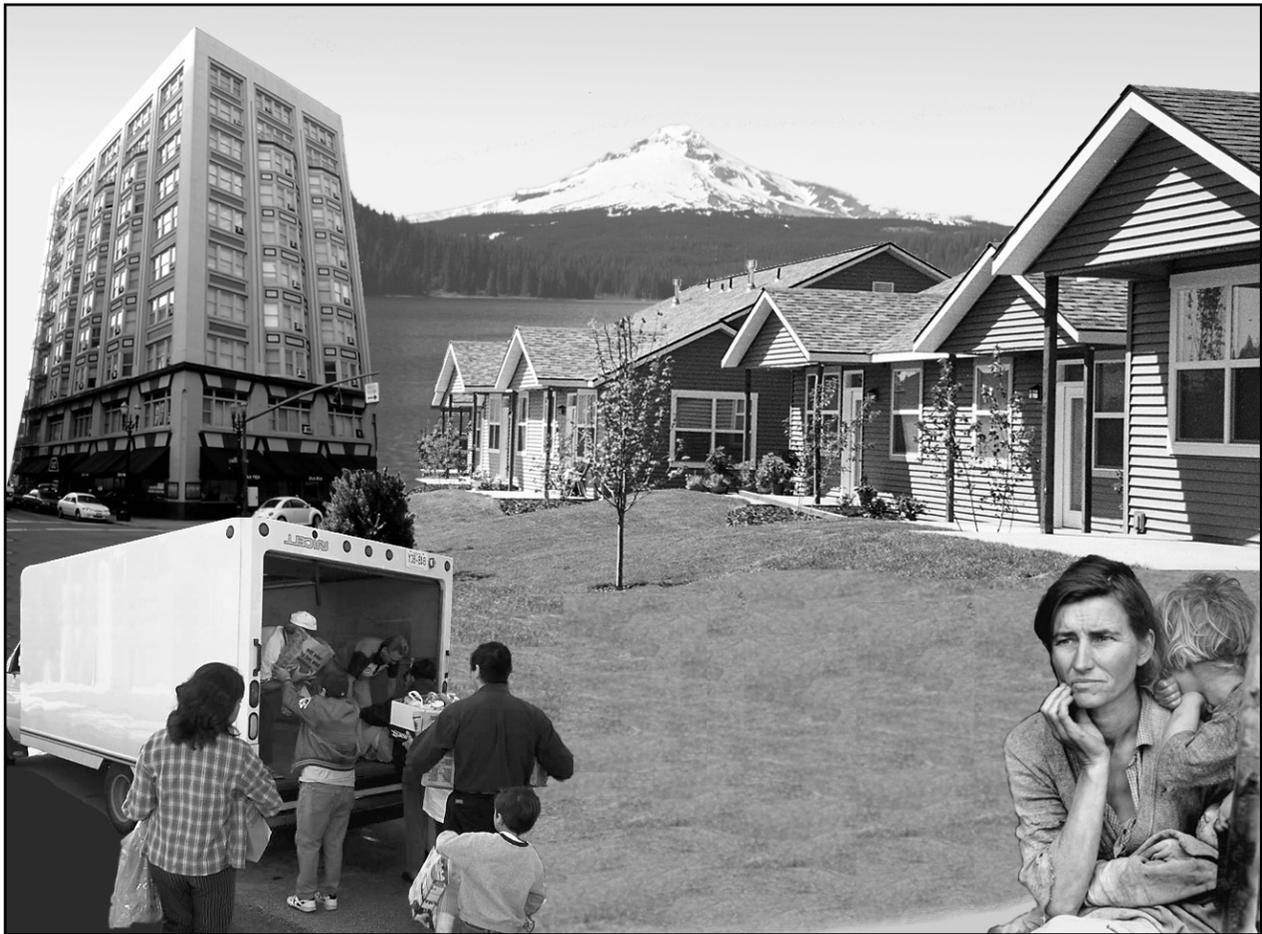


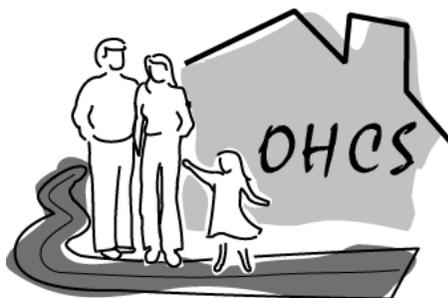
# Oregon Housing & Community Services

## Outreach 2002



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Oregon Housing and Community Services is committed to building healthy communities by helping our public and private partners provide the strong foundation every community needs. We hope our Outreach 2002 information will provide you with an understanding of both the Department and our partners and will serve as a resource to help you successfully carry out your legislative duties. If you have any questions or comments, please contact me at (503) 986-2005.

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# OREGON HOUSING AND COMMUNITY SERVICES OUTREACH 2002

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# I. OVERVIEW

## MISSION

Oregon Housing and Community Services (OHCS) is the State's housing finance agency and community services program administrator. The Department provides financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of lower and moderate income and administers federal and state antipoverty, homeless and energy assistance, and community service programs.

While both State Community Services and the Oregon Housing Division were in separate state during the 70's and 80's, the merger of the two in 1991 acknowledged the important link between housing and services. The result today is a Department focused on refining that link to better meet the needs of Oregonians in communities around the state.

Working closely with its partners at the local level, the Department has streamlined the process to more efficiently deliver resources. While lower-income seniors, families and special needs populations are the primary program beneficiaries, the Department has chosen the model of healthy, viable communities as the way to facilitate a better quality of life for all Oregonians.

### OHCS Mission Statement

*Our mission is to reach out for opportunities to create partnerships that improve Oregonians lives, and the quality of our communities.*



## State Housing Council

The State Housing Council develops policies to stimulate and increase the supply of affordable housing for low to moderate income individuals and families in Oregon.

The Council advises the Governor, Legislature, state agencies, and local governments on actions that affect the cost or supply of housing, and adopts rules necessary for the administration and enforcement of OHCS housing related statutes.

The Council was established in 1971 and its members are appointed by the Governor in conformance with ORS 456.567 through 456.571.

### Council Mission Statement

*To provide leadership in, and review and set policy for, the development and financing of affordable housing throughout Oregon.*



For more information on the State Housing Council,  
visit: [www.hcs.state.or.us/oshc/](http://www.hcs.state.or.us/oshc/)

## Community Action Directors of Oregon

The Community Action Directors of Oregon (CADO) is a private, not-for-profit organization consisting of the directors of the Oregon community action agencies, Oregon Human Development Corporation, and other private and public agencies.

These agencies undertake anti-poverty initiatives and provide community-based services to lower income people throughout Oregon. CADO serves as an advisory body to Oregon Housing and Community Service on anti-poverty planning and program initiatives. (CADO members are listed in the Appendix – see page 46).

For more information on Community Action Directors of Oregon,  
visit [www.cado-oregon.org/](http://www.cado-oregon.org/)

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## **OREGON NEEDS**

### **Income Disparity**

Oregon's median household income grew over the 1990s by \$4,304, 11 percent, adjusted for inflation. According to the 2000 Census, median income in 1999 was \$40,916.

The typical Oregon household saw some benefit from the strong economy of the 1990s, but most of the income growth from the economic boom went to families who were already well-off.

A study from the Center on Budget and Policy Priorities and the Economic Policy Institute found that the richest fifth of families gained over \$35,830 in income from the late 1980s to the late 1990s. The gap between rich and poor in Oregon grew four times faster than it grew nationally.

The Oregon Center for Public Policy (OCCP) recently reported that the number of poor Oregonians increased by 43,873 over the 1990s, despite the state's economic growth.

### **Rising Housing Costs and Population Growth**

OCCP also reported that for the typical family, income growth over the 1990s did not keep pace with rapidly increasing single-family home costs. According to the 2000 Census data, the typical home in Oregon more than doubled in value over the decade, growing by 128 percent. Housing costs during the period grew 2 ½ times more than the income of the typical household.

Oregon's population grew from 2.69 million in 1990 to 3.437 million in the year 2000, an increase of 27.8 percent

The Census data also show there were nearly 10,000 more children in poverty in 1999, before the recession hit, than there were ten years earlier, while the number of seniors in poverty declined. "In the battle between public policy and poverty," said OCCP's Michael Leachman, "children were big losers in the 1990s."

"It is a sad day when long term economic expansion leaves more people in poverty," said Charles Sheketoff, executive director of the OCCP. "Oregon needs a vigorous and accountable anti-poverty plan. State leaders are up in arms when salmon runs decline. They should be just as incensed when poverty numbers rise."

## **Housing Affordability**

According to the 2001 report by Harvard University's Joint Center for Housing Studies, one out of every eight American families has critical housing needs. Of those, 80 percent are very low income, paying half of their incomes for housing.

- 45 percent of renter households in Oregon pay rent that is not affordable (i.e., they pay more than 30 percent of their income for rent.)
- In Oregon, an extremely low income household (earning \$14,910, 30 percent of the Area Median Income of \$49,700) can afford monthly rent of no more than \$373, yet the fair market rent for a two bedroom unit is \$664.
- An Oregon worker earning the minimum wage (\$6.50 per hour) must work 79 hours per week in order to afford a two-bedroom unit.
- A Social Security recipient receiving \$514 monthly can afford rent of no more than \$154 per month, yet fair market rent for a one-bedroom unit is \$526.
- The housing wage in Oregon is \$12.78. This is the amount a worker would have to earn per hour to be able to work 40 hours per week and afford a two-bedroom unit at the area's Fair Market rent. Between 2000 and 2001, the housing wage increased by 9.48 percent.

– Source: Out of Reach 2001: America's Growing Wage-Rent Disparity.

## **The Challenge Ahead**

Oregon's economy has struggled the past few years, resulting in high unemployment and low state revenues. The state is currently in a recession and job growth is expected to decline throughout 2002. Looking ahead, state economists project that Oregon's economy will turn around and grow faster than the national average in 2003 and 2004, though some sectors will outpace others.

As the economy rebounds, the challenge will be to help those groups most severely affected find ways to adjust and re-integrate into society as productively as possible. The housing and community services provided by OHCS and its partners will be critical in providing the foundation many families will need to succeed in the new economy.

In order to make the most of limited resources, the Department will be focusing on those programs that have the most impact and greatest return in terms of reaching statewide goals. The combined efforts of state, federal, local, private, and not-for-profit organizations will be needed to address these issues. During the recession and the first few years of recovery may be the time when housing and community services are needed most by our communities.

## II. MAJOR GOALS AND OBJECTIVES

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Some of the Department's major goals for the 2003-05 biennium are as follows:

### **Goal 1: Affordable Housing Preservation**

Our country faces a potential crisis in affordable housing. Rapidly rising land costs make Oregon particularly vulnerable. The City of Portland has developed a plan to protect its affordable housing inventory, however, many at risk units are outside the metro area. As one of our strategic plan objectives, OHCS has developed a strategy to preserve affordable housing units throughout the state.

**Objective:** Preserve cost effective affordable housing with emphasis on those that contain rent subsidies.

- To preserve affordable developments from converting to market-rate units.
- To create a system for on-going evaluation of tax credit and other expiring-use developments.



Aspen Court — a preservation project.

## **Current Condition**

According to *The State of the Nation's Housing: 2001* study, between 1997 and 1999, over 300,000 units of affordable rental housing available to low-income households were lost nationally.<sup>1</sup> In Oregon, 13,000 affordable housing units are potentially at risk of converting to market rate.

The study also reports that many units with federal rental assistance are being converted to market-rate housing.<sup>2</sup> The threat of further losses looms as the real estate market continues to rise and as contracts on more than one million units with project-based rental assistance are up for renewal (referred to as “expiring use”) by 2004.<sup>3</sup> Once rental assisted units are converted to market rate rentals, the federal rental subsidy is lost forever.

If this trend is allowed to continue, a large percentage of these Oregonian households could potentially become homeless, or — because an increased portion of income is needed for housing, an increased burden will be placed on state and local services providers.

