



Annual Report 2022

Housing Oregon

Thanks to all of our member organizations and financial supporters, Housing Oregon was in a strong organizational and financial position in 2022. We returned our annual conference to in person, and achieved substantial policy wins for our growing network of members. This report will cover some of the highlights of 2022, and what we are looking forward to in 2023.

Welcome new leadership to our Board of Directors

Housing Oregon is delighted to welcome four new members to its board of directors. Brad Ketch, from Rockwood CDC and the Oregon Community Development Corporation, brings invaluable leadership on community reinvestment issues. Shannon Vilhauer, Executive Director of Habitat for Humanity Oregon, is a dedicated advocate for affordable homeownership, and we are thrilled to have her experience on the board.

Rita Grady, Executive Director of Polk CDC, brings her seasoned leadership from the West Valley to our team. Lastly, Erica Mills, Executive Director of Neighborhood Works Umpqua, is an exciting addition to the board with her unwavering commitment to families in Douglas, Coos, and Curry counties. We are eager for the new board to collaborate and represent our industry.

and Rural & Portland Metro Policy Council co-chairs

The Rural Policy Council (RPC) is excited to welcome new co-chairs to its leadership team. We congratulate Erica Ledesma, Executive Director of Coalición Fortaleza, Diana Cvitanovich, Program Manager at Polk CDC, and Jackie Keogh, Executive Director of Kor Community Land Trust, for stepping up to share the leadership responsibilities.

The Portland Metro Policy Council (PMPC) also welcomes its new chair, Jilian Saurage Felton, who serves as the Housing Director at Community Partners in Affordable Housing (CPAH).



Shannon Vilhauer



Erica Mills



Brad Ketch



Rita Grady



Diana Cvitanovich



Erica Ledesma



Jilian Saurage Felton



Jackie Keogh

Supporting the 3000 Challenge PDX

In early 2022, Housing Oregon members engaged in a coalition of homeless service providers to propose an alternative narrative leading with a Housing First strategy to address homelessness in the city of Portland and Multnomah County. These members launched the [3000 Challenge PDX](#), which evolved into a coalition of 51 organizations and over 299 individuals. Housing Oregon provided staff support by hosting weekly meetings and helping mobilize turnout at public hearings [opposing the City Council](#) of Portland's recommended large scale campsites for housing chronically homeless individuals.



3000 Challenge PDX advocates for three primary tools to tackle the homelessness crisis:

1. Accessing empty apartments using rent support, landlord coordination, and wraparound services.
2. Purchasing properties that are ready to provide housing immediately, through a proposed [Portland Turnkey](#).
3. Ensuring that new and existing affordable housing is more accessible to people experiencing homelessness, and that screening criteria does not exacerbate racial disparities.

2022 Legislative Session Highlights

In even numbered years, the Oregon legislature meets only for the month of February. Housing Oregon was able to make significant progress on our member's legislative agenda. Our budget priorities included successful passage of the [Market Cost Offset Fund](#) to address cost escalation for projects in pre-development, expanding services for 211, implementing foreclosure protections, and creating a housing stability fund for past rent arrears.



We worked closely with Verde to pass [SB 1536](#), which grants tenants the right to cooling, to ensure the bill [addressed the unique challenges of affordable housing providers](#) to deploy retrofit and new air conditioning systems to those in need. Additionally, we supported Salem Transitional Housing to [prevent youth homelessness](#), and a [navigation center pilot program](#). We supported other policy proposals that did not pass, including supporting Housing Oregon member NOAH's lead on an affordable housing preservation tax credit and a [tenant-based rent assistance preservation program](#).

Housing Stability Fund for Pandemic Rent Arrears

After the legislative session, Housing Oregon collaborated with the Oregon Housing Alliance, Home Forward, Oregon Law Center, and Housing Authorities of Oregon to successfully advocate for funding [the Affordable Housing Stability Fund](#) to the Legislative Emergency Board. The fund provided relief to affordable housing providers, like our members, who had outstanding debt due to nonpayment of rent in affordable units between April 1, 2020, and April 30, 2022, as a result of the COVID-19 pandemic. Many housing providers had to make difficult decisions to carry that debt to keep their residents housed during the crisis. The \$5 million fund was administered by Home Forward on behalf of Oregon Housing and Community Services.

