

OREGON HOUSING AND COMMUNITY SERVICES 2018 ANNUAL REPORT | STRATEGIC GOALS



Build a more resilient OHCS that engages, supports, and challenges employees.

We recognize the vital role our employees play in helping to meet the needs of Oregonians. We will work to ensure that our team has the resources needed to strive for excellence while fostering innovation and collaboration.



Build a stronger OHCS that engages and serves our communities.

Our partners and stakeholders are leaders in providing effective solutions to their communities. We will work closely with them to mobilize our resources in helping to address statewide community needs.



Work to close the affordable rental housing gap for low income households.

Rental housing that is affordable has become more out-of-reach than ever before. We will work to commit our resources to increase the supply of affordable housing to Oregonians with very low incomes.



Prevent and reduce statewide poverty and homelessness.

Families, children, veterans, and seniors are among the many Oregonians who experience homelessness each year. We will help vulnerable Oregonians become stably housed by serving communities through technical assistance, best practice implementation, educating opinion leaders, advancing research, and improving policy.



Leverage energy assistance and weatherization services to reduce energy costs and improve housing affordability.

The combined costs of housing and utilities are stretching the budgets of Oregonians. This leaves little resources available for other household expenses like food, transportation, and childcare. We will work to improve household weatherization and energy efficiency so families can better utilize their resources to take care of basic needs.



Expand access to homeownership and increase household stability with an intentional focus on bridging the homeownership gap for communities of color.

Homeownership is becoming harder to achieve and maintain for many individuals, working families, and communities of color. We will work to safeguard the dream of homeownership by increasing the reach of our homebuyer loan programs, homeownership counseling opportunities, and foreclosure prevention programs.



Lead efforts to enhance OHCS and partner data systems to guide agency investment decisions.

Housing instability is pervasive and impacts communities across the state. Resources are limited and must be invested to produce the greatest outcomes for vulnerable Oregonians. OHCS is committed to maximizing our impact through systems development, integration, and ensuring decisions are grounded in data and research.



TABLE OF CONTENTS

3 INTRODUCTION FROM DIRECTOR MARGARET SALAZAR

2018 AGENCY STRATEGIC GOALS SUMMARY REPORTS:

- 4 **GOAL 1:** Build a more resilient OHCS that engages, supports, and challenges employees.
- 5 **GOAL 2:** Build a stronger OHCS that engages and serves our communities.
- 6 **GOAL 3:** Work to close the affordable rental housing gap for low income households.
- 8 **GOAL 4:** Prevent and reduce statewide poverty and homelessness.
- 10 **GOAL 5:** Leverage energy assistance and weatherization services to reduce energy costs and improve housing affordability.
- 12 **GOAL 6:** Expand access to homeownership and increase household stability with an intentional focus on bridging the homeownership gap for communities of color.
- 14 **GOAL 7:** Lead efforts to enhance OHCS and partner data systems to guide agency investment decisions.
- 15 OHCS By the Numbers: Individual Development Accounts (IDA's)



INTRODUCTION FROM DIRECTOR MARGARET SALAZAR



OHCS EXECUTIVE TEAM

Ryan Vogt, Claire Sequin, Emese Perfecto, Director Margaret Salazar, Caleb Yant, Julie Cody, Kenny LaPoint

Dear Partners,

2018 has been a stellar year at Oregon Housing and Community Services (OHCS) as we have yet again surpassed prior year production levels in many of our core program areas. I am proud to say that as of the date of this writing we have over 8,000 affordable homes in our development pipeline, more than twice as many as any other years' production at OHCS. Our homeownership programs have also made similar strides, nearly doubling the number of home loans provided, creating 1,130 new Oregon homeowners in 2018.

Our Housing Stabilization Division has launched Operation Welcome Home, an effort to end Veteran homelessness in Oregon while also working tirelessly to address the energy and weatherization needs of our most vulnerable community members. In addition to all this, 2018 represented the final phases of development for the OHCS Five-Year Statewide Housing Plan. The Plan articulates how OHCS will pave the way for more Oregonians to have access to housing opportunities and achieve housing stability and self-sufficiency through six policy priorities.

These priorities include equity and racial justice, ending unsheltered homelessness for Oregon's Veterans and children, permanent supportive housing, bridging the affordable rental housing gap through an ambitious rental housing production agenda, expanding homeownership opportunities and addressing the housing needs of rural Oregon.

