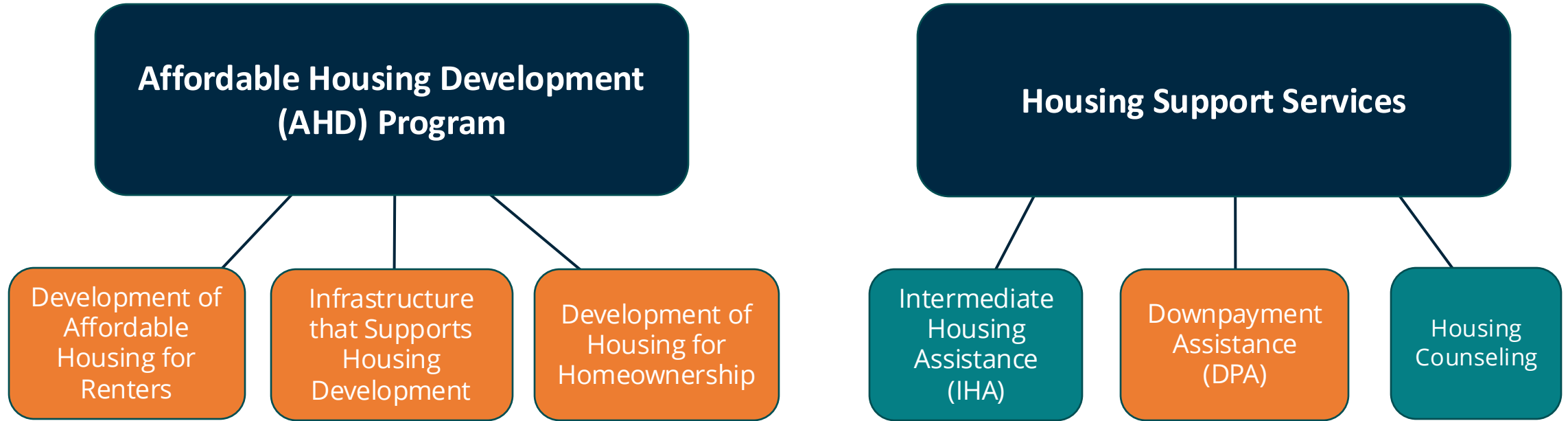
Homeownership Opportunity Program



- HOP as currently described in the ReOregon Action Plan.

Homeownership Opportunity Program

- Proposed changes to HOP in the Amendment



Affordable Housing Development



- **County-managed program**

- Funds will be allocated to eligible counties to develop and increase affordable housing.
 - Eligible counties: Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion
- Counties or public housing authorities will receive allocations and manage programs.



Affordable Housing Development

- **Eligible activities have been expanded**

- Infrastructure improvements that lead to affordable housing
- Acquisitions that result in new affordable units
- Demolition or clearance that allows for affordable housing construction
- Repair or rebuilding of existing units for rental or homeownership
- Single-family or multifamily new construction for rental or homeownership
 - Includes site-built or manufactured homes and accessory dwelling units (ADUs)



Affordable Housing Development



- **Must meet construction standards**

- Counties or public housing authorities will have to meet the standards required by CDBG-DR, including energy efficiency and accessibility.

- **Must meet LMI or Urgent Need objectives**

- There will be no application phasing, but counties will be required to explain how fire-impacted residents of low and moderate income (LMI) will be prioritized.
- 85% of the funds allocated to each county must meet an LMI national objective.
 - Multifamily rental projects can be mixed income, as long as 51% of the units are affordable for LMI households.
- 15% can go toward meeting an Urgent Need objective.
 - New housing for homeownership is limited to households at or below 120% of AMI with a verified loss from the 2020 fires.