## **OHCS Responds**

In response to this potentially catastrophic trend, OHCS has been working aggressively to retain federal resources within the state. We have taken the initiative to create a list of threatened projects and are contacting potential buyers who are willing to keep them affordable. As of May 1, 2002, the list consists of 25 threatened projects with an average of 2 to 3 projects being added each month. OHCS has dedicated resources and in October 2001, began conducting technical assistance workshops around the state regarding potential projects, financing resources and processing procedures.

By creating close partnerships with the Portland USDA Rural Development staff, OHCS has developed a program for an efficient loan underwriting and assumption process. As a result of these efforts, we have successfully assisted potential buyers in acquiring these threatened properties. At this time, one development in Southern Oregon has successfully been preserved as affordable and ten other developments located throughout the state are currently in the underwriting stages. By November 2002, 228 low-income housing units will remain affordable to Oregonians at or below median income.

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<sup>1</sup> *The State of the Nation's Housing: 2001* (Cambridge, MA: Joint Center for Housing Studies of Harvard University, 2001), 3.

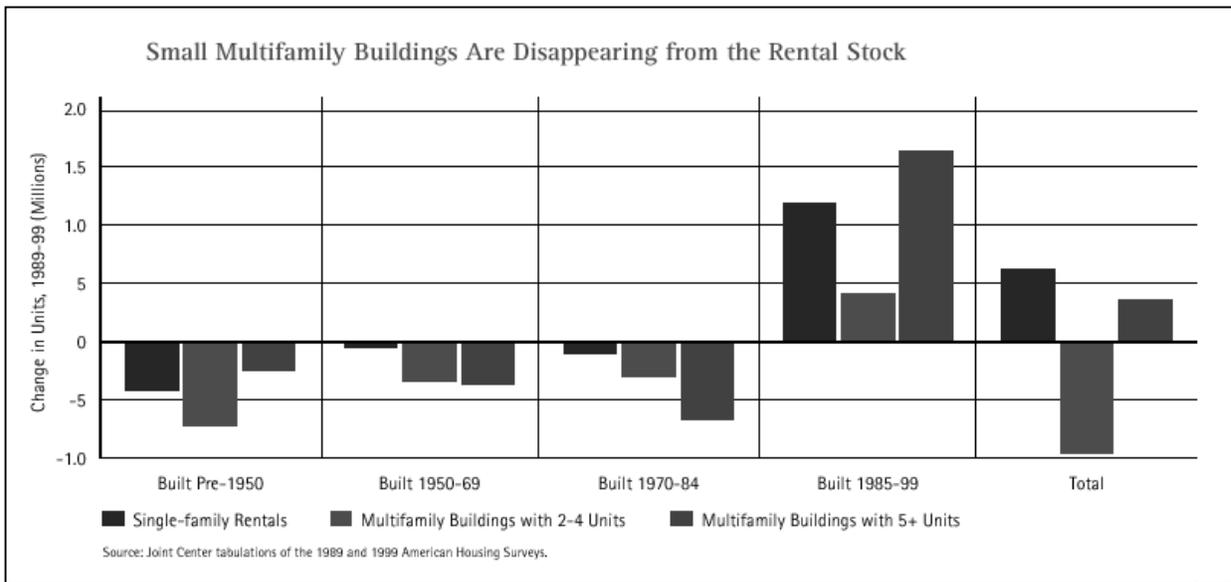
<sup>2</sup> *Ibid.*, 24.

<sup>3</sup> *Ibid.*, 24.

Though more needs to be done, this is a tremendous accomplishment. By the end of the 2001-2003 biennium, we anticipate a total of 13 developments will be preserved as affordable, resulting in a total of 545 affordable housing units. With such progress, OHCS has not only met but will far exceed the initial goal of preserving three to five developments by June 2003. As a direct result of these preservation efforts, hundreds of families and elderly Oregonians will be allowed to remain in their affordable homes.

One goal of the Department is the preservation of cost effective, affordable housing with an emphasis on projects that contain project-based rent subsidies. Project based rental subsidies not only provide a guaranteed revenue source for the owner, but provide rental assistance to residents. Residents who live in these projects have incomes at or below 50 percent of area median income and pay no more than 30 percent of their income for rent.

### Multifamily Rental Losses



Throughout the 1990's, many smaller multi-family buildings (2-4 units) were lost from the nation's housing stock.

### National Multi-family Rental Stock Trends

In contrast to the growing single-family rental supply, the multifamily rental stock has been hard-hit by losses. Almost 1.4 million units in multifamily buildings with two to four apartments were either converted or demolished during the 1990s. New construction between 1985 and 1999 added only about 400,000 apartments in these small buildings, leaving a net loss of nearly one million units of this type. Meanwhile, the net number of rental units in buildings with five or more apartments increased by only 350,000 for the decade. Although new construction added over 1.6 million such rentals, fully 1.25 million were removed from the market over the course of the 1990s. – From "The State of the Nation's Housing 2001" – Joint Center for Housing Studies Harvard University.

## **Section 8 Rental Subsidy**

One goal of the Department is the preservation of cost effective, affordable housing with an emphasis on projects that contain project-based rent subsidies. Project based rental subsidies not only provide a guaranteed revenue source for the owner, but provide rental assistance to residents. Residents who live in these projects have incomes at or below 50 percent of area median income and pay no more than 30 percent of their income for rent.

There are approximately 290 projects, 9,800 units, in Oregon that receive project-based Section 8 rental assistance from the US Department of Housing and Urban Development. These projects are administered by OHCS. When an owner wants to opt-out, the goal of the Department seeks to match up a buyer whose mission is to provide affordable housing, so that the project-based rental subsidy can be maintained for the project.

### **FMHA (Rural Development) Projects with Rental Assistance**

Rural Development (RD) has provided financing for approximately 181 projects in the State. Of the 5,239 total units in these projects, 3,513 units (67 percent) receive rental assistance.

The owners of these properties could prepay their existing loans, lose the rental assistance and convert these projects to market rate. If this were to occur, the State as a whole would lose the benefits of federal rental assistance funding to prevent homelessness and otherwise assist in meeting basic needs. This assistance cannot be transferred to other properties.



Blue Ridge —  
another preservation project.

The Department has worked closely with the Portland Rural Development staff to develop a program for an efficient loan underwriting and assumption process. In August 2001, the Douglas County Housing Authority completed the assumption of a Rural Development project located in Winston, Oregon. This preserved 71 units of affordable housing. The Department anticipates that by the end of the biennium (June 2003), 11 RD properties will be preserved, for a total of 364 units. Of those, 264 receive rental assistance, 285 units are family units, and 79 are elderly units.

## **Goal 2: Transitional Housing Assistance and Services for Ex-Offenders (Post Incarceration)**

**Objective:** To partner with the Department of Corrections and community organizations to provide the housing component for case management programs that effectively reduce recidivism.

### **Current Condition**

Each year, nearly 8,000 individuals are released from state prisons and county facilities. Mandated prison sentences have increased the number of individuals incarcerated, and in turn, increased the number of ex-offenders being released. Incarceration comes at a price. It costs taxpayers \$62.24/day per person in jail versus \$7.60/day on probation and supervised within the community.



While 90 percent of the persons are incarcerated for less than one year, all ex-offenders, regardless of time served, confront substantial obstacles to a successful reentry into society. Obstacles include a lack of opportunity to access housing due to a criminal record, no recent rental and employment histories, current job skills, financial resources or personal support structures. Approximately 40 percent of ex-offenders leave prison without an address listed on their release plan. Without adequate housing and a sufficient support system, ex-offenders often return to criminal behavior, referred to as recidivism.

No community is immune from this issue. The majority of ex-offenders must return to the community from which they came or the county where they committed the crime. Communities lack the resources to provide safe and affordable transitional housing with support services for ex-offenders to reenter society.

## **OHCS Responds**

Partnering with state and county corrections, and other service providers, OHCS has allocated up to \$500,000 to assist counties in building a minimum of 50 housing units dedicated to house ex-offenders by June 2003. Case management, substance abuse treatment, employment and education programs as well as other support services will be available to residents.

OHCS has further addressed this issue by supporting the Oxford House program and by lending architectural support and financial assistance to the Snake River Correctional Institution's program that builds modular housing for farmworkers and transitional housing for ex-offenders.

All Oregonians will benefit from these creative efforts to provide opportunities for ex-offenders to create a new beginning for themselves.



Transitional housing being placed.

### **Goal 3: Farmworker Services and Housing**

**Objective:** To develop and enhance farmworker services and housing in Oregon, including the creation of at least 200 housing units.

#### **Current Condition**

Oregon needs farmworkers. As a leading state industry, agriculture accounts for nearly 18 percent of Oregon's economy. Such productivity is not possible without the labor of migrant, seasonal and year-round farmworkers. While the actual number of farmworkers is unknown, a survey conducted in 1994 indicates there were over 150,000 farmworkers in Oregon including family members.



Farmworkers and their families often live in poverty; poorly housed, undernourished and undereducated. According to a University of Oregon Study, poor living conditions contribute to a higher frequency of tuberculosis, diabetes, infections and chronic illnesses. Lack of adequate housing is widely acknowledged as the greatest need facing Oregon's farmworkers. It has become increasingly difficult for farmers and the agricultural industry to provide acceptable living conditions for their workers.

#### **OHCS Responds**

OHCS is aggressively addressing the lack of safe, sanitary affordable housing and support services for farmworkers and their families.

#### **Policy Analysis and Development**

While numerous farmworker studies have been conducted between 1950-1995, amazingly little has changed. OHCS is supporting an enumeration study to obtain reliable demographic farmworker data and has contracted with the University of Oregon to identify farmworker service gaps in the state. With the collective knowledge gained from these studies, OHCS will be better equipped to meet the needs of our agricultural community.

### **Development of Housing Units**

OHCS realizes the importance of providing and maintaining affordable housing for populations that have been largely under served. By targeting a percentage of available grant and tax credit resources, OHCS is working to fund the production of 200 units of farmworker housing around the state by June 2003.

### **Homeownership Education**

OHCS co-sponsored the Latino Home Buying Fair, attended by over 600 adults. In partnership with Portland Housing Center and Open Door Counseling Center, OHCS is sponsoring the *ABC's of Homebuying* in Spanish, while the goal of 500 individuals completing the course by the end of the biennium.

### **Rental Assistance**

OHCS recognizes that farmworker housing needs far exceed our capacity for new construction. Through the HOME Tenant-Based Rental Assistance and Low-Income Rental Housing Fund programs, eligible farmworkers will be able to access rent subsidies.



The first of its kind in Oregon, the modular housing in Odell is designed to meet a growing need for affordable housing alternatives.

## Goal 4: Community Capacity Building

**Objective:** To provide opportunities, resources, and tools for local partners and community organizations to develop efficient, sustainable operations, utilizing good business practices that further our anti-poverty and community development efforts.

- To establish three to five regional housing centers in collaboration with local partners.
- To assist communities through the Community Incentive Fund.

### Regional Housing Centers

OHCS strives to identify the most efficient and effective use of taxpayer funds to address anti-poverty issues and community development efforts. We recognize, for example, that public resources are used inefficiently if a senior citizen is institutionalized when home repairs or modifications would have allowed them to continue living independently. Similarly, a one-time cost for weatherization may be more efficient than ongoing energy bill payment subsidies. Resources already exist to address these issues, but for rural Oregonians, knowing where and how to access such information and funds can be a challenge.



Bend Homeownership Center

### Regional Housing Center Pilot Sites

- Community Action Team — Serving Columbia, Clatsop and Tillamook
- Central Oregon Community Action Agency Network — Serving Deschutes, Jefferson and Crook
- Access and the Housing Authority of Jackson County — Serving Jackson

OHCS is working to create a “one stop shop” for Oregonians to access programs and products around issues of housing renovation / modification, weatherization, credit counseling and homebuyer education. To maintain programs in rural Oregon, a regional approach is an efficient and effective method for service delivery.

In addition, by combining a number of related programs, OHCS hopes to create a system where taxpayer funded program dollars can be recycled and used repeatedly within a community. As individuals achieve self-sufficiency, their repayments of low or no-interest loans can be used for others.