I am proud to release this 2018 Annual Report which shows the impacts of OHCS' programs across the state of Oregon. As we reflect on the most recent year and the effects our programs have had on Oregonians, I implore you to join us in looking ahead to the future. Opportunity and hope are paving the way, with unprecedented proposed investments from Governor Brown and the 2019 Oregon Legislature. For one individual, for one family at a time, we can end homelessness. We can end housing instability. We can create a system that advances equity and eliminates disparities for people of color. And we can create an Oregon where we all have the opportunity to pursue prosperity and live free from poverty.

With appreciation,

2018 HOUSING STABILITY COUNCIL

Adolph "Val" Valfre, Jr., Chair
Sarah DeVries
Anna Geller
Claire Hall
Zee Koza
Mary Li
Gerardo F. Sandoval, PhD
Latricia Tillman
Charles Wilhoite

The Housing Stability Council is a nine-member body charged with meeting the tremendous need for housing stability for Oregonians at all income levels. Members are appointed by the Governor, subject to confirmation by the Senate. The Council reviews program policy and guides the State's housing priorities.



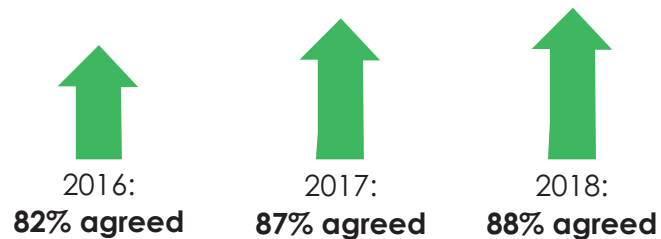
GOAL 1

Build a more resilient OHCS that engages, supports, and challenges employees through improved business practices and procedures.

INTRODUCTION

This goal focuses on the foundation of our work, our employees, by celebrating our diverse opinions and thoughts, highlighting individual expertise, and fostering leadership.

Staff reported a continued rise of empowerment:
“I am encouraged to come up with new and better ways of doing things.”



Taken from the 2018 OHCS employee survey.

INTENTIONAL FOCUS

This year we updated our Affirmative Action plan to focus on more than compliance; we will be visionary to achieve equitable outcomes internally and statewide. We increased our recruitment capacity with an intentional focus on marketing and recruiting from non-traditional employment pools. We are seeing record number recruitments with incredibly diverse applicant pools. We have also invested in a world-class leadership program for all management staff. The Diversity, Equity and Inclusion Council is prepared to become immersed in the Government Alliance on Race and Equity (GARE) Equity Framework, where every employee feels equally valued and can contribute fully.



“It’s exciting to see ideas that recently seemed out of reach coming within our grasp, as the organization invests in those doing the work.”

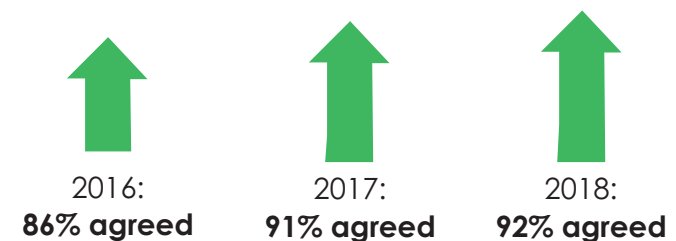
-Rick Templeton
HUD Contract Administration (HCA Section)
Housing Stabilization Division, OHCS
2 years with OHCS, 15 with the State of Oregon

“When I started at OHCS, I was incredibly excited to see the commitment the staff and leadership have to building a diverse workforce and understanding the need for diversity, equity, and inclusion development.”



-Sarah Siddiqui
Executive Assistant to the Chief Operations Officer
6 months with OHCS

Staff reported a continued rise of job satisfaction:
“I am proud of tell others that I am a part of OHCS.”



Taken from the 2018 OHCS employee survey.



GOAL 2

Build a stronger OHCS that engages and serves our communities.

INTRODUCTION

2018 was a banner year for the OHCS Public Affairs Division as we wrapped up the final development phases of the Statewide Housing Plan while also working closely with our partners, legislators and Governor Brown to develop a robust Housing Policy Agenda that addresses the needs of Oregonians.



Director Margaret Salazar proudly introduces the Statewide Housing Plan with Governor Kate Brown showing support. Both spoke to the importance of this five-year Plan and the effort and statewide representation that went into the Plan's creation.

ADVOCATING FOR RESOURCES TO CREATE HOUSING STABILITY

The OHCS Public Affairs Division engaged stakeholders and advocates within the last year to plan and prepare for the 2019 Legislative Session.