Housing Support Services

The Housing Support Services program includes three pathways for applicants:

- Down Payment Assistance
- Intermediate Housing Assistance
- Housing Counseling



Housing Support Services

- **Down Payment Assistance (DPA)**

- Financial assistance toward eligible closing costs and the purchase price of a new or pre-owned manufactured housing unit, single-family home, condo, or townhouse
- Limited to first-time homebuyers with household incomes at or below 120% of AMI, with a verified loss from the 2020 fires (HUD requirement from the Federal Register)
 - A "first-time homebuyer" typically refers to someone who has not owned a home in the past three years.
- Applicants must purchase within the eight impacted counties, but it does not need to be in the same county they were living in at the time of the disaster or where they currently live.
- Applicant's housing-to-income ratio cannot exceed 30%.
- Maximum award is \$150,000 and cannot exceed more than 70% of the purchase price.
- There will be a 30-year affordability period that will be forgiven at 1/30 per year.



Housing Support Services



- **Intermediate Housing Assistance**

- Existing program to provide assistance to renters and help them transition into permanent housing

- **Housing Counseling**

- Provided by HUD-certified housing counselors to help households on their path to housing recovery and long-term stability
- Available to both homeowners and renters



HARP Updates

Award Caps

Program Pathway	Structure/Land Type
Reconstruction – Stick-built	Up to \$277 per sq. ft. Inclusive of all elements outlined in program guidelines.*
Rehabilitation – Stick-built or MH	Awards are based on the remaining costs to repair the damaged home to program standards.
MH Replacement	Awards include the costs of the replacement unit, like fabrication, transport, and basic installation. Single-wide: \$150,000; Double-wide: \$277,500
Home Purchase – Stick-built home (move-in ready)	With land: Up to \$316 per sq. ft. Without land: Up to \$277 per sq. ft.
Home Purchase – MH (move-in ready)	With land: Single-wide – \$172,800; Double-wide – \$319,680 Without land: Single-wide – \$150,000; Double-wide – \$277,500

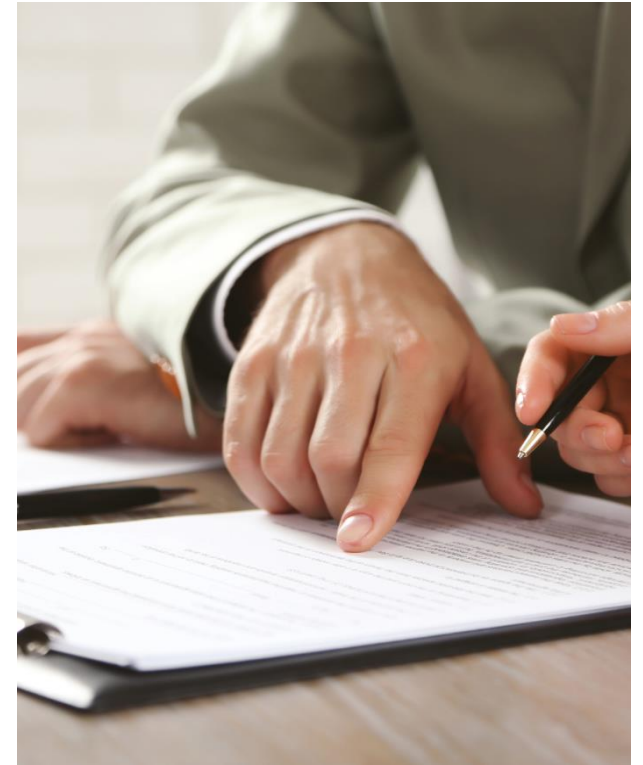
**This price may change as the program reviews industry trends and analyzes actual bids.*



HARP Updates

Reimbursement Pathway

- Will provide assistance for eligible, **documented, pre-HARP application** reconstruction and replacement recovery costs that were **incurred before Feb. 3, 2023** (limit is required per the HUD Federal Register. OHCS is pursuing a waiver).
- Maximum potential award is \$100,000 based on review of documented eligible expenses that meet program standards.
- Reimbursement is only available for homeowners whose income is at or below 120% of AMI.



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Reimbursement Pathway Roll-out

- Initially, reimbursement will be available to homeowners whose recovery is incomplete or in progress.
- Next, the pathway will be expanded to homeowners with income at or below 80% of AMI who have completed their recovery.
- Finally, the pathway will be expanded to homeowners with income at or below 120% of AMI who have completed their recovery.



