



Regional Housing Centers

(Home Ownership Assistance Program)

For More Information

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Program Objective

OHCS funds Regional Housing Centers to provide clients with classes related to homeownership such as pre-purchase counseling, credit repair/counseling, financial fitness and post-purchase counseling. The primary objective is to increase successful homeownership in Oregon.

Funds available

OHCS projects that \$725,797 in resources will be available in the 2011-13 biennium.

Subject to fund availability, OHCS will announce a competitive application round sometime in early fall of 2011.

Eligibility for funding

The following entities outside the Portland/Metro area will be eligible for funding:

- HUD Certified Counseling Non-profit organization registered to do business in Oregon
- Housing Authorities
- Local governments

OHCS will consider the following when making funding decisions:

- The extent to which the housing center functions as a “one-stop shop” that provides clients with information about resources and services related to single-family homeownership available within the community.
- The center’s capacity to provide homebuyer education classes, including pre-purchase counseling, credit repair/counseling, financial fitness and use of Individual Development Accounts.
- A description of how the center proposes to achieve the program objectives.
- Outputs/outcomes/reporting – such as the number of households served broken out by income levels; number and type of classes offered throughout the year; anticipated number of new homeowners who received Center’s help
- A description of how the organization plans to reduce the gap in minority homeownership, including how the applicant will reach out to minority populations.
- How the organization will provide a continuum of service to its clients from pre-purchase/homebuyer education through post purchase follow-up for long-term successful homeownership and education

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- Assessment of the community's needs; how the Center will assess the needs on an ongoing basis and adapt its strategies to continue to meet the needs in the community
- Readiness to proceed.
- Organizational and administrative experience.
- Geographic area served.

Application process

- Organizations will apply through a competitive application process.
- Round one: Fall 2011.
- One-year grant with an automatic extension for a second year, subject to fund availability and grantee compliance.
- OHCS will announce competitive applications once each biennium with funding awarded in October of the first year of the biennium.

Monitoring, compliance and reporting

Awardees must report on a quarterly basis. OHCS will conduct an onsite monitoring at least once a year. Reports will include the following, at a minimum:

- Populations served – race and ethnicity
- Number of clients served
- Types of services provided
- Number of services provided to clients
- Marketing activities – public outreach, forums, lenders/realtors
- Number of households obtained homeownership –breakdown by income, race and ethnicity
- Number of households working to obtain homeownership – credit repair classes, financial fitness classes, participating in Individual Development Accounts for the purpose of down payment, etc.
- Number and type of homeownership education-type classes offered.

OHCS is the state housing finance agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for lower income Oregonians. The agency also administers federal and state antipoverty, homelessness prevention and intervention, energy assistance, and community service programs.