OREGON HOUSING AND COMMUNITY SERVICES 2019 LEGISLATIVE AGENDA

Oregon Housing and Community Services (OHCS) works to stabilize Oregon communities and ensure all Oregonians can pursue prosperity. OHCS funds partners around the state to provide:

- Affordable housing financing
- Low-income energy assistance & weatherization programs
- Homeownership assistance - from buying a home to foreclosure avoidance and assistance
- Tenant education and resources
- Landlord education and damage reimbursement
- Homeless shelters and wraparound services

LEGISLATIVE PRIORITIES

The lack of available housing, high rents and high home prices are causing housing instability and homelessness to increase. The data is clear: too many Oregonians are without a safe, stable and affordable place to call home. In response to these needs, the Governor's Recommended Budget asks for an investment of \$406.1 million, recognizing it will take an unprecedented effort at all levels to create stabilization in our housing market.

With the Statewide Housing Plan nearing its drafted completion, the Public Affairs Division set out to create a 2019 Legislative Agenda that would bring resources to address the needs we heard throughout the development of the Statewide Housing Plan. We met with the Governor's Office, key legislators and community partners and asked that they come alongside and support OHCS in our endeavor to tackle the housing and homeless crisis we are experiencing.

The strategic approach of the Public Affairs Division resulted in Governor Brown developing a Housing Policy Agenda and subsequent OHCS Agency Budget Request that included over \$400 million in new resources to bridge the affordable rental housing gap, prevent and end homelessness, and advance the six goals outlined in our Statewide Housing Plan. While there is still work to do, this was a huge step for OHCS as we position ourselves to be the Housing Finance Agency and leader that the State of Oregon needs us to be.



GOAL 3 Work to close the affordable rental housing gap for low income households.

INTRODUCTION

In an effort to close the affordable rental housing gap, OHCS committed itself to funding affordable rental housing communities that would serve Oregonians well into the future. In addition, we developed policies and programming to ensure the long term availability and sustainability of Oregon's existing publically funded housing. These efforts are fundamental to increasing and maintaining the supply of affordable housing while reducing cost burden for low-income Oregonians.

INNOVATION AND PARTNERSHIPS DELIVER

Throughout the year we committed resources to 69 affordable housing communities, to develop 4,715 homes; as of the end of 2018 OHCS had over 8,000 affordable homes in the development pipeline. Staff closed the financing on a record number of 4% Low Income Housing Tax Credit (LIHTC) transactions; these 13 developments will bring 1,786 affordable homes across the state. Ensuring our existing affordable housing portfolio remains sustainable and of high quality, staff completed 391 physical inspections, 407 compliance reviews, and 368 financial asset reviews.

Innovation, creativity and partnership are fundamental to any real estate development transaction. Staff and partners regularly engage in innovative funding structures and creative problem solving to help put an affordable housing community together.

The successful funding of Ya Po Ah Terrace, a preservation project in Eugene, is one example of such an effort. This project used an incredibly complex and unique combination of 4% LIHTC and 9% LIHTC resources, in addition to layers of state and local resources to ensure that the comprehensive rehabilitation of this building, which provides 202 affordable homes for low income senior and disabled residents, will come to fruition. This housing provides a safe haven for residents on fixed incomes with very few affordable housing options.



Governor Kate Brown celebrates funding of Ya Po Ah Terrace with Eugene Mayor Lucy Vinis, OHCS Director Margaret Salazar, and former Housing Stability Councilmember Mike Feldman.



Ya Po Ah Terrace in Eugene preserved 202 homes for at-risk seniors.

OHCS has stood up several groundbreaking programs and initiatives to rapidly increase the production of affordable housing across the state in recent years.

The work of keeping our portfolio safe and affordable is critical to serving Oregonians; OHCS leads federal and state streamlining efforts with other jurisdictions to lessen the impact of these necessary inspections on residents. In addition, in 2018 OHCS implemented a rent increase policy within its portfolio in order to evaluate annual proposed rent increases and their impacts to current and future residents while balancing the financial needs of the project. Other 2018 highlights include:

- Staff worked hard to roll out HUD 811 project based rent assistance to serve vulnerable Oregonians. To date, 10 new homes have received this assistance.
- The Manufactured Community Resource Center registered 1,047 parks, mediated 235 cases and responded to 1,712 intake calls, emails and inquiries.