Wildfire Response and Recovery

The 2020 Labor Day wildfires were primarily a housing disaster, further compounded by an already short supply of housing in rural communities, especially in Southern Oregon. Housing Oregon engaged with and [provided input](#) in the development of Oregon Housing and Community Services' [ReOregon Action Plan](#) - their successful funding request and strategies for utilizing \$422 million in federal Community Development Block Grant (CDBG) grants for wildfire response and recovery efforts.



Housing Oregon requested OHCS to provide better technical support for CDBG funds, so smaller organizations can better navigate the bureaucratic hurdles to access resources. Additionally, we advocated for loosening restrictions on CDBG funds to allow for land acquisition, building communal infrastructure in manufactured home parks, and adopting new housing construction methods such as 3-D printed buildings. These methods have been shown to be more fire-resilient than traditional wood construction types.

Oregon's Medicaid Waiver for Housing Services Support



Housing Oregon [supported the Oregon Health Plan's](#) federal Medicaid [Section 1115](#) Waiver Renewal application, which was approved in September 2022. This will expand health-related social needs coverage for certain interventions, including housing supports, for individuals experiencing certain life transitions, such as homelessness or at risk of homelessness.

The [housing services and supports covered by this waiver](#) include rental assistance or temporary housing for up to 12 months, home and community-based services such as ramps and handrails, pre-tenancy and tenancy support services such as employment services and eviction prevention, and housing-focused navigation and/or case manager supports such as exploring traditional health worker integration.

Oregon Housing Needs Analysis recommendations

Housing Oregon's Director of Policy and Advocacy, Stacie Sanders, participated in the Oregon Department of Land Conservation and Development's (DLCD) Housing Capacity Workgroup, helping refine the [Oregon Housing Needs Analysis](#) (OHNA). The recommendations call for, "comprehensive, system-wide reforms needed to reverse decades of underinvestment in housing production and development readiness, organize our land use planning systems toward the common goal of building housing, and begin to redress disparities in housing outcomes." Housing Oregon will be active in efforts to pass legislation codifying the recommendations during the 2023 session.



Oregon Community Reinvestment Coalition and bank mergers

Housing Oregon is collaborating with the National Community Reinvestment Coalition (NCRC) to organize the Oregon Community Reinvestment Coalition to advocate for strong Community Benefit Agreements (CBAs) with bank mergers affecting Oregon. Currently, those include Umpqua and Columbia Bank; US Bank acquiring Union Bank; and Bank of the West and BMO. To obtain regulatory approval for mergers, banks are obligated to meet the credit needs of the communities they serve, including low- and moderate-income neighborhoods.



Our role in this process has been to recruit leaders from a diverse range of community-based organizations to participate in meetings with executive leadership of these banks to articulate community needs. In February 2022, we worked with NCRC to organize a session with Bank of the West and [provided comments](#). In the fall, with NCRC, [we initiated work groups](#) to address the Umpqua Bank CBA, valued at roughly \$4 billion in commitments in Oregon. The CBA includes capacity building funding for organizations led by People of Color; African American and Latino homeownership lending; and affordable housing development.

Federal regulatory agencies initiated a rulemaking process in 2022 to modernize the regulatory framework for the Community Reinvestment Act (CRA). Housing Oregon [submitted comments](#) recommending tracking all bank activity by race and ethnicity, increasing the importance of public input, cracking down on CRA ratings inflation, enhancing community development definitions, making data publicly available, creating accountability for discrimination, and requiring online banks to participate.

Given the ongoing organizing and activity around this issue, Housing Oregon is planning to host an Oregon Community Reinvestment Summit before our annual conference on September 26, 2023, in Portland. This summit aims to bring together community members, organizations, and financial institutions to discuss and explore ways to advance equitable community reinvestment in Oregon.

Restarting the conversation on Portland metro construction bonds

Housing Oregon was at the forefront of early conversations in 2022 regarding the need for a new construction bond campaign in the Portland region after having played a key leadership role in the successful passage of the 2016 Portland Construction Bond and the 2018 Metro Construction Bond.

