



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

Halfway Progress Report

Pictured: Rockwood Village, a 224-apartment community in Gresham



Oregon Housing & Community Services

oregon.gov/ohcs

Letter from Director Andrea Bell



As the executive director of Oregon Housing and Community Services (OHCS), it is such a gift to bear witness to the determination, compassion and tenacity poured into our beloved communities in Oregon. The love we hold for this state is what connects us. While I write to you as the executive director, my journey started as the youngest sibling of a working-class family. The granddaughter of an agricultural worker and an educator. The daughter of a social worker. Like so many people across the state, housing affordability was a common conversation topic in the community I grew up in. Similarly, I hear this reflected during so many conversations with partners and community members across Oregon. Even more so, I hear our shared values as we seek to see ourselves reflected in each other. For that is what government for the people is grounded in.



I've seen neighbors showing up to lend a hand for their neighbor during the pandemic. I've seen the manifestation of partners coming together to construct affordable housing for Tribal members and other Native families. I've seen leaders in Oregon's small towns and rural communities mobilize to deploy historic critical infrastructure dollars. I've seen the collective joy on the face of our partners as we welcomed veterans who protected this county to their new homes. I've heard from families with children that are relieved to know they no longer have to move multiple times throughout the school year in search of affordable housing. I've listened to the steadfast leadership of community organizers, that in addition to having full time commitments, have chosen to engage the communities they care about to have their voice heard.

To our partners: I see you. I see your acts of care to improving the lives of those we have the honoring of serving.

Collectively, the numbers outlined in this report represent exceptional progress on the housing front. Still great need remains. With our progress, I'm continually reminded that housing is foundational for thriving communities. Our strong partnerships are key to our shared success.

While OHCS generally relies on partners to promote and deliver their services to local communities, OHCS does provide a wide variety of financing, community supports, educational information, and outreach. Our extensive partner network includes nonprofit providers, local governments, state agencies, housing counseling agencies, community action agencies, developers, legal organizations, culturally specific groups, community-based groups, property owners, state agencies, elected officials, Tribal Nations, and many other community groups who make this work possible. The multiple successes outlined in this report are a testament to the strength of our partnerships advancing shared values to ensure all Oregonians have a safe, affordable place to call home. I also want to extend deep appreciation to the Oregon Housing Stability Council for its tireless work, expertise, and dedication.

I'm inspired by the progress outlined in this report, committed to the work ahead and humbled to carry out this work alongside each of you.

And for anyone struggling to get by, know that every moment of every day OHCS will be relentless, through the lens of humanity to increase access to affordable housing.

In appreciation and service,

Andrea Bell (AB), OHCS Executive Director



Pictured: Goldcrest Apartments Groundbreaking in Beaverton, Oregon

About this report



Housing is foundational for successful communities. In 2019, OHCS launched the agency's five-year Statewide Housing Plan after extensive listening sessions across the state. The purpose of the plan is to illuminate areas of need across the state and provide a direction-setting framework for OHCS to build support and inspire coordinated action. This plan marks a new way of doing business for OHCS. It lays the foundation for OHCS to be a data- and research-driven organization and it proposes a new way of collaborating and focusing resources to address the most pressing housing issues facing Oregon today.



Cathedral Village Apartments in North Portland will provide 110 safe, affordable homes to many neighbors, including those from communities of color, immigrants and refugees, and people experiencing or at risk of homelessness.

In the year after the launch, the world and our work fundamentally changed. As a result of the COVID-19 pandemic and the 2020 Oregon wildfires, OHCS adapted to new ways of doing business. In order to be accountable and transparent about our progress, we're excited to provide a halfway report of our progress toward meeting our ambitious goals. We hope this new format will be accessible and informative. Future versions of our Statewide Housing Plan will begin to incorporate a new focus of our work: disaster recovery and resilience.

The Statewide Housing Plan is measured across five years, from July 2019 to July 2024. Please note that much of OHCS data is reported on the fiscal year instead of the calendar year. Therefore, the full impact of the final quarter of 2022 will not be measured until the beginning of 2023.