With funding resources secured, OHCS has assisted in locating three pilot sites, identifying all existing housing resources within their respective regions, and developing work plans to deliver services. The initial three regional centers will serve as prototypes for the seven centers to follow. Not only will Oregonians directly benefit from the services of regional housing centers, but legislators, partners and community leaders will now be able to direct their constituents and consumers to these local centers to access vital resources.

### **Community Incentive Fund**

The Community Incentive Fund (CIF) provides funds to assist with the development of local projects as identified by the community. The funds can be either incentive funding for a project or gap financing of a project that will help local communities meet two or more of the following goals:

- create more jobs in distressed communities that want economic growth;
- increase the supply of affordable housing near jobs and transportation;
- reduce sprawling development patterns; and
- revitalize urban centers, downtown areas, and main streets.

Projects are evaluated to determine if other existing or available funding sources could be used for the project. If not, the project could be considered for the Community Incentive Fund.

The historic Washington School building is one example of how CIF dollars have been put to work in Oregon to provide a one-stop community resource center promoting youth programs, activities for seniors, and cultural opportunities.

A Community Incentive Fund grant was combined with additional federal, state and local resources to complete the renovation.



Washington School Building —

## **Goal 5: Homeless Assistance**

**Objective:** To work with community partners to support and enhance models, strategies and technical assistance to create a continuum to effectively move homeless and those at risk of homelessness to stable housing and provide adequate shelters or housing for the chronically homeless.

### **Current Condition**

On any given night last year, nearly 9,000 homeless or Oregonians at risk of being homeless sought shelter assistance. Children accounted for 37 percent of those individuals. Over 60 percent of those children were under the age of 12. Since 1991, the number of those turned away from homeless shelters has increased 163 percent and continues to rise.



Why are so many turned away? There is a severe shortage of beds, dollars and transitional services to provide shelter to all those in need and assist them in the transition from homelessness to stable homes. Oregon Housing and Community Services sees this need and has taken on the challenge of addressing it.

While homelessness in Oregon has increased 49 percent over the last 10 years, the total funding for two of Oregon's major homeless programs, Emergency Housing Account and the State Homeless Assistance Program, has failed to keep up with the increased demands. Across the board, funding for homeless assistance has either been cut or has remained the same for the past 10 years.

Due to the large number of Oregonians who are on the street and in need of immediate shelter, the majority of these limited funds have been put into emergency shelter and transitional housing. This leaves very little for prevention, case management and stabilization services for a move into permanent housing—a vital key in breaking the cycle of homelessness.

## **OHCS Responds**

OHCS recognizes the causes of homelessness are multi-layered and we are addressing it accordingly. We are working with local providers to increase prevention activities and identify and overcome barriers to providing essential services to homeless families.

OHCS has taken the lead in implementing a new integrated data collection system that will simplify the application processes for clients, integrate intake forms and identify any additional needs that can be met through existing or improved Oregon assistance programs. This data system will enable service providers to develop improved client case plans and assist in facilitating planning processes between local providers and state agencies. OHCS is also creating a website that will provide our partners access to other funding opportunities, resulting in the ability to leverage more resources.



While current funding levels cannot provide all the services necessary to move families to long-term solutions, by increasing prevention activities and connecting clients with resources *before* they reach an emergency state of homelessness, the door to stable housing is opened.

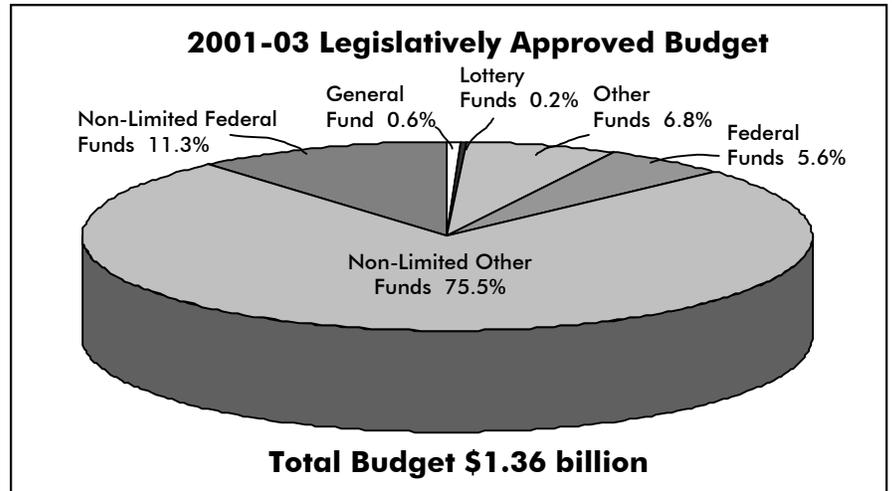
## Budget Highlights

The current Legislatively Approved Budget for OHCS in 2001-03 totals **\$1.36 billion**.<sup>4</sup>

General Fund and Lottery Funds combined comprise less than 1 percent of the entire budget.

The majority of funds (over 86 percent) are Non-Limited funds that represent debt issuance, debt service, mortgage purchases, and pass through funds.

The 2001-03 total budget increased 5.6 percent over its 1999-2001 level. This increase, though modest, may be misleading as the Department has seen large increases in its bond obligations, yet has had significant decreases in the funds available for other critical programs.

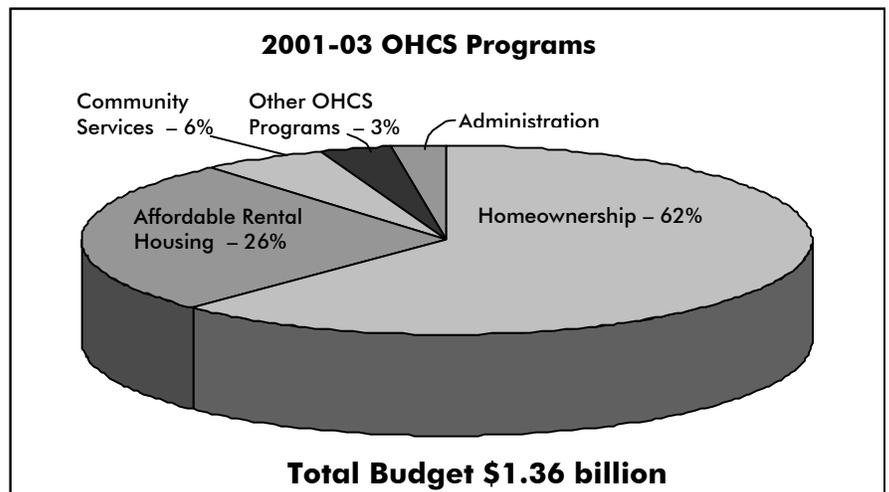


## Programs

Housing programs (Homeownership and Affordable Rental Housing) comprise over 88 percent of OHCS 2001-03 programs.

The Legislatively Approved Budget for 2001-03 shows the following breakout by program (in millions):

- Homeownership – \$845.5
- Affordable Rental Housing – \$358.3
- Community Services – \$77.5
- Other OHCS Programs – \$39.2
- Administration – \$35.8



The Community Services Programs, while only six percent of the budget, reach the greatest number of low-income and special needs population.

<sup>4</sup> The Legislatively Approved Budget is the original Legislatively Adopted Budget adjusted for Emergency Board actions during the biennium.

## General Fund Trends

The General Fund appropriations to the Department primarily fund three programs: The Housing Development Guarantee Account (which is used for state match of the Federal HOME Program), the Emergency Housing Account, and the State Homeless Assistance Program (for homeless shelters).

<b>General Fund</b>	<b>1997-1999 Actuals</b>	<b>1999-2001 Actuals</b>	<b>2001-2003 Leg. Approved Budget</b>	<b>Difference 2001-03 Leg. Approved Less 1999-01 Actuals</b>
<b>Housing Development &amp; Guarantee Account</b>	<b>4,791,587</b>	<b>4,791,587</b>	<b>-</b>	<b>(4,791,587)</b>
Home Ownership Assistance	750,000	750,000	750,000	-
Community Development Corporations	211,304	211,304	211,304	-
<b>Emergency Housing Account</b>	<b>4,927,670</b>	<b>4,912,675</b>	<b>3,135,385</b>	<b>(1,777,290)</b>
<b>State Homeless Assistance Programs</b>	<b>2,538,588</b>	<b>2,541,099</b>	<b>2,567,830</b>	<b>26,731</b>
General Fund Food Program	750,835	750,835	750,835	-
General Fund - OFB Warehouse	-	1,000,001	-	(1,000,001)
General Fund - OFB Equipment	-	175,000	-	(175,000)
Migrant Farmworker Housing	-	1,000,000	-	(1,000,000)
CST	-	26,565	-	(26,565)
Commission for Voluntary Service	-	-	161,158	161,158
Cost of Living Adjustment	-	411	-	(411)
<b>Reversions</b>	<b>(84,845)</b>	<b>(16,598)</b>	<b>-</b>	<b>16,598</b>
<b>Total</b>	<b>13,885,139</b>	<b>16,142,879</b>	<b>7,576,512</b>	<b>(8,566,367)</b>

General Fund in the current 2001-03 biennium was reduced 53.1 percent from its 1999-01 level. In order to maintain program services relying on General Fund, the Department used non-General Fund resources on a one-time basis to fund 95 percent of the reductions this biennium.

These other non-General Fund resources, however, will not be available for 2003-2005. It is critical that the General Fund funding in these areas is fully restored for the Department to maintain program levels for emergency shelters and other homeless services — and to meet the federal match for the HOME program.

## Budget History — Total Budget

<b>Housing and Community Services</b>	<b>1997-99 Actuals</b>	<b>1999-2001 Actuals</b>	<b>2001-2003 Legislatively Approved Budget</b>	<b>2001-2003 % Increase/ (Decrease)</b>
General Fund	13,885,139	16,142,879	7,576,512	(53.1) %
Lottery Funds	2,357,000	-	2,164,495	-
Other Funds	21,404,264	33,409,639	92,083,224	175.6 %
Federal Funds	61,268,105	71,032,405	76,601,117	7.8 %
Non-Limited Other	704,250,137	1,104,145,593	1,024,861,599	(7.2) %
<b>Non-Limited Federal</b>	<b>55,756,610</b>	<b>60,035,725</b>	<b>153,000,000</b>	<b>154.8 %</b>
<b>Total Funds</b>	<b>858,921,255</b>	<b>1,284,766,241</b>	<b>1,356,286,947</b>	<b>5.6 %</b>

## **Federal Funds Outlook**

For 2003-05, Federal Funds for the Department are estimated to increase by 2.5 percent over updated 2001-03 levels. This is an increase of approximately \$30 million over 1999-2001 expenditures. The largest increase was from the Low Income Energy Assistance Program (\$20 million). Other increases came from the movement of the Community Development Block Grant program Rehabilitation Grant (\$5 million) and the Commission for Voluntary Action and Services Programs (\$5 million) to OHCS.

While there are some proposals on the national level to increase Housing funding, these proposals have yet to gain sufficient majorities in Congress and are not a top priority of the current administration. Current projections are that no additional federal funding will be available for the next several years.

## **Partners — Financial Outlook**

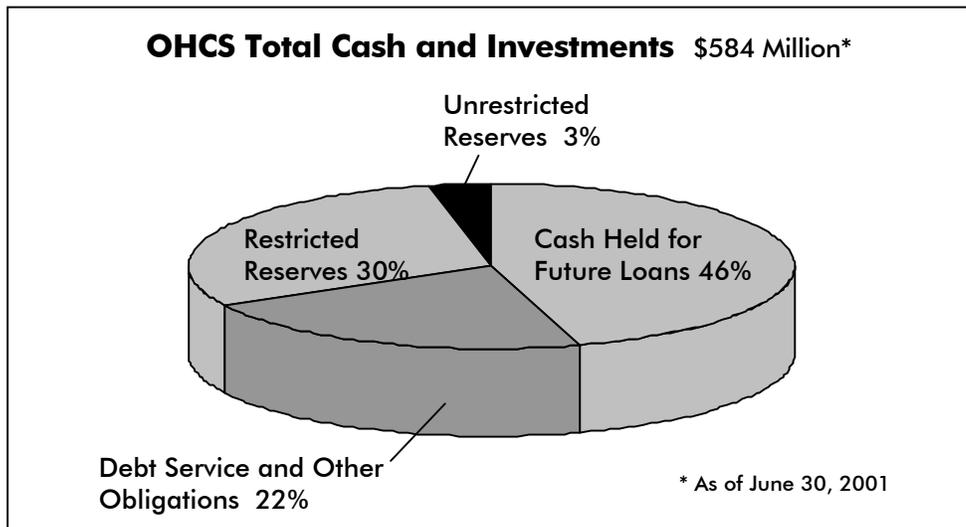
Similarly, Cities and Counties are also having a difficult time maintaining services. Oregon's slow economy and high unemployment have reduced local tax revenues as well. Housing authorities and Community programs are facing the same struggle as OHCS in providing affordable housing, meeting the needs of special populations, and fighting homelessness and hunger.