Multifamily Housing Finance

Total Homes funded:
(New construction and Preservation)

4,573

Homes Funded for New Construction

2,580

Homes Funded for Preservation

1,738

Homes Funded for Acquisition/Rehabilitation

181

Manufactured Park spaces preserved

74

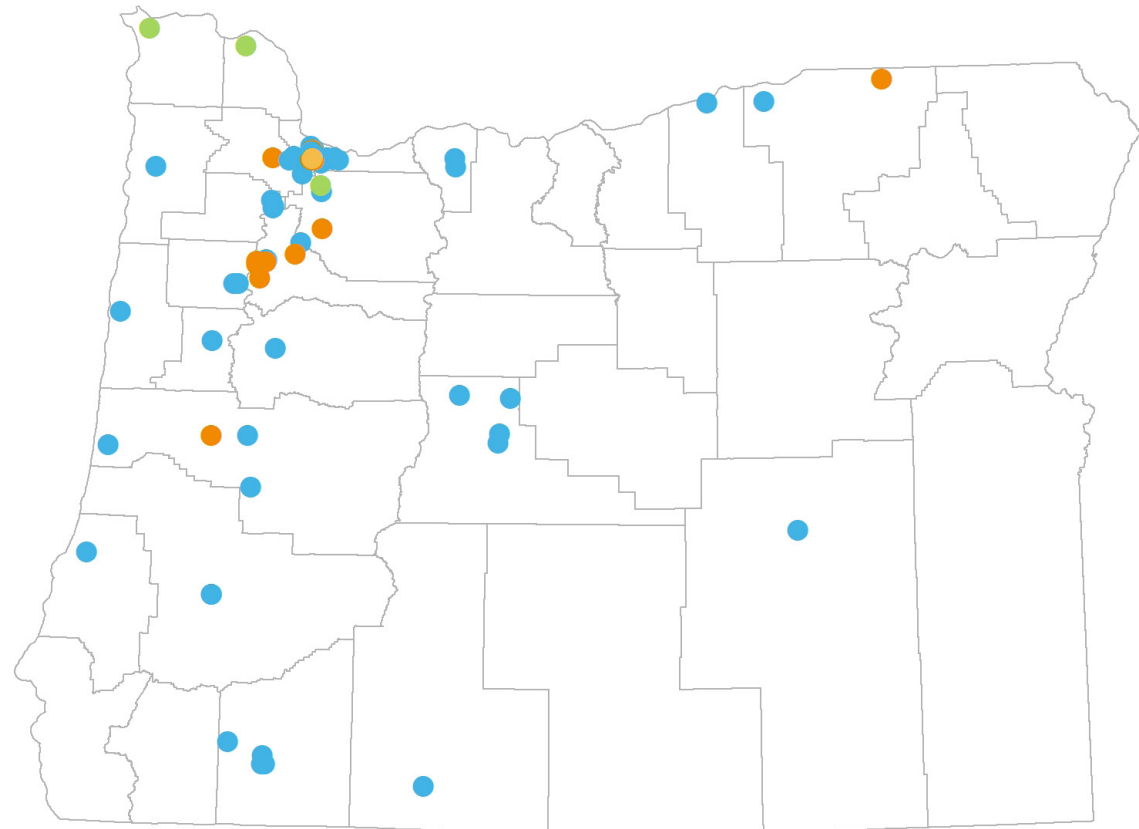
Local Innovation and Fast Track (LIFT)
homes funded:

734 Rural Communities - 229
Urban Communities - 505

2018 OHCS Funded Project Locations

Funding Approved

- Acquisition/Rehabilitation
- Manufactured Home Park spaces
- New Construction
- Preservation



GOAL 4 Prevent and reduce statewide poverty and homelessness.

INTRODUCTION

2018 has been a year of investing in partnership and process improvement in our homeless services system. This will pave the way for our work as we seek to reduce the number of people experiencing homelessness in Oregon.

PROCESS IMPROVEMENT

OHCS, in conjunction with the Statewide Housing Plan and the Emergency Housing Assistance (EHA)/State Homeless Assistance Program (SHAP) Budget Note recommendations, are revamping our grant agreements to create a more efficient and effective homeless services system in Oregon. A partnership between OHCS, our Housing Stability Council and the statewide Community Action Network is instituting a number of changes to simplify the contract and process for our subgrantees and for OHCS staff. An emphasis will be placed on engaging and aligning across systems of care to better the lives of Oregon's most vulnerable residents.

MAKING AN IMPACT

A family with four children reached out to our partner United Community Action Network (UCAN) when they were about to lose their housing. Urgency was required due to there being a newborn in the household and the medical requirement to stay home with the newborn baby, which inhibited their ability to generate income. Adding to the difficult situation, the husband was let go from his part-time job. UCAN was able to assist the household with a deposit and four months rent. Following UCAN's assistance, the client obtained full-time employment creating a sustainable income stream and allowing them to remain stably housed.



Representatives from OHCS, ODVA, and the ten participating communities signed a commitment to house 500 veterans in November.