With the Portland bond depleted and the Metro bond nearing the end of its resources, Housing Oregon began actively engaging our members on the Portland Metro Policy Council and collaborating with the Welcome Home Coalition's new revenue workgroup to identify options for next generation revenue streams to support the construction of more affordable housing. As the campaign takes shape in 2023, we'll be engaged with the Welcome Home Coalition in polling efforts and mobilizing our members to have conversations with elected officials throughout the Portland metro area on the need for passing a new metro-wide construction bond in 2024.



Homeownership development and a new Peer Group

The development of affordable homeownership remains a priority for Housing Oregon. In June, when Oregon Housing and Community Services (OHCS) proposed to shift from LIFT funding to a revolving loan plan for homeownership development, [Housing Oregon advocated for another year of LIFT allocation](#) to support deeper affordability in new homeownership development for Oregon residents with income below 80% of the Area Median Income.



In November, Housing Oregon [sent a letter to OHCS](#) calling for legislative action to extend the eligible usage period for two new programs aimed at providing funding for down payment assistance programs for culturally specific and responsive organizations, as well as expanding capacity building for those same organizations. In response, [OHCS addressed Housing Oregon's concerns](#) at the December Housing Stability Council meeting and plans to work with the organization and the legislature to extend the timelines.

In response to member requests in late 2022, Housing Oregon began seeking input about adding a Homeownership Education and Counseling Peer Group to its program offerings and member benefits package.

Advocacy for a fix to Private Activity Bonds and 4% LIHTC

Housing Oregon advocated for congressional action as Oregon reached its Private Activity Bond cap requiring OHCS to shift to competitive distribution of 4% Low Income Housing Tax Credits. Congress could lower the 50% test to a 25% threshold for utilization of PABs in a project in order to access 4% LIHTCs. This would expand use of this critical federal resource for the 22 states that have reached their PAB cap.



We worked closely with the Governor's office, Housing Alliance, Housing Authorities of Oregon, OHCS, Portland Housing Bureau, and Metro to [secure commitments](#) from the Oregon Department of Treasury's Private Activity Bond Committee to allocate all PABs towards affordable housing.

In May, we sent a [letter to Senator Wyden](#) to urge action on this issue. Senator Wyden and most of Oregon's congressional delegation have been strong supporters. Reaching the PAB cap has consequences, including changes to how future funding is awarded. We provided input to the OHCS Housing Stability Council on how the [4% LIHTC application processes](#) should now prioritize long-term affordability, culturally-specific partnerships, and projects serving a higher percentage of extremely low income tenants.

Oregon's congressional delegation sent a letter to leadership to include this issue in an end of the year must-pass bill. Housing Oregon [organized our members](#) to urge Representatives Schrader and Bentz to sign on to the letter. To keep up the pressure, the Portland Tribune [published an opinion piece](#) in December from our Executive Director speaking to the need for the federal government to make investments in affordable housing.

Equitable Partnerships in Affordable Housing project

Housing Oregon and Hacienda CDC are proud to collaborate on [Equitable Partnerships in Affordable Housing](#) (EPAH), a project funded by Meyer Memorial Trust and Oregon Community Foundation. EPAH aims to advance equity in affordable housing by advocating for policy change and building the capacity of BIPOC-led organizations in affordable housing to establish better terms in development partnerships.

OHCS does not have data on projects they fund to inform our project on profit distribution and ownership structures and the equity goals achieved by those developments. Over the course of the second half of 2022, we conducted interviews with affordable housing developers and resident service providers that participated in joint venture projects, to inform case studies and initial drafts of policy recommendations and best practices.

We recruited fifteen diverse organizations for a project Community Advisory Committee that will develop policy recommendations in the first half of 2023 informed by our research, interviews, and case studies. In the second half of 2023 we'll organize workshops for developers and service providers focused on best practices and negotiating skills for affordable housing partnerships that advance equity and capacity building.



Highlights of the Rural and Portland Metro Policy Councils

In addition to advocating on other local, statewide and federal issues highlighted throughout this annual report:

Rural Policy Council

The Rural Policy Council provided input on OHCS' CDBG wildfire disaster recovery and mitigation ReOregon Action Plan, which outlines how \$422 million in HUD funding in response to the 2020 Labor Day fires. The Council also provided feedback on OHCS' spending plans for \$65 million for the Portfolio Stabilization Fund Pool which will provide resources for modest rehab, climate remediation/retro fitting, as well as operating resources to stabilize at-risk affordable rental housing projects and extend their useful life. There was also discussion about how a federal grant proposal to build a mass timber modular housing factory will help provide economic development opportunities and increase housing production in rural Oregon.