In summary, there are not sufficient resources to help all of those in need. There will be many low-income individuals who will be unable to secure affordable housing this next biennium. There will be many homeless that are turned away from emergency shelters.

Without significant additional resources for state and local programs, these problems will escalate in our communities.

## **Fund Reserves**

Reserves of the Housing Finance Fund and Elderly and Disabled Housing Fund have been discussed recently in the context of state budget shortfalls. The majority of these reserves cannot be used for general government purposes. The fund reserves of the Department are comprised of restricted and unrestricted reserves. Restricted reserves are funds that are legally required to be held in order to meet bond indenture requirements. Inadequate reserves put the Department bond programs at risk in meeting legal obligations to bondholders and could impact the state's overall credit rating and cost of borrowing.



Unrestricted reserves cannot all be used for general purposes. For example, the reserves within the Elderly and Disabled account are legally considered unrestricted reserves, but are constitutionally dedicated for this program only. Unrestricted reserves are critical in funding Department operations and administration without relying on General Fund. These funds also provide additional financial security against losses in any bond programs — as most multi-unit real estate loans are uninsured. Unrestricted reserves also support the Department’s bond ratings, thereby enhancing our ability to develop affordable housing by reducing the cost of borrowing for our community partners.

Unrestricted reserves available for general purposes as of June 30, 2001 totaled \$19.2 million. From this amount, \$3 million was taken in the Second Special Session to backfill General Fund reductions. The remaining \$16.2 covers operations and administration for the Department, provides the additional reserves necessary to maintain current credit ratings, provides contingencies against defaulted loans, and supports other housing activities. Additional reserve raids at significant levels will result in fundamental changes and reductions in agency operations. In a June 2002 press release, Moody’s Investor Services stated that additional use of the Department’s reserves to alleviate State budget deficits is an ongoing threat to program bond ratings. Moody’s will be monitoring ongoing developments to determine any potential adverse impacts to programs that could affect the rating outlook.

## Recent Legislative Initiatives

- **Farmworker Housing** — The Department has implemented the Farmworker Housing Tax Credit Program. Projects supported so far range from eligible costs of \$3,350 for a family farm rehabilitation project to eligible costs of \$735,000 on a multi-million dollar community-based development. The Department is also partnering with the Department of Corrections to have inmates through work-related inmate education programs build modular farmworker housing for placement on orchards and farms.
- **Electric Energy Deregulation** — Oregon's electricity deregulation legislation, SB 1149 (1999) provided funding for affordable housing (public purpose funds) and low income weatherization. A portion of both weatherization and the public purpose funds have been incorporated into the Department's Consolidated Funding Cycle for the development or preservation of affordable housing. Another \$1 million has been set aside for single-family activities in the newly initiated Regional Housing Centers program.
- **Individual Development Accounts** — The 2001 Legislature enhanced the value of the Oregon income tax credit from 25 percent to 75 percent, generating much greater interest from contributors. In partnership with The Enterprise Foundation and others, OHCS is currently designing an invitation to deliver over \$600,000 in program funding.
- **Property Tax** — HB 2204 (2001) created a solution for the complex issue of property valuations for affordable housing developments, providing clarification and a consistent methodology to county assessors. The special assessment option it provides recognizes the effect of government restrictions and provides an equitable assessment of property value for affordable housing developers. In many cases, this legislation was critical to maintaining the solvency of project sponsors. OHCS has assisted the Department of Revenue (DOR) in training assessors and property owners and utilizes its website as a resource for education on this issue.
- **Commission on Voluntary Action & Services** — The Commission became a part of OHCS in the 2001 Legislative session. The Commission oversees the administration of AmeriCorps\*State grants, which are awarded by the federal Corporation for National and Community Service. AmeriCorps\*State funds are allocated to local service area partnerships of public and private organizations for programs designed to address some of the state's most critical and persistent social problems. The Commission also helps build the capacity of organizations to improve communities through supporting volunteerism and community service.

## Upcoming Legislative Initiatives

- **Oregon Affordable Housing Tax Credit** — proposed legislation that expands the entities eligible to purchase OAHTC and increases the ceiling from \$6 million to \$8.2 million. The credit allows conventional lenders to participate in affordable housing efforts without loss of income. Through the tax credit, 1611 affordable housing units have been added to our portfolio to date and approximately 889 more units are anticipated by the end of the biennium. Increasing the allocation will allow the Department to leverage approximately \$50 million in loans to meet ongoing affordable housing needs.
- **National Housing Bond and Credit Modernization Act** — federal legislation (H.R. 951) that repeals the 10 Year Rule that restricts the ability to use loan payments to refund Mortgage Revenue Bonds, reforms bond limits, and reforms housing finance credit rules.
- **National Affordable Housing Trust Fund** — federal legislation (H.R. 2349) to provide additional federal funding for affordable rental housing and homeownership for low-income families.
- **Budget Preservation** — use of reserves to sustain homeless assistance and affordable housing programs in the current biennium cannot be continued without significant degradation of the State programs. It is critical that General Fund is restored to the Emergency Housing Account and Housing Development Guarantee Account. Maintaining the General Fund levels will avoid reductions in shelter programs during these difficult economic times and will ensure the state can meet the required match on the federal HOME housing program.

### Key Policy Option Packages being developed for 2003

- **Preservation of Affordable Housing** — enables OHCS to provide grant assistance in preserving Rural Development housing projects, expiring-use Section 8 projects and expiring low-income housing tax credit projects.
- **Quality Housing and Services for Farmworkers** — enables the development of safe, decent and affordable farmworker housing with an integrated service component.
- **Keys to Prevention: Transitional Housing** — promotes the development of transitional housing and appropriate services that provide opportunities for individuals that are either homeless or are ex-offenders.
- **Nurturing and Fostering Responsive Communities** — to support community growth, capacity, revitalization, and activities related to responding to community needs.

## III. OHCS PROGRAMS

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OHCS administers and participates with partners in a wide variety of state and federal programs. Our programs are as follows:

### HOMEOWNERSHIP

- Residential Loan Program
- Habitat for Humanity Home Loan Purchase Program
- Home Ownership Assistance Program
- Home Purchase Assistance Program
- Oregon Rural Rehabilitation Program
- Home Ownership Using Subsidized Equity Program (HOUSE)
- Guaranteed Rural Housing Loan Program.
- Homebuyer Education Collaborative of Oregon

### AFFORDABLE HOUSING

#### Multi-Family Loan Programs

- Risk Sharing
- Elderly and Disabled Loan Program
- Pass-through Revenue Bond Financing (Conduit)
- The Loan Guarantee Program
- Seed Money Advance Loan Program
- OHCS Predevelopment Loan Program
- Manufactured Home Park Purchase Program
- Oregon Rural Rehabilitation Program
- Multifamily Accelerated Processing Program

#### Housing Development Grants

- HELP
- HOME Investment Partnerships Program
- Housing Development Grant Program

#### Housing Tax Credits

- Low Income Housing Tax Credit (LIHTC) Program
- Oregon Affordable Housing Tax Credit (OAHTC) Program

### COMMUNITY SERVICES

- Interagency Coordinating Council on Hunger
- Hunger Relief Task Force
- Commodity Supplemental Food Program
- Oregon Food Bank
- Food Distribution Program on Indian Reservations
- Emergency Housing Account
- Emergency Shelter Grant
- Oregon Energy Assistance Program (OEAP)
- Low Income Energy Assistance Program (LIEAP)
- Residential Energy Assistance Challenge Program (REACH)
- Energy Rated Homes of Oregon (ERHO)
- Low Income Weatherization Program

### OTHER PROGRAMS

- Community Incentive Fund
- Community Development Block Grant (CDBG)
- Community Service Block Grant (CSBG)
- Community Development Corporation Operating Assistance
- Housing Opportunities for Persons with HIV/AIDS (HOPWA)
- Low Income Rental Housing Assistance (LIRHF)
- Tenant Based Assistance Program (TBA)
- Manufactured Dwelling Park Ombudsman Program (MDPO)
- Rural Continuum of CARE (ROCC)
- Tenant Readiness Program
- Community Solutions Teams

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## HOMEOWNERSHIP

During the 1990s, Oregon's housing costs increased at a faster rate than household income. Low and moderate-income renters are finding it increasingly difficult to pay for shelter, and populations served require higher incomes to support debt services.

OHCS Housing Finance program objectives are to create and sustain partnerships with borrowers to provide leveraged financing (loans) for housing located throughout Oregon for low and moderate-income residents.



During the three years ending on June 30, 2001, we have helped over 4,600 families in Oregon purchase their first homes. Through the efforts of program staff and lenders, and the availability of low interest rates, the dream for many lower income Oregonians of purchasing their first home has become a reality.

### SINGLE FAMILY PROGRAMS

The **Residential Loan Program** is a below-market rate home loan program made possible through the sale of tax-exempt mortgage revenue bonds. Working through a broad network of 40 participating lenders and over 400 loan officers, the program strives to help first-time homebuyers by offering attractive interest rates, usually .75 percent to one percent below the market rate. To be eligible for the Residential Loan Program, a household's annual income must not exceed \$47,800 statewide; \$55,700 for Benton County; and \$55,900 for Clackamas, Columbia, Multnomah, Washington and Yamhill counties.

The **Habitat for Humanity Home Loan Purchase Program** is a special home loan program that OHCS developed in the 1999-2001 biennium as part of the Residential Loan Program. OHCS provides \$500,000 in zero percent interest rate loan funds to support the efforts and good work of Habitat for Humanity affiliates throughout Oregon.

The Oregon Legislature created the **Home Ownership Assistance Program** (HOAP) in 1995 by providing \$750,000 per biennium to promote affordable home ownership opportunities for Oregonians earning no more than 80 percent of the area median income. One of the greatest barriers to home ownership is accumulating sufficient funds for down payments and closing costs. HOAP assists low to moderate income families in these areas.

During the last three years, OHCS recommitted itself to funding the Oregon Banker's Association's **Home Purchase Assistance Program** (HPAP) by committing an additional \$200,000 to the low-income first-time homebuyer downpayment assistance program. In addition, OHCS also awarded \$100,000 to the Oregon Mortgage Bankers Association (OMBA) for this purpose. Since the beginning of the program in 1995, HPAP has helped roughly 200 low-income families become homeowners each biennium. With current funding, OHCS anticipates being able to maintain the program, assisting another 200 families this biennium.

**The Oregon Rural Rehabilitation Program** provides loans for farmworker housing. The program was originally funded with a \$700,000 transfer from the Oregon Division of State Lands. The maximum loan is \$100,000 or 35 percent of project costs for a maximum term of 10 years. The interest rate is one percent to not-for-profits and three percent to for-profit borrowers.

In partnership with private developers, the **Home Ownership Using Subsidized Equity Program (HOUSE)** is an innovative financial assistance program offering affordable housing opportunities to low income first-time homebuyers in high cost markets. The program allows buyers to start with lower mortgage payments and assume the full house payment over a four-year period. This allows families to match mortgage payments with rising growth in personal income.

OHCS expanded the range of single-family home loans it may purchase by adding the Rural Development **Guaranteed Rural Housing Loan Program**. This loan product offers eligible rural homebuyers exceptional affordability and terms. Terms include 100 percent financing (zero down) and no monthly mortgage insurance in conjunction with OHCS's below-market rates.