OPERATION WELCOME HOME

On November 15, 2018, in partnership with Oregon Department of Veterans' Affairs (ODVA), OHCS launched Operation Welcome Home, a campaign to end Veteran homelessness in Oregon. During the campaign, ten selected communities will work collaboratively to deploy homeless Veteran By-Name Lists under the guidance of Veteran Homelessness Leadership teams.

During the six-month campaign the ten communities have set a goal to house a total of 500 Veterans across Oregon. During the launch event several partners across three of the ten communities commented that even just the application process for the campaign facilitated collaboration and energy needed to accomplish their goals. As part of the campaign OHCS and ODVA will also be co-leading a committee consisting of frontline, technical, and influential staff and leaders within Oregon's homeless advocacy community. This committee will become the voice for the ten communities; emphasizing successes and navigating challenges together.



Homeless Services

Total individuals served:

30,343

EHA & SHAP Real Estate Acquisition/
Rehabilitation or Conversion Projects

\$2,198,256

Includes Family Shelters, Youth Shelter, Day Shelter and
Transitional Housing

7 NEW FACILITIES

HUD Contract Administration

9,704 Project-Based Section 8 Homes

\$66,802,025 Subsidy Paid to Owners

2018 Homeless Services Funding Sources

Emergency Housing Assistance

\$11,707,497

State Homeless Assistance Program

\$4,041,673

Low Income Rental Housing Fund

\$299,115

Emergency Solutions Grant

\$1,768,857

Housing Stabilization Program

\$898,738

Elderly Rental Assistance Program

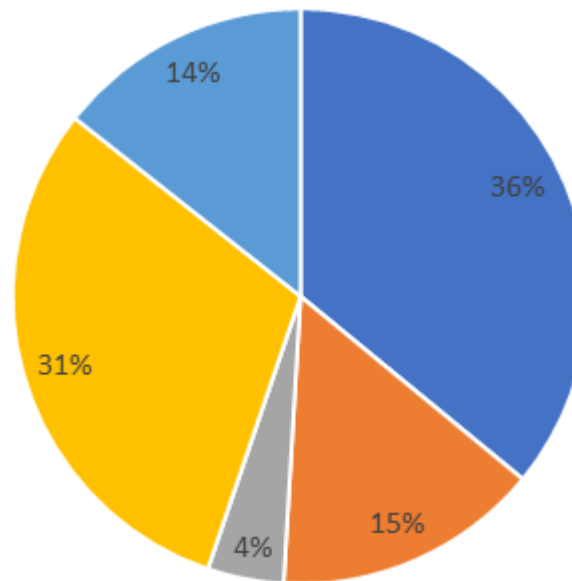
\$373,973

Lottery Vets Program

\$100,253

Funding Total

\$19,190,106



Individuals Served with Homeless Services by Project Type

- Homeless Prevention
- Rapid Re-Housing
- Street Outreach
- Emergency Shelter and Transitional Housing
- Other (Coordinated Assessment, Services Only)



GOAL 5

Leverage energy assistance and weatherization services to reduce energy costs and improve housing affordability.

INTRODUCTION

In 2018, OHCS' Energy Services Team continued to deliver energy cost solutions to low-income Oregonians through a variety of programs, funding streams, and partnerships. Our Energy Services programs help to stabilize families by combatting energy burden and rising energy costs which threaten a household's ability to maintain their housing and pay for other household needs.

EXPANDED PROGRAM TRIPLES PRODUCTION

Energy practitioners have long identified multifamily housing as a particularly challenging area for energy conservation. The Oregon Multifamily Energy Program (OR-MEP) was redesigned in 2018 to deliver energy incentives to a wider range of properties including within OHCS' own multifamily housing portfolio. The OR-MEP promotes and facilitates energy-efficient design in affordable multifamily housing through design assistance, cash incentives, coordination with other regional programs, and education opportunities.

By improving program outreach and educational opportunities to industry associations, affordable housing advocacy groups, communities of color, property management associations, real estate groups, and regional trade allies, annual performance of the program tripled in 2018. Energy efficiency upgrades in rental housing is a cost effective approach to lowering operating expenses, maintaining affordability for low income tenants, reducing carbon emissions, and creating healthier living environments for low income families.



Gilman Court in Portland includes 60 homes in this LEED certified Homes for Mid-Rise Gold status.

PILOT PROGRAM REACHES A WIDER RANGE OF AFFORDABLE HOUSING

The Naturally Occurring Affordable Housing pilot is an initiative with the intent of recruiting and incentivizing energy efficiency upgrades at properties considered to be accessible for low-income families. The pilot began in 2018 and provides incentives for properties to complete energy efficiency upgrades while ensuring the properties are affordable to lower income residents for a minimum of 10 years.