Collectively, these numbers represent monumental progress on the housing front. Since the launch of the plan in 2019, the work you'll read about in this report is more urgent than ever. The following pages illustrate our progress in how we're leveraging resources to advance the agency's mission to provide stable and affordable housing and engage leaders, to develop an integrated statewide policy that addresses poverty and provides opportunity for Oregonians. Throughout the tumultuous past few years, you'll find our vision, clarity and commitment have only deepened.

Progress at a glance



Equity & Racial Justice



Homelessness

86% of households served are stabilized in housing for six months or longer.



On track



Permanent Supportive Housing

Funded over 1,200 units of permanent supportive housing.



Complete/
Will exceed



Affordable Rental Housing

Increased existing pipeline of affordable rental housing by 20,624 homes.



On track



Homeownership

Assisted 1,568 households in becoming successful homeowners.



In progress



Rural Communities

Funded 3,612 affordable housing units in rural Oregon.



Complete/
Will exceed

Equity & Racial Justice



5-year target

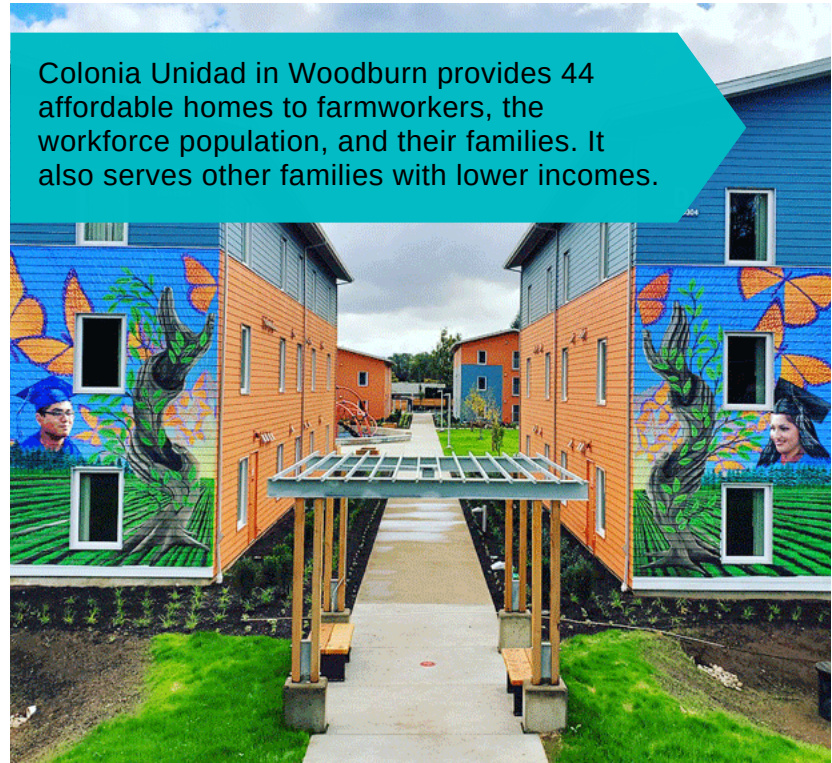
Communities of color experience increased access to OHCS resources and we develop a shared understanding of racial equity with community.

The challenge

Black, Indigenous and People of Color are disproportionately impacted due to inequitable housing policies, practices and state funding priorities.

Our progress

We are implementing practices that shift resources and power to communities of color and those at the margins. This work will take time, and we will sometimes fall short of our intentions.



Addressing housing disparities one step at a time

At OHCS, we recognize that words and statements aren't enough to address and dismantle the institutional and systemic barriers that have perpetuated inequity in the housing arena. Our business models are changing as we take tangible steps to reverse the systemic injustices faced by communities of color in housing discrimination, access to housing, and economic prosperity. In order for our agency to build capacity and develop a shared understanding of racial equity, we recently funded, staffed, and launched an Equity, Diversity, and Inclusion office, four agency-wide equity committees, and initiated training for our leadership team. We've developed and launched a Racial Equity Analysis Tool (REAT). This tool is in the early stages of agency-wide implementation and will help staff operationalize our values across all of our programs, investments, policies, and practices. OHCS is also taking measurable steps to create metrics and practices to shift money and power to communities of color and others at the margins, including:

- "Set aside" funding for Tribal Nations and scoring criteria that includes equity impacts.
- Prioritize projects with Minority, Women, and Emerging Small Business-owned businesses.
- Increase funding to culturally specific organizations and community-based organizations.