## **OUTREACH AND EDUCATION**

OHCS sponsored and participated in a variety of homebuyer fairs including the first annual Latino American Homebuyer Fair, Asian American Homebuyer Fair and African American Homebuyer Fair. In addition, OHCS has also participated in a number of other fairs in Crook, Douglas, Jackson, and Lane counties, and throughout the Portland area.

As a founding sponsor of the **Homebuyer Education Collaborative of Oregon**, OHCS was proud to participate in the development of the *ABC's of Homebuying* Program. This comprehensive homebuying education curriculum was well received and adopted by industry leaders throughout the state. As a result, the *ABC's of Homebuying* class is now regularly being taught in Beaverton, Bend, Eugene, Hillsboro, Klamath Falls, Medford, Portland, Salem, Redmond, and Roseburg with new markets being added all of the time.

### **HOMEOWNERSHIP PROGRAM ACCOMPLISHMENTS**

- Since the program's inception in 1978, the Residential Loan Program has provided \$1,373,280,041 in below-market rate lending capital to help 24,210 households in Oregon purchase a home of their own.
- During the period July 1998 through June 30, 2001, OHCS has helped more Oregonians become homeowners than at any other time in the program history. During this three-year period, OHCS has provided over \$443,452,600 to 4,673 Oregonians to purchase their first home.
- Over 40 lenders currently participate in the Residential Loan Program.
- The Department increased homeownership opportunities by utilizing the USDA Rural Development's Guaranteed Rural Housing Loan Program, a program that provides eligible rural homebuyers with downpayment and closing cost assistance.
- OHCS provided assistance to Habitat for Humanity to accelerate the building of new homes by providing capital at zero percent interest. The Department purchases Habitat loans, allowing Habitat to get a lump sum payment to use immediately to finance additional housing.
- The Department partnered with Portland General Electric to commit \$1 million in home loan funds at a below-market rate of 5.95 percent for low income families to purchase EarthAdvantage homes.



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## **AFFORDABLE RENTAL HOUSING**

Oregon Housing and Community Services provides various programs and services that work to enable low-income families to obtain affordable rental housing. The Department recognizes the importance of having specialized programs that address critical components in the process of developing or providing affordable housing, to have the greatest impact on target groups.

Many sponsors/developers need start up to acquire sites or pay costs needed before permanent financing can be obtained. These costs include environmental review, site acquisition, market analysis, architectural review, appraisals, and other predevelopment activity. Not for profit sponsors in particular, generally do not have capital in amounts sufficient to obtain buildable land when it becomes available. Through the Department's Pre-Development Program and Seed Money Advance Loan Program, these problems can be solved. Housing developers may have gaps in their financing that prevents them from developing an affordable rental housing project. Through housing development grants and housing tax credit, resources can be provided that assist in filling those gaps and help bring projects to completion. The Department's loan programs work to develop affordable housing projects by providing the primary funding through the issuance of tax-exempt and taxable bonds. Finally, the Department also understands that special needs populations often need education and outreach services that provide them with skills that better assist them in achieving rental housing.

The Department's Tenant Readiness Program is a unique partnership between private sector landlords seeking to reduce vacancies and social services agencies and individuals developing self-sufficiency. The program provides opportunities for individuals who might have bad credit or perhaps have never rented before, with training that better prepares them for the responsibilities associated with being a good renter. Individuals that complete the training are certified and backed by the Department with a guarantee to landlords should they be unable to meet their rental obligations. Overall, each program is critical to providing affordable rental housing to low-income Oregonians.



Center Commons, Portland —  
a Tax Credit project.

## MULTI-FAMILY LOAN PROGRAMS

The **Risk Sharing Program** is a partnership between HUD and Oregon Housing and Community Services for the credit enhancement of tax exempt bond financing to provide permanent first mortgage financing for affordable multifamily rental housing. OHCS and HUD equally share the risk of any program losses. OHCS issues tax exempt bonds for the Risk Sharing Program within its annual allocation of private activity bond cap for the State of Oregon.



Buckman Heights — a Portland Risk Sharing Bonding Multi Family and 4 percent Tax Credit project.



Bridgewood Rivers, Roseburg — an Elderly and Disabled Bond Program project.

The **Elderly and Disabled Loan Program** provides below-market interest rate permanent mortgage loans by issuing tax-exempt bonds. For-profit, nonprofit and government borrowers may apply for this loan for newly constructed properties or for acquisition/rehabilitation of existing properties. This program also finances apartments, congregate care, residential care, and assisted living facilities for the elderly, as well as group care homes for the mentally or physically disabled.

The **Pass-through Revenue Bond Financing (Conduit) Program** provides funds to finance the construction, rehabilitation and acquisition of multi-unit affordable housing for lower-income Oregonians. The program objectives include additional flexibility in financial loan structuring and providing an efficient process of simplifying underwriting, approval and loan monitoring.

The **Loan Guarantee Program** provides guarantees to lenders to assist in the financing of new housing construction or for the acquisition and/or rehabilitation of existing housing for low and very low income families. Guarantees may be up

to 25 percent of the original principal amount of a loan. Preference is given to projects offering long term affordability and a special needs service program.

The **Seed Money Advance Loan Program** is a \$250,000 revolving loan fund that provides no-interest loans to qualified non-profits and interest-bearing loans to for-profit borrowers. The maximum loan amount is \$40,000 or 2 percent of the project cost, whichever is less. These loans are used to pay recoverable pre-construction costs before construction loan proceeds are available.

The **OHCS Predevelopment Loan Program**, similar to the Seed Money Loan Program, provides below market financing on flexible terms for site acquisition and predevelopment costs. Two different sources of funds are used. A partnership with Fannie Mae provides \$4 million, and OHCS provides an additional \$1 million. Predevelopment loans are essential to keeping potential multifamily rental and homeownership affordable housing projects on track. Often, an affordable housing project proponent does not have the resources to option or acquire the site, nor to finish the necessary project planning and design prior to construction. The predevelopment loan is a resource to achieve site control and planning where the affordable housing opportunity might otherwise be lost.

The **Manufactured Home Park Purchase Program** was established in 1989 to provide assistance to mobile home park tenants who have experienced substantial rent increases. The program provides technical assistance and limited pre-purchase loans. Through legislation in 1999, a "Park Purchase Association" may receive up to \$20,000 to pay for pre-purchase costs. The program is intended to give park resident purchase groups the opportunity to achieve site control or to complete the necessary pre-purchase due diligence.

The **Oregon Rural Rehabilitation Loan Program** is a low-interest loan fund for developing and preserving farm worker housing. Ten loans are funded and two are in process representing over 300 units and almost \$830,00 in loan amount.

The **Multifamily Accelerated Processing Program** is a way for approved lenders, like OHCS, to apply for Federal Housing Administration (FHA) multifamily mortgage insurance. FHA insures mortgages for new construction, substantial rehabilitation, purchase or refinance of apartment buildings and health care facilities.

## HOUSING DEVELOPMENT GRANTS

The **HELP Program** is a grant fund that provides financial assistance to developments that provide housing to very-low-income families or individuals. Funds for this program come from the U.S. Department of Housing and Urban Development (HUD) under the McKinney Homeless Assistance Act. During the 1997–99 biennium, funds were set aside to provide housing for farmworkers, the homeless, and for victims of domestic violence.

The **HOME Investment Partnerships Program** provides federal funds for the development of affordable housing for low and very-low income households. The Department administers this program for non-entitlement areas, or rural Oregon. Eligible activities under the state’s program include acquisition, new construction and rehabilitation of rental housing and tenant-based rental assistance (matched with the Department’s Low Income Rental Housing Assistance Program).



Applewood Village, Hermiston — a predevelopment Elderly HOME and Tax Credit project.

The **Housing Development Grant Program** is a state General Fund program providing required matching dollars for the federal HOME program, expanding the supply of housing for low- and very-low income families and individuals. Nonprofit and for-profit applicants are eligible to apply for the funds. Funds may be used for construction, acquisition, and/or rehabilitation.



Wind River, Hood River — a Tax Credit and Trust Fund project.

Preference is given to projects, which incorporate ancillary resident services with the housing. This program encourages leveraging Trust Fund dollars through the use of other public and private sources.

## HOUSING TAX CREDITS

The **Low Income Housing Tax Credit (LIHTC) Program** provides federal income tax credits to developers who construct, rehabilitate, or acquire and rehabilitate qualified low-income rental housing. These development projects encompass multi-family and single-family units, and Rural Development (RD) housing developments. Eligible applicants include both for-profit and not-for-profit sponsors.

The **Oregon Affordable Housing Tax Credit (OAHTC) Program** provides a state income tax credit for affordable housing loans. Lenders reduce the interest rate to affordable housing sponsors by up to 4 percent. Applications must demonstrate that the benefit of the tax credit will be entirely passed on to reduce unit rents.



In Oregon, about 5,900 low income rental units receive assistance from HUD.  
Rural Development provides financing for another 3,513 units.

## **AFFORDABLE RENTAL HOUSING ACCOMPLISHMENTS**

- OHCS expanded the Pre-development Loan Program to more effectively address the increased need for funding of pre-development activities including borrower's site control and related front end development costs.
- The Department improved the pass through revenue bond financing (conduit) loan program to more efficiently address loan processing for credit enhanced bonds using 4 percent tax credits.
- In 2002, OHCS was recognized by HUD for its Risk Sharing Loan program for closing more than 18 percent of HUD's national Risk Sharing Loan volume.
- OHCS was selected for HUD's Multifamily Accelerated Processing (MAP) lender program. This program expands affordable housing finance opportunities.
- OHCS commissioned a study to evaluate the operating expenses of developments funded through the Department's Low Income Housing Tax Credit (LIHTC) Program. Results of this study will update project expense information throughout the state that will help sponsors and internal underwriting on new financing.
- The Department has set aside funds allocated in 2001 and 2002 Consolidated Funding Cycle for sponsors to reinvest in 'expiring use' to retain federal subsidies. As a result, 146 units have been preserved for individuals and families at or below 50 percent of Area Median Income. On 133 of these units, the federal subsidies were also preserved.
- A user-friendly spreadsheet was developed for the Department's Consolidated Funding Cycle (CFC) application for sponsors to better analyze their project's financial potential. Greater utilization of these electronic tools will lead to cost savings for our local partners. The CFC process was evaluated and streamlined based on partners' input.
- The long-term general obligation rating of the Department has been rated "A1" by Moody's Investors Service due to their favorable rating of the Department's general management. This general obligation rating enhances the Department's ability to provide financing. Ratings of most bond indentures are "AA2."

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## COMMUNITY SERVICES

Many Oregonians are in the middle of an economic crisis and need tools and assistance to stabilize their lives and move towards self-reliance. OHCS offers community service programs to help them— from financial assistance involving the development and delivery of programs in communities, to the simple necessities of daily living such as electricity bill payer assistance, weatherization, food assistance and education. OHCS provides funds through community based organizations to help residents move from subsistence to self-reliance.

Oregon is currently in a recession. Oregon’s unemployment rate has been higher than the national average every month since February 1996. Oregon’s unemployment rate is among the highest in the nation. According to a study by the US Department of Agriculture (USDA), Oregon has been ranked as the state with the highest rate of food insecurity<sup>5</sup>.

### HUNGER PROGRAMS

The Department utilizes its leadership position on the **Interagency Coordinating Council on Hunger (ICCH)** to implement the recommendations of the **Hunger Relief Task Force** and ensure that state food and nutrition programs operate efficiently and effectively. The Council also makes recommendations to appropriate agencies and programs involved in hunger programs.



With the new warehouse, the Oregon Food Bank is able to accept donations it previously had to turn away.

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<sup>5</sup> Food insecurity is ‘Limited or uncertain availability of nutritionally adequate and safe foods or limited and uncertain ability to acquire acceptable foods in socially acceptable ways’.  
–Life Sciences Research Office of the Federation of American Societies for Experimental Biology

Accomplishments of the ICCH and member agencies over the past year include:

- outreach to expand participation in the food stamp program;
- simplifying the application for food stamps from 14 pages to 2;
- a new Statewide Benchmark on Hunger;
- additional funding for Oregon Food Bank to build a new warehouse/office facility and the purchase of local trucks and equipment;
- Department of Corrections' Umatilla Fresh Produce Recovery Program;
- expanding the Summer Lunch Program; and
- Senior Farmers' Market Program.