Portland Metro Policy Council

The Portland Metro Policy Council (PMPC) organized to [oppose Metro's proposed regional guidelines for capping cash developer fees](#) for affordable housing bond projects. The Council joined a broad coalition in support of the Residential Infill Project 2, which will increase housing types and density across Portland such as attached houses and cottage clusters. The PMPC endorsed a \$50 million proposal for the City of Portland to dedicate funding for homeownership opportunities. This effort was led by Partners for Affordable Homeownership, a group of Housing Oregon members including Habitat for Humanity Portland Region, Hacienda CDC, NAYA, PCRI, Proud Ground and Portland Housing Center. The PMPC also [advocated for the Portland Housing Bureau's budget](#) to fund land acquisition for Project Turnkey sites and to dedicate 25% of returning TIF funds to be set aside for affordable housing development.

Report highlights added value of affordable housing nonprofits

Housing Oregon helped promote a report commissioned by REACH CDC, which highlighted the economic value of affordable housing nonprofits. The report, [“Community Development Corporations \(CDC\) Are Important,”](#) showcases how nonprofit CDCs are making a significant contribution to local tax bases, creating long-term construction and property management jobs, and reinvesting in neighborhoods.

The study, conducted by ECONorthwest, examined data covering 132 developments with 8,789 units with participation from eight Portland-area CDCs, including Bienestar Inc., Central City Concern, Community Partners for Affordable Housing, Farmworker Housing Development Corporation, Home Forward, Innovative Housing, Inc., Northwest Housing Alternatives, and REACH CDC.



Despite the nearly 40 percent increase in rents in Portland between 2021 and 2022, rents in these developments averaged only 42 percent of the Area Median Income, which is well below the typical Oregon LIHTC project. Furthermore, 44 percent of residents in these affordable housing developments were People of Color.

These nonprofit CDCs reinvested \$31.7 million, or 44 percent of developer fees, back into their housing communities. This funding subsidized upwards of 60 percent of programmatic costs for resident services, community spaces, or other programs for residents, or contributed to new affordable housing developments.

Over the past two decades, these developments contributed to a combined investment of \$1.45 billion. The annual average direct and indirect fiscal effect from their activities on state and local governments was equal to nearly \$2.9 million. Ongoing property management and operations of these units added an additional average of \$3.3 million in direct and indirect tax revenue.

Lastly, these investments over a 20-year period supported an average of 594 direct construction jobs annually, paying \$44.5 million in labor income. Property management and other building operations and activities directly and indirectly employ 380 workers annually, contributing \$22.6 million in labor income. Housing Oregon applauds the efforts of these nonprofit CDCs and their commitment to affordable housing in our communities.

2022 Housing Oregon Industry Support Conference a success

The [2022 Housing Oregon Industry Support Conference](#) returned to an in-person and hybrid format for the first time since 2019 and was a huge success, with over 830 participants. It was wonderful to see everyone in person again, and we enjoyed connecting with [old friends and new partners](#) across the affordable housing community.

Over 100 presenters shared their expertise and knowledge throughout the 42 sessions, and if you missed a session, you can check out the [Housing Oregon YouTube Channel](#) to dive deeper into your favorite topics.



SAVE THE DATE - 2023 Conference - September 26, 27, 28



HOUSING
OREGON

Housing Oregon Members



BRIDGE
MEADOWS



community
alliance of
tenants



Catholic
Charities
Of Oregon



CENTRAL CITY
CONCERN
HOMES HEALTH JOBS



COAST
PROPERTY MANAGEMENT



St. Vincent de Paul
Society of Lane County, Inc.



Urban League
of Portland



COMMUNITY
PARTNERS for
AFFORDABLE
HOUSING



Centro Cultural
de Washington County



STRUCTURE
IDEAS + PROJECTS



COMMUNITY
VISION



WISHCAMPER
Development Partners



STEWARDSHIP
DEVELOPMENT



GERDING
BUILDERS, LLC



FARMWORKER
HOUSING
DEVELOPMENT CORPORATION



Habitat
for Humanity®
of Oregon



Habitat
for Humanity®
Portland Region

SquareOne Villages
Housing reimagined. *Home starts here.*

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Integrity. Innovation. Community.