HARP Updates

Accessory Dwelling Unit Pilot

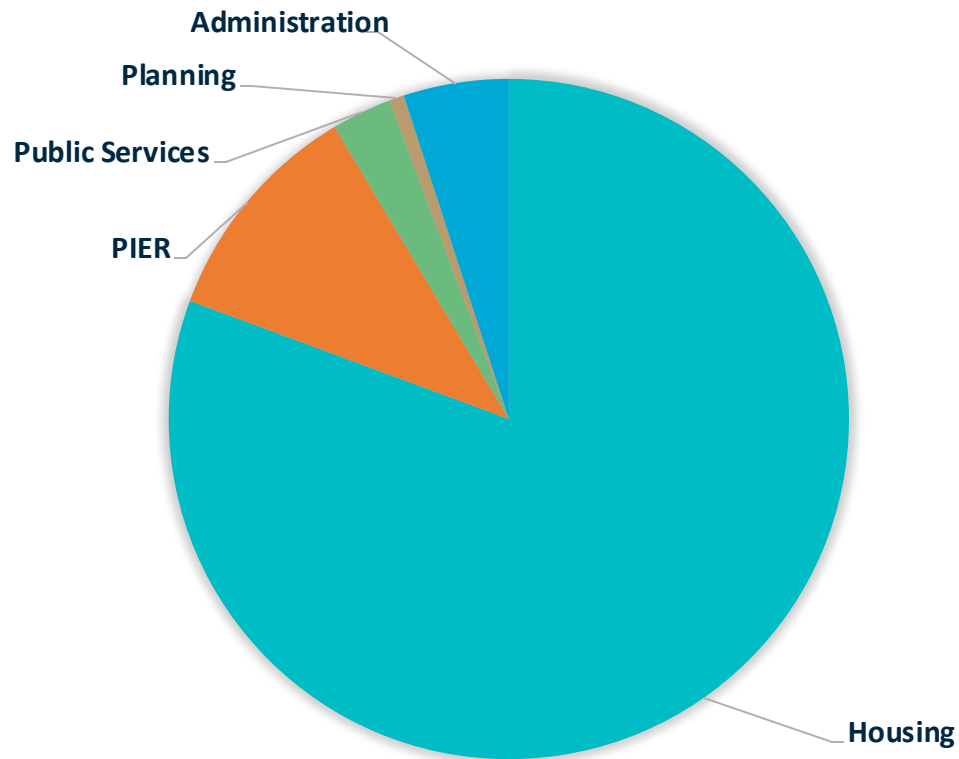
- The option for ADUs has been moved to the Affordable Housing Development program, for the purpose of increasing affordable units.

Reallocation of Funds

- \$39 million will be redistributed from HARP to support the redesign of housing programs and activity delivery needs.
 - \$30 million reallocated to Affordable Housing Development
 - \$5.5 million reallocated to Housing Support Services
 - \$3.5 million reallocated to PIER



CDBG-DR Program Allocations



Of the total funding allocation, 80.6% has been dedicated to housing recovery:

- **Housing:** \$340.5M (80.6% of total allocation)
 - HARP: \$165.6M
 - Housing Support Services: \$47.6M
 - AHD: \$127.3M
- **Planning, Infrastructure, and Economic Revitalization (PIER):** \$45.6M (10.8%)
- **Public Services:** \$12.1M (2.9%)
 - *Housing Recovery Services and Legal Services*
- **Planning:** \$3M (0.7%)
- **Administration:** \$21.1M (5.0%)



Comment on the Action Plan - Amendment #2

To speak today:

- **Sign up** with an OHCS staff member with a clipboard.
- Please **state your full name** and your comment.
- Please **speak slowly** and clearly.
- You will have **3 minutes**.
- We will warn you when you have **30 seconds** left.

Other options:

- **Online:** Re.Oregon.gov
- **Email:** ReOregon@hcs.Oregon.gov
- **Phone:** 877-510-6800
- **Mail:** Disaster Recovery & Resilience,
725 Summer Street NE, Suite B
Salem, OR 97301-1266