In addition to its state leadership role, the Department administers three federal commodity food programs.

The USDA **Commodity Supplemental Food Program** provides assistance to lower-income persons who may be more vulnerable to malnutrition such as women during and for twelve months after pregnancy; infants and children five years of age and under; and, the elderly. This program provides access to specified nutritional foods necessary to ensure good health.

OHCS partners with the **Oregon Food Bank** to coordinate the distribution of commodities and privately-donated foods through a network of 20 regional coordinating agencies statewide and over 750 direct service agencies in Multnomah, Clackamas and Clark counties.

The Department has contracted with the US Department of Agriculture to administer the **Food Distribution Program on Indian Reservations**, specifically targeted for the Umatilla Tribe in Oregon. By subcontracting with the Community Action Program of East Central Oregon, the agency distributes USDA commodities to tribal members on the reservation.



The Oregon Food Bank.

## HOMELESS ASSISTANCE PROGRAMS

The Department administers various programs to assist Oregon's homeless.

The **Emergency Housing Account** Program was created in 1991 to assist persons who are homeless, or at risk of becoming homeless. The homeless served through this program include the elderly (65 and older), disabled, farmworkers, Native Americans and many other groups. Designated lead agencies coordinate the use of these funds through an inclusive community planning process.



The program is designed to provide assistance to low and very-low income homeless persons or those at risk of becoming homeless. Eligibility is determined through self-declaration or by referral from such agencies as police departments, field offices of Children, Adults, and Families Division of the Oregon Department of Human Resources, or other appropriate human services agencies. Client eligibility may not be based on residency within a designated service area or on legal status.

The following services are eligible under this program:

- emergency shelter and attendant services;
- transitional housing services designed to assist persons make the transition from homelessness to permanent housing and economic independence;
- supportive services that enable persons to continue living in their own homes or provide in-home services for areas where no suitable programs exist;
- emergency payment of mortgage payments, rents, or utilities; and
- case management.

Funds under this program may not be used to replace existing funds, but may be used to supplement existing funds or create new programs.

The **Emergency Shelter Grant Program** began in 1987 as part of the McKinney Act administered through the U.S. Department of Housing and Urban Development (HUD). These monies are distributed to increase the bed capacity of emergency shelters and support services to the homeless for prevention activities.

To be eligible for funding, the state must have a HUD-approved Consolidated Plan. The strategy must include a description of the need for assistance and the manner in which the Emergency Shelter Grant Program assistance will complement or expand homeless services already available.

All funds are distributed in non-entitlement areas to lead agencies through a formula based on the number of homeless and at-risk population in each geographic region.

Dollar-for-dollar matching funds are required. Expenditure limitations in specific areas are as follows:

- up to 30 percent of the funds may be used to provide homeless prevention activities that include financial assistance to eligible families for utility bills, security deposits, or back rent;
- up to 30 percent of the funds may be used to provide essential social services including counseling, case management, employment assistance, health care, drug abuse treatment, assessments, networking, and education; and
- up to 5 percent of the funds may be used for administrative costs — the Department allows 2½ percent for grantees.

<b>OHCS Statewide</b>			
<b>Homeless Shelter Nightcount Report 11/28/2001</b>	<b>Single <u>Individuals</u></b>	<b>Individuals <u>In Families</u></b>	<b>Total <u>Individuals</u></b>
Rent/Mortgage Assistance	138	1195	1333
Provided hotel/motel/campsite vouchers	14	26	40
Provided emergency shelter in Shelter Facility	1537	1110	2647
<u>Provided transitional housing</u>	<u>871</u>	<u>1492</u>	<u>2363</u>
Total Sheltered	2560	3823	6383
Total Individuals Turned Away			2136
Children Turned Away			757

## **ENERGY ASSISTANCE AND WEATHERIZATION**

OHCS administers various energy and weatherization programs that operate through local Community Action Agencies, Community Services, Senior Service Agencies, and other community service providers.

The **Oregon Energy Assistance Program (OEAP)** assists lower income Oregonians, with electric bill payment assistance. As a result of the 1999 electric restructuring legislation, this program provides roughly \$10 million per year to those who heat with electricity, reside within the territory of the participating utilities, and have incomes at or below 60 percent of Oregon's median income. This program is delivered primarily through Community action agencies.

The **Low Income Energy Assistance Program (LIEAP)** is funded through the US Department of Health & Human Services. These programs provide roughly \$12 million federal funds per year to help lower income Oregonians pay electric, gas or other energy bills. Community action agencies and local service providers also deliver this program.

The **Residential Energy Assistance Challenge Program (REACH)** is a federal energy assistance program funded through the US Department of Health and Human Services (HHS) and PacifiCorp. OHCS works with sixteen community-based organizations to deliver the program.

To be eligible for the program, households must be at or below 60 percent of the statewide median income level, must be eligible for low income energy assistance and be in a case management program.

Services include co-payments on energy bills, energy education, some residential repair and weatherization assistance, family services related to budget management, payment plans and case management.



The **Energy Rated Homes of Oregon (ERHO) Program** provides Oregon homebuyers and homebuilders with Home Energy Ratings. The Home Energy Ratings can be used to qualify prospective home-buyers for energy efficient add-ons to their mortgages, and promote and/or identify energy efficient homes.

The **Low Income Weatherization Program** provides weatherization and energy conservation services at no cost to households at or below 60 percent of Oregon's median income. Primary funding for the program is from the US Department of Energy (DOE), the US Department of Health & Human Services, some local consumer owned utilities, the Bonneville Power Administration (BPA), and a small percentage of the public purpose fund from electric utility restructuring. OHCS contracts with local Community Action Program (CAP) agencies or other lead service providers to deliver the program.



More than \$16.3 million in Weatherization funds over the past three fiscal years have been allocated to local service providers improving over 8,000 homes and savings up to 31.7 million Btu's per home per year. The Department expects increases in conservation funding, expanding our residential programs.

Typical weatherization includes adding insulation to attics, walls, floors, determining air leakage, and repairing heating systems. Homes are also checked for health and safety problems, structural integrity, carbon monoxide, and other indoor air quality concerns.

<b>Unit Type</b>	<b>Total Units</b>	<b>Average Units/Year</b>	<b>% of Total</b>
Owner - Single Family	2613	871	39%
Renter - Single Family	964	321	15%
Owner Mobile Home	2251	750	34%
Renter Mobile Home	187	62	3%
Multi-Family	582	194	9%
<u>Shelter</u>	<u>32</u>	<u>11</u>	<u>0.5%</u>
<b>Total</b>	<b>6629</b>	<b>2209</b>	<b>100%</b>

Weatherization funds improved over 6,600 units between July 1, 1998 and June 30, 2001.

In addition, the Department utilizes weatherization funds to help leverage low-income rental development, preservation, rural rehabilitation, and affordable housing projects. OHCS has dedicated 15 percent of the low income weatherization funds received from the 1999 utility restructuring legislation to supplement affordable housing projects that can demonstrate cost effective energy savings. This allows us to stretch the scarce resources for affordable housing, increasing the number of housing projects feasible for developers and also lowers the month to month living costs for low income families and individuals.

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## **OTHER OHCS PROGRAMS**

### **Community Incentive Fund**

The 1999 passage of the Oregon Livability Initiative established the Community Incentive Fund, which is funded through the issuance of Lottery Revenue Bonds. The aim of the Fund is to revitalize downtowns and mainstreets, develop affordable housing near jobs and transportation, and help to rebuild rural and distressed communities. The Fund is administered by OHCS, with an Advisory Board, consisting of state and local government officials, private developers, and downtown development representatives, to develop guidelines and oversee the uses of the Fund.

### **Community Development Block Grant (CDBG)**

The national objective of this grant is to develop viable urban communities, by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low and moderate income. CDBG is issued through HUD to the Oregon Economic and Community Development Department (OECD). During the 1999-2001 biennium, the Emergency Board permitted a transfer of responsibility for a portion of CDBG activities to OHCS.

### **Community Service Block Grant (CSBG)**

The CSBG Program, funded by HHS, provides operating funds for community-based organizations. Often called Community Action Programs or CAPs, these organizations typically coordinate and administer a variety of services to assist low-income Oregonians, and serve as key partners to the Department.

### **Community Development Corporation Operating Assistance**

OHCS provides funding to Community Development Corporations (CDCs) who serve a local need for community development and revitalization. As community-based organizations, CDCs encourage the involvement of local residents to help revitalize the physical, social, and economic environment in their targeted area.

### **Housing Opportunities for Persons with HIV/AIDS (HOPWA)**

The federal HOPWA grant provides resources and incentives to devise long-term comprehensive strategies for meeting the housing and related supporting services needs for persons with HIV/AIDS and their families who live outside of the Portland metropolitan area. OHCS is the main sponsoring agency to administer the \$1.4 million federal funding. Through community-based organizations, OHCS provides tenant-based assistance, technical assistance related to housing, and Housing Quality Standards housing inspections.

### **Housing Assistance (LIRHF)**

The LIRHF Program provides very-low-income households with transitional rental assistance and case management to assist them in achieving self-sufficiency. Revenue is received from interest earned on certain refundable tenant deposits, and a surcharge on eviction notices. Revenues are also used to leverage federal HOME Tenant-Based Assistance Program funds in non-entitlement areas.

### **Manufactured Dwelling Park Ombudsman Program (MDPO)**

The MDPO Program was created by the 1989 Oregon Legislature to fulfill three primary responsibilities:

- provide services and activities to support the improvement of manufactured dwelling park landlord and tenant relationships;
- develop and implement a centralized resource referral program for tenants and landlords to encourage voluntary dispute resolution;
- maintain a current list of manufactured dwelling parks in the state, indicating the total number of spaces (more than 60,000 spaces in about 1500 parks)

MDPO services are designed to help people understand their choices and take action to resolve conflicts in a confidential, voluntary, and neutral setting. The MDPO program can help preserve housing stability for both landlord and resident by getting situations issues that might result in evictions resolved quickly and at no cost to the disputants.

MDPO Program field representatives provide training, technical assistance, and direct services to landlords and tenants associated with about 1,500 parks statewide. Requests for assistance and information have increased from 425 in 1991, the first year of the Program, to over 3,000 calls annually.

### **Rural Continuum of CARE (ROCC)**

The Rural Continuum of Care (ROCC) brings together OHCS, Community Action Directors of Oregon, County Mental Health Agencies, and a multitude of homeless housing and service providers from around the state to develop projects that begin to address the gaps identified in our Continuum of Care systems in 26 rural counties in the State of Oregon. In 2002-2004 the Continuum of Care program will add scattered site transitional housing units with services for homeless individuals and families throughout 11 of the 15 rural regions in Oregon. Over a three year period of time it is anticipated that these additional transitional units with services will enable 692 persons the time and tools to prepare them to move into and maintain permanent housing.

The **Tenant Readiness Training (TRT) Program** supports Mid-Willamette Valley Community Action Agency's R.E.N.T. Tenant Education Program and Portland Housing Center's Ready to Rent, an interactive tenant education curriculum based on a personal contract to overcome barriers to renting. Participants must complete the full course and fulfill their contract to receive a program Diploma. The curricula includes instruction and information on identifying challenges and developing a work plan, producing a workable budget, finding a place, the application process, rental agreements, and "moving on."

Participating agencies must agree to the terms of the licensing agreement for program requirements and delivery standards. Both the certification and licensing agreements are to ensure landlords that tenants are trained in meeting financial obligations and trained on being a responsible renter. OHCS has agreed to further reduce the risk to landlords by providing a rent guarantee fund to be administered by the Portland Housing Center and Mid-Willamette Valley Community Action Agency.

OHCS is also aiding Tenant Readiness programs in Josephine County, Mid-Columbia and Eugene's Second Chance Program.