Homelessness



5-year target*

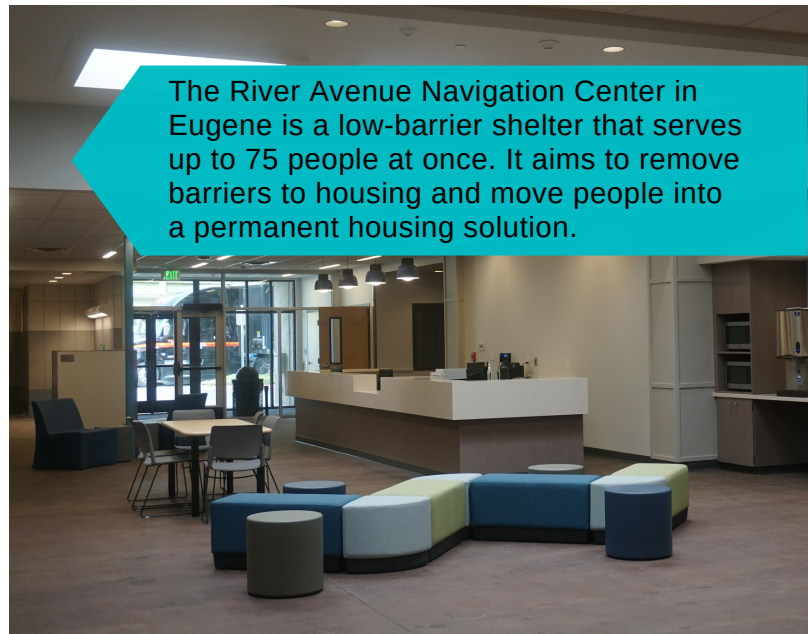
85% housed for more than six months after receiving homeless services.

The challenge

When rents are rising and vacancy rates are at historic lows, it is very difficult for people to access stable housing.

Our progress

86% of households, after receiving state homeless assistance funds, retained their permanent housing for six months.



Finding sustainable housing solutions

We're continuing our work to end unsheltered homelessness for vulnerable populations, including veterans and children. OHCS has collaborated with partners on unique initiatives to accomplish this goal. Most recently, OHCS partnered with the Oregon Department of Human Services to launch a first-of-its-kind pilot program for rental assistance for youth and is seeking additional resources to expand this program in the 2023-25 Agency Request Budget. Over the last two years, the Oregon Emergency Rental Assistance Program successfully stabilized tens of thousands of families, funding more than 67,483 applications for emergency assistance distributing more than \$425 million in state and federal funds. This work helped to prevent thousands of individuals from slipping into homelessness. Nationally this program was the deepest investment for renters of low incomes in America's history. Today we are working to build a coordinated statewide effort to support partners in developing an eviction prevention system that addresses issues upstream and works for tenants and landlords to make eviction a rare occurrence.

*Five-year target data is pulled from the last three Key Performance reports. However, because this goal is a percentage and not a hard number, we are not stating we've surpassed the goal until we've hit above 85% for all five years.



Permanent Supportive Housing



5-year target

Fund the creation of 1,000 permanent supportive homes.

The challenge

Housing instability disproportionately impacts certain populations in our community, including veterans and people with disabilities. Pairing services with housing is a proven solution to reduce chronic homelessness and barriers to housing stability.

Our progress

OHCS has surpassed our goal by funding 1,255 permanent supportive homes.



The Keystone in Eugene provides permanent supportive housing to families experiencing homelessness, and all residents have access to supportive services and case management.