Energy and Weatherization Services

Energy Bill Payment Assistance
Total Households

73,736

179,084 Individuals served

Prevented Disconnections

41,633 Households assisted

Restored Utility Services

4,037 Households assisted

Total weatherized homes:

2,582

1,208 Multi-family Homes Weatherized

1,374 Single-family Homes Weatherized

\$1,309,302 Projected Annual Energy Savings

2018 Energy Assistance Funding Sources

Oregon Energy Assistance Program
\$19,884,994

Low Income Home Energy Assistance Program
\$30,234,288

Total Energy Assistance Funding
\$50,119,282

2018 Weatherization Funding Sources

Energy Conservation Helping Oregonians
\$11,054,254

Multifamily Low-Income Weatherization
\$1,166,650

Department of Energy Weatherization Assistance Program
\$2,482,958

Low-Income Home Energy Assistance Program - Weatherization
\$5,312,474

Bonneville Power Administration
\$1,237,681

Total Weatherization Funding
\$21,254,008



GOAL 6

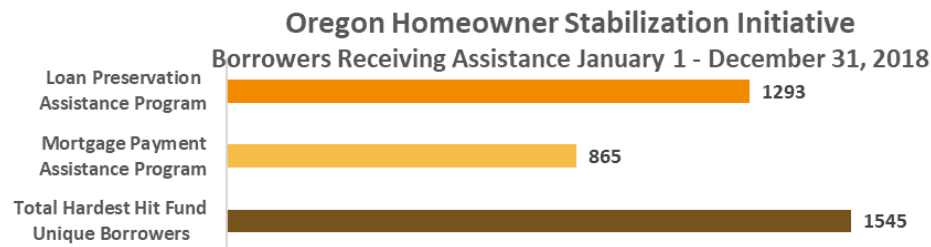
Expand access to homeownership and increase household stability with an intentional focus on bridging the homeownership gap for communities of color.

INTRODUCTION

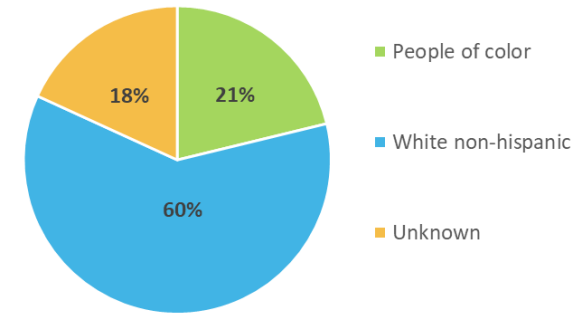
The OHCS Homeownership Division is dedicated to assisting low to moderate income families by partnering with Homeownership Centers across Oregon. In addition, the Oregon Bond Residential Loan Program assists first-time homebuyers with competitive interest rate mortgage loans to help Oregonians purchase their first home. With the use of mortgage revenue bonds, these loans increase first time homebuyers purchasing power and keep their monthly payments affordable.

Through the Homeownership Assistance Program (HOAP), OHCS offers funding assistance to our Homeownership Centers to provide services to Oregonians looking for financial counseling, first time homebuyer education, down payment assistance and foreclosure counseling. The Homeownership Centers and organizations across the state are able to offer down payment assistance up to \$15,000 to eligible homebuyers that complete a homebuyer education session. In 2018, HOAP funds were offered to eligible Oregon Veterans to assist with health and safety related home improvements to sustain a healthy living environment.

The Oregon Housing Stabilization Initiative (OHSI) administers Hardest Hit Fund programs approved by U.S. Treasury that are designed to prevent foreclosure. In 2018, OHSI supported 1,545 existing homeowners through participation in its programs, reducing the number of homes that were foreclosed on, and providing opportunities for struggling homeowners to regain stability.



Oregon Bond Residential Loan Borrower or Co-Borrower of Color



For the purposes of this dataset, "people of color" includes anyone who self-identifies their race as American Indian, Asian, Black or African American, Pacific Islander, selects the option of "other not listed", or self-identifies Hispanic or Latino as their ethnicity.

PATHWAY TO HOMEOWNERSHIP: A CASE STUDY

In 2015, Karla, a mother of three, went to one of OHCS's Homeownership Center partners looking for rental assistance. She was able to secure a place to rent, but did not have the money for the required rental security deposits. Karla received rental assistance and three months of counseling to help her with budgeting and provided techniques to help her family be successful. Without this assistance, Karla worried about being homeless with her three children. During Karla's financial counseling, she became eligible for the Individual Development Account (IDA) savings program, allowing her to make her homeownership dream a reality. After three years of saving, continued financial education, and pre-purchase counseling and education, Karla was able to increase her income and reduce her debt allowing her to purchase her first home in. Karla received HomeOwnership Assistance Program down payment assistance and an IDA savings match and is now a homeowner because of her hard work and dedication to her dream.