HACIENDA
COMMUNITY DEVELOPMENT CORP.

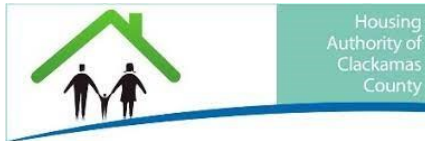


Scott
Edwards
Architecture

homeforward



Housing Oregon Members



Housing Authority of
Malheur County



INNOVATIVE HOUSING, INC.



KeyBank



Housing
Development
Center



J.R. JOHNSON, LLC



mercy HOUSING



Northwest
Housing
Alternatives



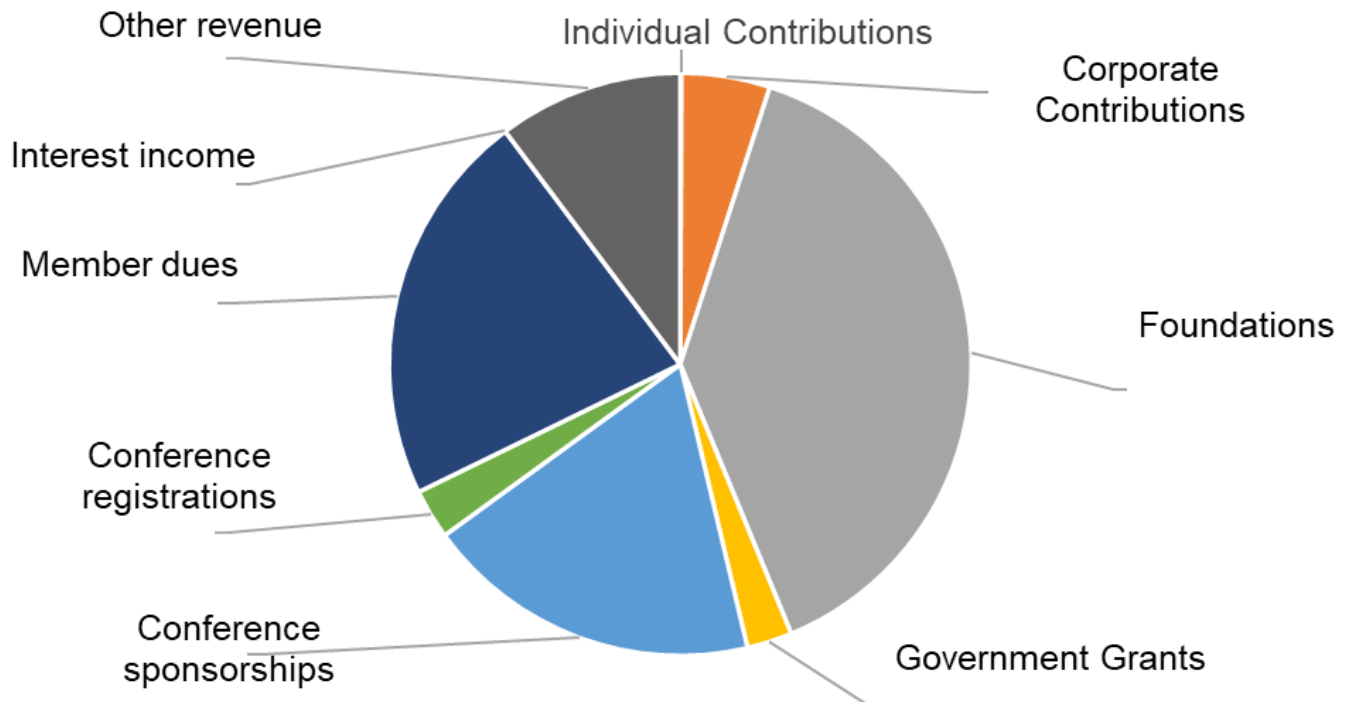
Portland
Community
Reinvestment
Initiatives



VANCOUVER
HOUSING AUTHORITY

Housing Oregon financials – FY '22 - July 2021 to June 2022

Revenue FY 22 - 6/30/22 - \$709,455



Expenses FY 22 - 6/30/22 - \$373,513