Learning together and from each other

OHCS heard resounding support for the permanent supportive housing model from local governments and partners, a new model to OHCS at the time. As a result, OHCS increased our commitment by working with partners to align resources for and eliminate barriers to producing permanent supportive housing (PSH). PSH is a proven national model for serving individuals and families experiencing chronic homelessness by pairing on-site, individualized services with stable housing. PSH effectively serves populations experiencing long-term homelessness and allows people to live with autonomy and dignity. However, developing quality PSH can be a complicated undertaking. That's why OHCS launched the Supportive Housing Institute. Since 2019, 27 teams have graduated from the institute, significantly increasing Oregon's capacity to develop and operate quality PSH and resulting in the program winning the National Council of State Housing Agencies (NCSHA) 2022 Special Needs Housing: Combating Homelessness award. As outlined in the award application, each graduating group leaves with a plan to develop affordable housing with access to supportive services. Today, thanks partly to the institute and the many other supportive homes in the pipeline, the agency has funded 1,255 PSH homes, helping improve housing stability for vulnerable Oregonians.

Affordable Rental Housing



5-year target

OHCS will triple the existing pipeline of affordable rental housing up to 25,000.

The challenge

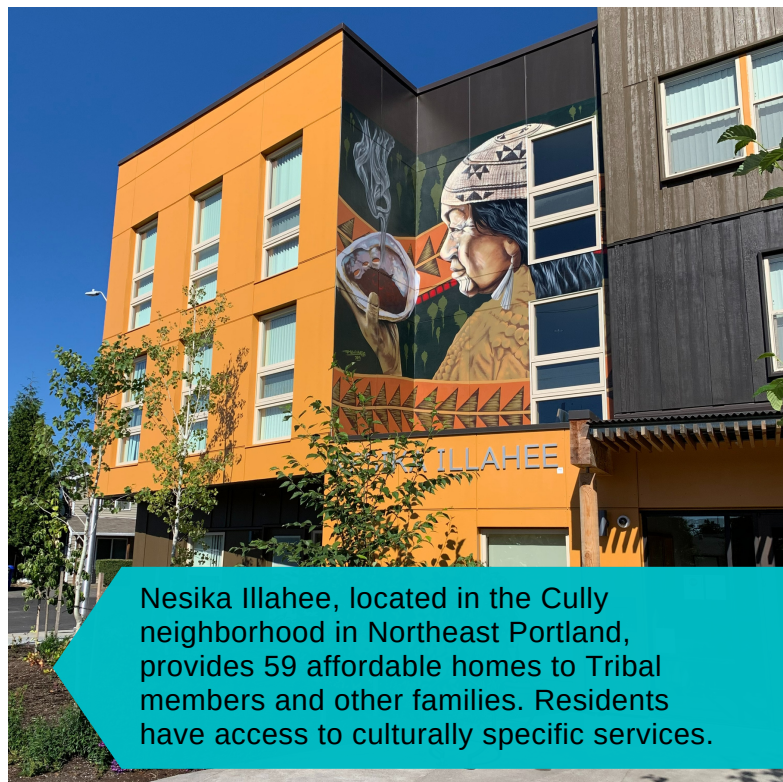
Oregon has faced a decades-long housing shortage for a multitude of reasons. Today housing costs continue to outpace median household income. Oregon needs more affordable housing stock.

Our progress

We are on track to reach our goal, with 20,624 affordable rental homes in the pipeline.

Making every dollar count

OHCS set an ambitious goal to triple our previous five-year production rate to finance the building and preservation of affordable housing to help increase affordable housing in Oregon. In addition to providing unprecedented levels of funding, OHCS and our partners continue to break down systemic barriers to preserve and produce affordable housing quickly. OHCS is using all the financing tools at our disposal and developing new, innovative strategies, to push the limits on both the quantity and quality of homes we're able to help our partners develop. For example, during the pandemic, OHCS was able to request and use the Market Cost Offset Fund, which has helped fill critical funding gaps caused by cost increases to ensure projects in pipeline could continue to build. At the same time, Oregon continues to make record progress on housing development through the Local Innovation Fast Track (LIFT) program. The program is unique to Oregon and has increased the number of developments specifically for communities of color and rural Oregonians. These are just a couple examples of programs that can help ensure we are on track to exceed our housing development goal at a time when Oregonians desperately need more affordable housing options.