Homeownership

2018 Total Mortgage Loans

1,130

Total Loan Assistance Amount

\$254,329,784

Average Loan Amount

\$225,071

2018 Home Ownership Assistance Program (HOAP)

Program Payments to Homeownership Centers

\$784,848

Disbursed as Downpayment Assistance

\$1,267,384

Number of Households Receiving Down Payment Assistance

119

Counseling and Education Sessions

7,035

Unique Counseling and Education Clients

4,634

Total Number of Homes Purchased

670

2018 Total LIFT Homeownership Units

84

Total LFT Homeownership Funding

\$5,580,000

2018 Home Ownership Stabilization Initiative (OHSI) (Foreclosure Prevention Programs)

Loan Preservation Assistance (LPA)
Total Funds:

\$15,385,014

Borrowers who received assistance:

1,293

Mortgage Payment Assistance (MPAT)
Total Funds:

\$11,417,591

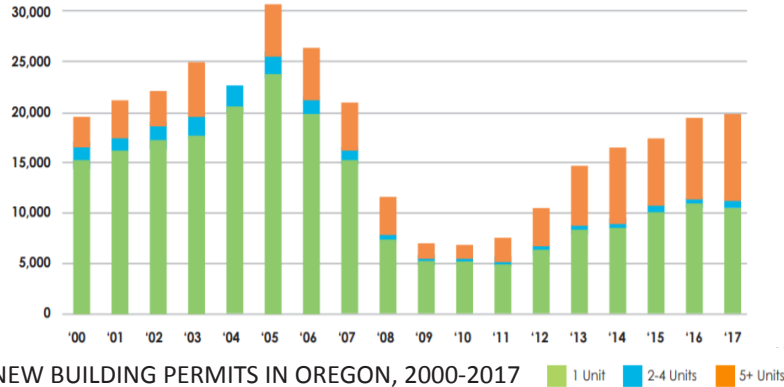
Borrowers who received assistance:

865



GOAL 7

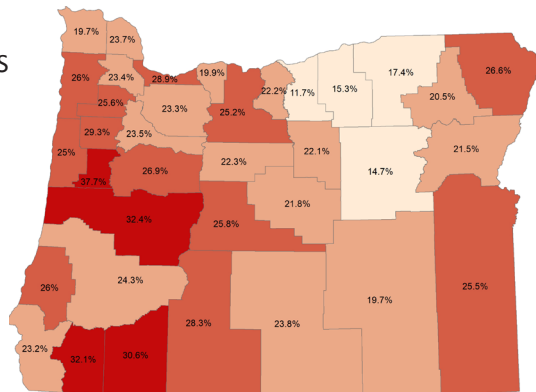
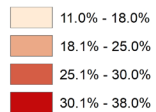
Lead efforts to enhance OHCS and partner data systems to guide agency investment decisions.



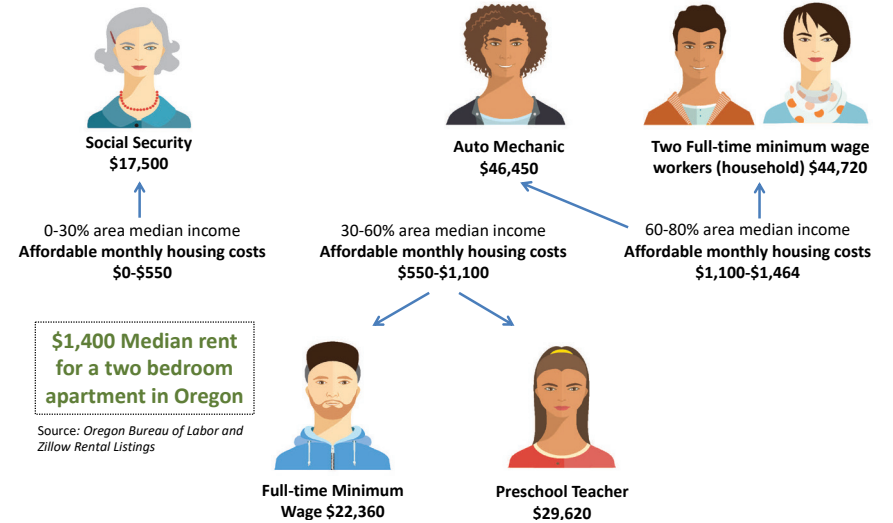
INTRODUCTION

OHCS believes that every dollar invested must generate the best possible outcomes for vulnerable Oregonians. Our 2018 efforts focused on understanding the needs of specific communities, reporting on the outputs of housing and homelessness investments, and ultimately tracking which investments lead to the best outcomes for our clients. Whether migrating data into a modernized system for our multifamily rental housing portfolio, creating interactive tools to present data, or building consensus to share data across a statewide homeless management information system, Goal 7 prioritizes data driven investments.