### **Community Solutions Teams (CST)**

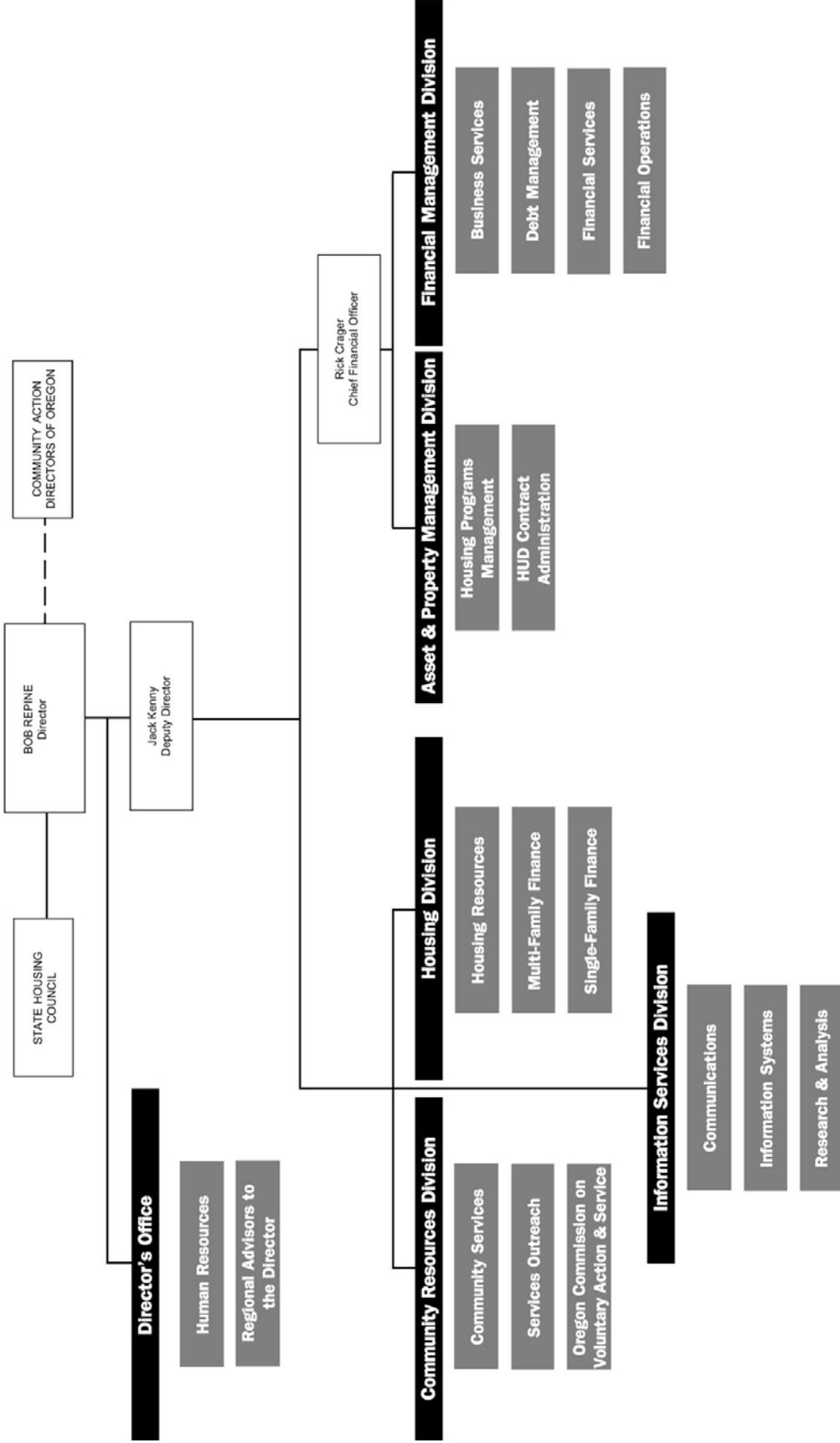
OHCS participates in Community Solutions Teams with other state agencies. Team members include the departments of Transportation, Environmental Quality, Land Conservation and Development, and Economic and Community Development. The CST network promotes collaborative problem solving between state agencies and works with local partners to help resolve community development problems. Coordinators help facilitate collaborative problem solving by providing an additional bridge between state and local agencies.

OHCS has worked with the CST to develop additional farmworker housing, administer the Community Incentive Fund for community development projects, and develop a housing needs analysis model to help communities determine future housing needs.

# **APPENDIX**

# Oregon Housing and Community Services

## Current Organizational Chart



## COMMUNITY ACTION DIRECTORS

For more information on CADO, go to: <http://www.cado-oregon.org/>

### **Statewide – Farmworker Services**

Mr. Ron Hauge – Executive Director  
Oregon Human Development Corporation (OHDC)  
Central Office - 9620 SW Barbur Blvd., Suite 110  
Portland, OR 97219  
Telephone: (503) 245-2600, ext. 202  
Fax: (503) 245-9602  
Email: [rhaug@ohdc.org](mailto:rhaug@ohdc.org)  
Website: <http://www.ohdc.org/>

### **Baker, Grant, Union and Wallowa Counties**

Ms. Margaret Davidson – Executive Director Community Connection of NE Oregon, Inc.  
104 Elm Street  
LaGrande, OR 97850  
Telephone: (541) 963-3186  
Fax: (541) 963-3187  
E-mail: [mdavidso@orednet.org](mailto:mdavidso@orednet.org)  
Website: <http://www.ccno.org>

### **Benton, Linn, and Lincoln Counties**

Mr. Tom Clancey – Burns,  
Executive Director Community Services Consortium  
545 SW 2nd, Suite A  
Corvallis, OR 97333  
Telephone: (541) 752-1010  
Fax: (541) 752-2348  
E-mail: [tcburns@csc.gen.or.us](mailto:tcburns@csc.gen.or.us)  
Website: <http://www.csc.gen.or.us>

### **Clackamas County**

Mr. John Mullin – Director  
Clackamas County Social Services  
18600 McLoughlin Blvd.  
Oak Grove, OR 97268  
Telephone: (503) 794-8060  
Fax: (503) 794-8055  
E-Mail: [johnm@co.clackamas.or.us](mailto:johnm@co.clackamas.or.us)  
Website: <http://www.co.clackamas.or.us/socialservices/>

### **Clatsop, Columbia, and Tillamook Counties**

Mr. Rocky Johnson – Executive Director  
Community Action Team, Inc.  
310 Columbia Blvd.  
St. Helens, OR 97051  
Telephone: (503) 397-3511  
Fax: (503) 397-3290  
E-Mail: [rockyc@columbia-center.org](mailto:rockyc@columbia-center.org)  
Website: <http://www.columbia-center.org/cat>

**Coos and Curry Counties**

Mr. Dale Helland – Interim Director  
Southwestern Oregon CAC (SWOCAC) Newmark Center 2110 Newmark  
Coos Bay, OR 97420-2957  
Telephone: (541) 888-7020  
Fax: (541) 888-7027  
E-mail: [dhelland@head-start.net](mailto:dhelland@head-start.net)  
Website: none yet

**Crook, Deschutes, and Jefferson Counties**

Ms. Sharon Miller – Executive Director  
Central Oregon Community Action Network (COCAAN) 2303 SW First  
Redmond, OR 97756  
Telephone: (541) 548-2380  
Fax: (541) 548-6013  
E-Mail: [sharon@colink.org](mailto:sharon@colink.org)  
Website: <http://www.colink.org>

**Douglas County**

Mr. Michael Fieldman – Executive Director  
Umpqua Community Action Network  
2448 W. Harvard Blvd.  
Roseburg, OR 97470  
Telephone: (541) 672-3421 1-800-301-8266  
Fax: (541) 672-1983  
E-mail: [fieldman@ucan-douglasco.org](mailto:fieldman@ucan-douglasco.org)  
Website: <http://ucan-douglasco.org>

**Gilliam, Morrow, Umatilla and Wheeler Counties**

Mr. Denny Newell – Executive Director  
CAP of East Central Oregon (CAPECO)  
721 SE 3rd Street, Suite D  
Pendleton, OR 97801  
Telephone: (541) 276-1926 1-800-752-1139  
Fax: (541) 276-7541  
E-mail: [dnewell@ucinet.com](mailto:dnewell@ucinet.com)  
Website: <http://www.capeco-works.org>

**Jackson County**

Ms. Patty Claeys – Executive Director  
ACCESS, Inc.  
3630 Aviation Way  
Medford, OR 97501  
Telephone: (541) 779-6691  
FAX: (541) 779-8886  
E-mail: [pclaeys@mighty.net](mailto:pclaeys@mighty.net)  
Website: <http://www.access-inc.org>

## **COMMUNITY ACTION DIRECTORS – continued.**

### **Josephine County**

Ms. Carmen Bojarski – Program Manager  
Josephine County Community Services  
317 NW "B" Street  
Grants Pass, OR 97526  
Telephone: (541) 474-5443  
Fax: (541) 474-5454  
E-mail: [cbojarski@co.josephine.or.us](mailto:cbojarski@co.josephine.or.us)  
Website: coming later this year!

### **Harney**

No Agency Yet  
Contact CADO for more information through e-mail or by telephone at (503) 316-3951

### **Hood River, Sherman, and Wasco Counties**

Mr. Jim Slusher – Executive Director  
Mid-Columbia CAC  
312 E. Fourth Street  
The Dalles, OR 97058  
Telephone: (541) 298-5131  
(Hood River: (541) 386-4027)  
Fax: (541) 298-5141  
E-mail: [js@mccac.com](mailto:js@mccac.com)  
Website: <http://www.mccac.com>

### **Klamath and Lake Counties**

Joyce Berry – Director  
Klamath and Lake Community Action Services  
403 Pine Street  
Klamath Falls, Oregon 97601  
(541) 850-5388 telephone  
(541) 885-3336 fax  
Email: [jberry@co.klamath.or.us](mailto:jberry@co.klamath.or.us)  
Website: none yet

### **Lane County**

Mr. Steve Manela – Manager  
Lane County Human Services Commission  
125 E. 8th Avenue  
Eugene, Oregon 97401  
Telephone: (541) 682-3797  
Fax: (541) 682-3760  
E-mail: [steve.manela@co.lane.or.us](mailto:steve.manela@co.lane.or.us)  
Website: <http://www.lanecounty.org/hsc>

**Malheur**

No Agency Yet

Contact CADO for more information through e-mail or by telephone at (503) 316-3951

**Marion and Polk Counties**

Ms. Teresa Cox – Executive Director

Mid-Willamette Valley CAA

2475 Center St NE

Salem, OR 97301

Telephone: (503) 585-6232

Fax: (503) 375-7580

E-mail: [cox@mwvcaa.org](mailto:cox@mwvcaa.org) Website: <http://www.mwvcaa.org/>

**Multnomah County**

Ms. Mary Li – Manager

Multnomah County Office of School and Community Partnerships

SW 6th, Suite 200, Portland

Portland, OR 97204

Telephone: (503) 988-6295, ext. 26787

Fax: (503) 988-3332

E-mail: [mary.t.li@co.multnomah.or.us](mailto:mary.t.li@co.multnomah.or.us)

Website: <http://mint.co.multnomah.or.us/>

**Washington County**

Ms. Jerralynn Ness – Executive Director

Community Action Organization

1001 SW Baseline Rd.

Hillsboro, OR 97123

Telephone: (503) 648-6646

Fax: (503) 648-4175

E-mail: [jness@caowash.org](mailto:jness@caowash.org)

Website: <http://www.caowash.org>

**Yamhill County**

Mr. Doug Bartlett – Executive Director

CAA of Yamhill County (YCAP)

800 NE 2nd

McMinnville, OR 97128

Telephone: (503) 472-0457, ext. 238

Fax: (503) 472-5555

E-mail: [dbartlett@onlinemac.com](mailto:dbartlett@onlinemac.com)