Homeownership



5-year target

Assist 6,500 households in becoming successful homeowners. Double the number of homeowners of color in OHCS Homeownership programs.

The challenge

The dream of homeownership gets farther away as housing affordability decreases, and the affordable housing supply remains limited.

Our progress

1,568 Oregonians purchased a home through OHCS programs. Homebuyers of color using the Oregon Bond Residential Loan Program increased from 22% to 30%.



Kôrazón in Bend is a mixed-income community designed to serve Bend's workforce. These homes are designed to net-zero energy standards. This community is certified by Earth Advantage's Green Builder's program.

Preventing loss and addressing inequities

As a result of the COVID-19 pandemic, some of the work outlined in the Statewide Housing Plan had to be reprioritized. OHCS originally set out to assist 6,500 households in becoming homeowners while doubling the number of homeowners of color in our homeownership programs. To achieve these results, OHCS tracked the number of homebuyers using the Oregon Bond Residential Home Loan Program. OHCS also planned on tracking use of the Flex Lending Program (Flex), but due to a complex implementation requiring additional due diligence, the program will launch in early 2023. Once Flex is up and running, we expect it will serve 720 homebuyers a year. Notably, this number also doesn't include the 413 homebuyers who received down payment assistance from June 2020 to June 2022 along with 55 homebuyers assisted through our LIFT Homeownership Development program. Additionally, aware of the economic downturn's impact on communities of color, OHCS quickly shifted focus at the onset of the COVID-19 pandemic to provide foreclosure support by launching a foreclosure prevention campaign in coordination with other state agencies and nonprofits and established the \$90 million federally funded Homeownership Assistance Fund (HAF) to help homeowners keep their homes.

Rural Communities



5-year target

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

The challenge

Incomes and transportation costs are part of the affordability challenge in rural Oregon, but the issue is also one of housing supply and availability.

Our progress

We have surpassed our 2,543 goal with 3,612 units built or in the development pipeline in rural Oregon.



OHCS and partners broke ground on Timber Ridge in La Grande. Designed to foster intergenerational living, these 82 homes will provide the services needed for residents to thrive.

Changing the way OHCS does business in rural communities

We recognize the urgent need for sustainable housing solutions in rural Oregon and are taking concrete steps to identify solutions by listening to our partners in rural communities. For example, 50% LIFT Rental program resources were set aside for rural areas, and projects in rural areas were scored with criteria that better matched the realities in more rural communities. Last year, funding made available through Low Income Housing Tax Credits (LIHTC) included a boost that effectively increased the amount of credit a project located in a rural community could access. This work and other initiatives are paying off. We recently surpassed this ambitious goal, and 3,612 families in rural Oregon will soon have keys. This is a 250% increase in OHCS funded rural housing. Despite meeting our rural housing goal more than a year ahead of schedule, we know the need for housing remains high. To properly house so many of our neighbors will take all of us. Together we have an unparalleled opportunity to make a positive impact. We are focused on better understanding, being responsive to our rural communities needs, and increasing their capacity to build more affordable housing.

Follow our progress



Please visit our website for a deeper dive and to read the full Statewide Housing Plan. There you can also follow our progress on our multiple data dashboards.

Like so much at OHCS, the implementation strategies and reporting processes for our Statewide Housing Plan have undergone significant changes. It's continuously evolved to match the unprecedented expansion of resources, programs, and staff.

As we move forward, we will continue to provide regular updates on these goals. This work is reflected in our 2023-2025 Agency Budget Request. [You can read more about how we hope to fund these priorities.](#)

OHCS will begin planning the next version of the Statewide Housing Plan next year and is eager to have strong community and partner participation. To sign up for email updates and find out about opportunities to engage, please visit the [OHCS website](#). We value community feedback.



We can't do this work successfully without strong partnerships. Thank you to everyone who has taken the time to read this report, engage on this topic and collaborate to ensure all Oregonians have a safe, stable, and affordable place to call home.



"Moving into this house represents freedom, community, and a safe place for my kids. To have our own place means everything."

Molly, new homeowner,
Redmond, 2022





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