PERCENT OF RENTERS WITH SEVERE RENT BURDEN



AFFORDABLE HOUSING: 30% OR LESS OF GROSS INCOME SPENT ON HOUSING



UNDERSTANDING OREGON'S HOUSING LANDSCAPE

The Statewide Housing Plan public review draft was released in November 2018 and included a comprehensive and robust Housing Needs Assessment. This Needs Assessment provided in-depth quantitative analysis of the need for the services and programs provided by OHCS. For each of the program categories, an effort was made to look at the data by county or region, by income groups, and by various populations, such as veterans, people with disabilities and families with children. The data was also examined for each racial and ethnic group to determine where racial disparities exist. This quantitative data analysis was critical to informing the six final policy priorities that will guide the work of the agency over the next five years. The analysis was also used extensively during the Statewide Housing Plan outreach to communities and to help explain how the policy priorities were determined. Data will continue to play an important role in further refining the Statewide Housing Plan implementation strategies and in developing metrics to measure success towards meeting the goals in the Plan.



OHCS BY THE NUMBERS

Individual Development Account (IDA)

Since 2008
more than
13,000
Oregon residents
have opened IDAs.

Together, participants have saved more than
\$23 million

\$37 million in matching funds
have been distributed to approximately
7,000 program completers
for asset investments.

All participants are provided
opportunities for training and support
to build their financial capability.

INTRODUCTION The IDA Initiative is a matched savings program. IDA funds help families with lower incomes and limited net worth build assets, savings, and financial skills which together bring stability and opportunity to their lives. IDA savings are applied to specific goals of homeownership, home repair, education, job training, microenterprise startup, and other advancement opportunities.

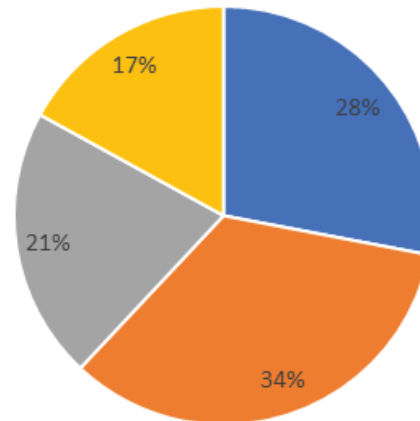
Oregon IDA Participant Outcomes (2017-2018 Fiscal Year)

Graduates	Average Total Deposit	Average Match Earned
1,108	\$2,257	\$5,480

Total State Tax Credit Investment	Total Participant Savings	Combined Investment in IDA Graduates
\$6M	\$2.5M	\$8.5M

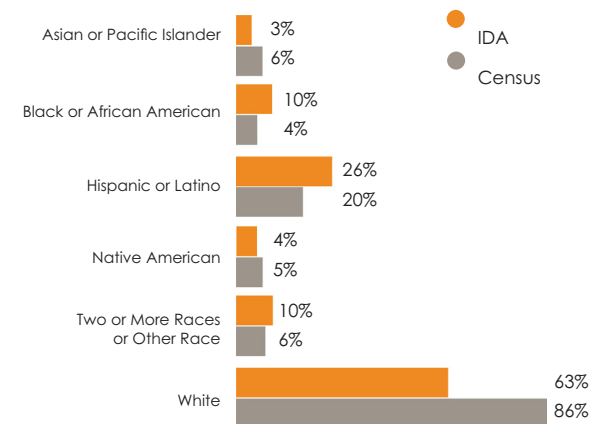
HOW OREGONIANS USE IDA'S, 2018

Based on new participants (account openings) in 2017-18 Fiscal Year.



- Home Purchase
- Education
- Microenterprise
- Other: Assistive Technology (7%), Home Renovation (6%), Vehicle (3%), Rental (1%), and Retirement (0.4%)

IDA'S REACH COMMUNITIES OF COLOR



Oregon

Housing and Community Services



VISION

All Oregonians have the opportunity to pursue prosperity and live free from poverty.

MISSION

We provide stable and affordable housing and engage leaders to develop integrated statewide policy that addresses poverty and opportunity for Oregonians.

VALUES

Collaboration, Compassion, Dedication, Equity, Integrity, and Leadership.



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