Website: none yet

## **Program Contacts**

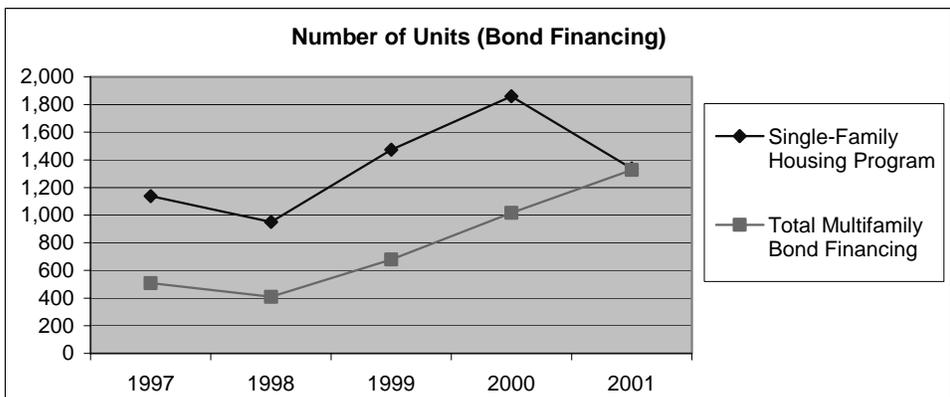
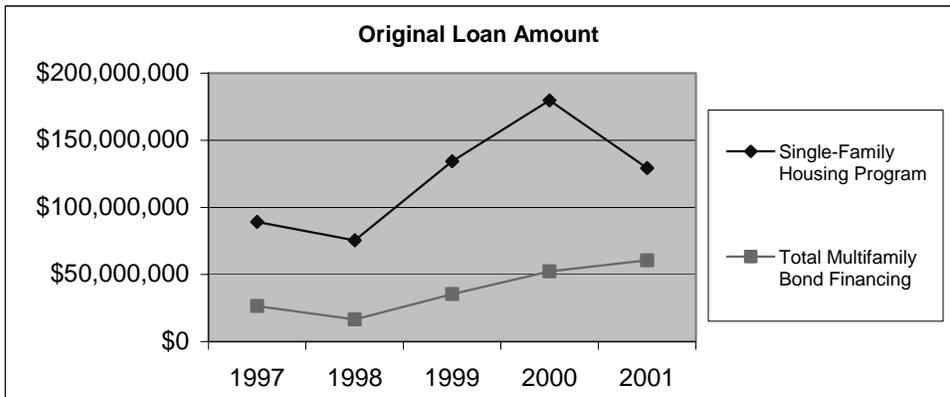
	<b><u>Contact</u></b>	<b><u>Phone</u></b>
Budget	Nancy Cain	(503) 986-2061
Commodity Supplemental Food Program	Cecilia Lyons	(503) 986-2065
Community Development Block Grant (CDBG)	Karen Clearwater	(503) 986-0968
Community Development Corporation Operating Assistance	David McNamee	(503) 963-2280
Community Incentive Fund	Betty Markey	(503) 963-2116
Community Service Block Grant (CSBG)	Jenae Bjelland	(503) 986-2122
Elderly and Disabled Loan Program	John Wahrgren	(503) 986-2073
Emergency Housing Account	Jodie Jones	(503) 986-2096
Emergency Shelter Grant	Jodie Jones	(503) 986-2096
Energy Rated Homes of Oregon Program (ERHO)	Alan Kramer	(503) 986-2092
Farmworker Housing	Lynn Partin / Gustavo Wilson	(503) 963-2281/ (503) 986-2103
Food Distribution Program on Indian Reservations	Cecilia Lyons	(503) 986-2065
Guaranteed Rural Housing Loan Program	Jon Gail	(503) 986-2041
Habitat for Humanity Home Loan Purchase Program	Jon Gail	(503) 986-2041
HELP Program	Roz Barnes	(503) 986-2049
HOME Investment Partnerships Program	Milt Robbins	(503) 986-2048
Home Ownership Using Subsidized Equity Program (HOME)	Jon Gail	(503) 986-2041
Home Purchase Assistance Program	Jon Gail	(503) 986-2041
HOME Tenant Based Assistance Program (TBA)	Josie Saldana-Truong	(503) 986-2101
Homeownership Assistance Program	Jon Gail	(503) 986-2041
Housing Development Grant Program	Vicki Massey	(503) 986-0988
Housing Opportunities for Persons with HIV/AIDS (HOPWA)	Linda Hammond	(503) 986-2114
Hunger Relief Task Force	Patti Whitney-Wise	(503) 963-2290
Individual Development Account Initiative (IDA)	David Foster	(503) 986-2112
Interagency Coordinating Council on Hunger	Jeanne Arana	(503) 986-0980
Keys to Prevention: Transitional Housing - Policy Package	Rick Crager	(503) 986-2076
Loan Guarantee Program	John Wahrgren	(503) 986-2073
Low Income Energy Assistance Program (LIEAP)	Linda Marquam	(503) 986-2094
Low Income Housing Tax Credit (LIHTC) Program	Dan Freedman	(503) 986-2039

## **Program Contacts**

	<b><u>Contact</u></b>	<b><u>Phone</u></b>
Low Income Rental Housing Assistance (LIRHF)	Josie Saldana-Truong	(503) 986-2101
Low Income Weatherization Program	Jack Hruska	(503) 230-8011
Manufactured Dwelling Park Ombudsman Program (MDPO)	Eve Ford	(503) 986-0967
Manufactured Home Park Purchase Program	John Wahrgren	(503) 986-2073
National Affordable Housing Trust Fund	John Fletcher	(503) 986-6721
National Housing Bond and Credit Modernization Act	Jack Kenny	(503) 986-2056
Nurturing and Fostering Responsive Communities - Policy Package	Rick Crager	(503) 986-2076
OHCS Predevelopment Loan Program	John Wahrgren	(503) 986-2073
Oregon Affordable Housing Tax Credit (OAHTC) Program	Carol Kowash	(503) 986-2036
Oregon Commission for Voluntary Action and Service	Kathleen Joy	(503) 725-5093
Oregon Food Bank	Cecilia Lyons	(503) 986-2065
Oregon Rural Rehabilitation Loan Program	John Wahrgren	(503) 986-2073
Pass-through Revenue Bond Financing (Conduit) Program	John Wahrgren	(503) 986-2073
Policy Packages	Rick Crager	(503) 986-2076
Preservation of Affordable Housing - Policy Package	Rick Crager	(503) 986-2076
Property Tax	Bob Gillespie	(503) 986-2106
Quality Housing and Services for Farmworkers - Policy Package	Rick Crager	(503) 986-2076
Residential Energy Assistance Challenge Program (REACH)	Robin Buchholz	(503) 986-0978
Residential Loan Program	Jon Gail	(503) 986-2041
Risk Sharing Program	John Wahrgren	(503) 986-2073
Rural Continuum of CARE (ROCC)	Jodie Jones	(503) 986-2096
Seed Money Advance Loan Program	John Wahrgren	(503) 986-2035
Tenant Readiness Training (TRT) Program	John Fletcher	(503) 986-6721
Utility Restructuring	Bob Gillespie/ Jeanne Arana	(503) 986-2106/ (503) 986-0980

**New Mortgage Loans  
(Bond Financing)**

	1997	1998	1999	2000	2001
<b>Single-Family Housing Program</b>					
Original Loan Amount	\$89,294,221	\$75,523,264	\$134,389,334	\$179,765,331	\$129,142,327
Average Loan Amount	\$78,535	\$79,415	\$91,173	\$96,648	\$96,591
Number of New Loans (Units)	1,137	951	1,474	1,860	1,337
<b>Risk Sharing Housing Program</b>					
Original Loan Amount		\$6,362,240	\$11,130,000	\$19,935,507	\$37,328,926
Number of Units		197	241	444	1,005
Number of New Loans		3	3	6	10
<b>Elderly and Disabled Housing Program</b>					
Original Loan Amount	\$26,569,176	\$10,249,689	\$24,318,182	\$13,979,021	\$23,316,965
Number of Units	509	212	439	264	322
Number of New Loans	30	13	42	70	30
<b>Pass Through (Conduit) Program</b>					
Original Loan Amount				\$18,365,000	
Number of Units				309	
Number of New Loans				2	
<b>Total Multifamily Bond Financing</b>					
Original Loan Amount	\$26,569,176	\$16,611,929	\$35,448,182	\$52,279,528	\$60,645,891
Number of Units	509	409	680	1,017	1,327
Number of New Loans	30	16	45	78	40
<b>Total All Programs</b>					
Original Loan Amount	\$115,863,397	\$92,135,194	\$169,837,516	\$232,044,859	\$189,788,218
Number of Units	1,646	1,360	2,154	2,877	2,664



### Outstanding Loans by County

County	Residential Housing Program		Multifamily Housing Program		Elderly and Disabled Housing Program		Total	
	No. of Loans	Principal Amount	No. of Projects	Principal Amount	No. of Projects	Principal Amount	No. of Projects	Principal Amount
Baker	61	\$3,488,293	1	\$191,234	1	\$282,510	63	\$3,962,037
Benton	82	6,893,116	2	1,474,004	6	2,125,362	90	10,492,482
Clackamas	315	29,265,777	10	21,146,222	31	23,847,584	356	74,259,583
Clatsop	33	2,742,571	1	1,068,693	5	1,562,156	39	5,373,420
Columbia	56	5,042,427	2	3,309,552	7	1,671,929	65	10,023,908
Coos	236	14,512,368	2	816,587	7	3,393,035	245	18,721,990
Crook	62	4,011,038	3	493,711	1	1,557,435	66	6,062,184
Curry	6	458,627	0	0	2	101,936	8	560,563
Deschutes	181	11,264,728	8	4,036,139	7	4,867,293	196	20,168,160
Douglas	116	7,506,110	8	4,322,672	10	12,654,704	134	24,483,486
Gilliam	5	267,677	0	0	1	1,128,722	6	1,396,399
Grant	9	534,114	4	1,004,125	2	102,682	15	1,640,921
Harney	14	800,579	1	119,308	2	2,492,660	17	3,412,547
Hood River	8	681,586	2	1,180,914	2	1,731,438	12	3,593,938
Jackson	468	34,792,864	16	7,721,766	11	10,836,523	495	53,351,153
Jefferson	43	2,796,740	3	738,036	2	1,022,195	48	4,556,971
Josephine	297	23,215,343	3	371,145	6	6,560,645	306	30,147,133
Klamath	283	15,324,160	2	1,196,257	2	113,620	287	16,634,037
Lake	15	797,774	0	0	0	0	15	797,774
Lane	780	52,390,892	13	9,199,076	28	20,108,142	821	81,698,110
Lincoln	43	3,468,136	2	1,309,305	7	7,800,566	52	12,578,007
Linn	208	13,314,119	3	431,927	10	5,484,610	221	19,230,656
Malheur	75	3,705,078	4	491,479	2	70,956	81	4,267,513
Marion	997	70,492,488	11	4,348,377	58	28,425,290	1,066	103,266,155
Morrow	58	3,532,688	0	0	0	0	58	3,532,688
Multnomah	2,921	230,529,111	16	42,149,982	57	45,886,653	2,994	318,565,746
Polk	135	9,690,446	2	843,408	14	8,015,479	151	18,549,333
Sherman	3	178,264	0	0	0	0	3	178,264
Tillamook	9	511,404	1	66,830	3	3,790,721	13	4,368,955
Umatilla	468	26,404,375	6	1,526,716	9	4,135,125	483	32,066,216
Union	188	11,101,176	4	2,680,427	4	1,982,323	196	15,763,926
Wallowa	22	1,424,199	0	0	2	1,613,963	24	3,038,162
Wasco	12	667,809	1	638,112	1	51,486	14	1,357,407
Washington	550	52,374,520	9	13,365,602	22	14,788,249	581	80,528,371
Wheeler	0	0	0	0	1	505,435	1	505,435
Yamhill	199	19,101,333	1	1,010,735	10	10,225,281	210	30,337,349
<b>Total</b>	<b>8,958</b>	<b>\$663,281,930</b>	<b>141</b>	<b>\$127,252,341</b>	<b>333</b>	<b>\$228,936,708</b>	<b>9,432</b>	<b>\$1,019,470,979</b>