



Oregon

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Joint Report on Veterans Housing Programs

December 2023

[House Bill 2530 \(2019\)](#) directed the Oregon Department of Veterans' Affairs (ODVA) and Oregon Housing and Community Services (OHCS) to submit jointly to the House Interim Committee on Veterans and Emergency Management an annual report on veterans housing programs.

Background

Oregon veterans are a rich and diverse community, spanning four generations with service in five major military conflicts. They are as diverse as the state itself, representing race, ethnicity, gender identity, sexual orientation, age, and socio-economic statuses.

Looking back at 2023, Oregon's total veteran population decreased slightly by 2% from 277,405 to 271,871. At 6.4% of the state's total population, this population has experienced a continuous decline. This decline is consistent with the drop in Americans serving on active duty today; from 3.5 million in 1968 during the draft era, to 1.3 million which is less than 1% of all U.S. adults in today's all-volunteer force. The U.S. Department of Veterans Affairs (USDVA) projections further suggest the number of veterans will continue to decline in the coming decades.

Between 2021 and 2022, the number of sheltered veterans decreased nationally by 11% according to the 2022 U.S. Department of Housing and Urban Development (HUD) Annual Homeless Assessment Report (AHAR) ¹ to Congress.

That same HUD report noted that since 2009, the number of veterans experiencing homelessness has increased in only three states: Oregon (by 183 people), Maine (by 120 people), and Vermont (by 39 people). In Oregon, there are more than 1,400 veterans experiencing homelessness on any given night, and 57% of these veterans are unsheltered. Oregon's Homeless Information Management System (HMIS) estimates this to be higher.*

Nationwide, the number of veterans experiencing homelessness who were women increased by 10% (or 314 veterans). Increases in the number of unsheltered female veterans outpaced the increase of women staying in sheltered locations (13% compared to 7%). Nationally, female veterans experiencing homelessness were much more likely to be in a household with a child under 18 years of age (11%) than their male counterparts (2%).

*HMIS 2022 data estimates 2,200 homeless veterans in Oregon.

Unfortunately, this information is not available down to the state level, however ODVA and OHCS remain committed to helping women veterans receive benefits and services to help mitigate these situations.

Comparing this increase to the historically recorded increase of homeless veterans we can observe a plateau in the number of veterans experiencing homelessness over the last 5 years averaging 1,400. ODVA acknowledges, in accordance with Governor Kotek’s executive orders concerning homelessness (EO [2023-02](#); [2023-03](#)), that an increase in housing production, affordability, and enterprise-wide coordination in opposition to homelessness, is of the highest priority and focus of the ODVA.

The 2022 Annual Homelessness Assessment Report to Congress: National percentage of adults experiencing homelessness who are veterans.

EXHIBIT 5.2: Proportion of Adults Experiencing Homelessness Who are Veterans
By Sheltered Status, 2022

Sheltered Status	All Veterans Experiencing Homelessness	All Adults Experiencing Homelessness	Percent of Adults Experiencing Homelessness Who were Veterans
Total People	33,129	483,218	6.8%
Sheltered	19,565	260,670	7.5%
Unsheltered	13,564	223,548	6.1%

EXHIBIT 5.3: Change in the Number of Veterans Experiencing Homelessness
2009–2022

	Change 2020-2022		Change 2009-2022	
	#	%	#	%
All Veterans	-4,123	-11.1%	-40,238	-54.8%
Sheltered	-2,483	-11.3%	-23,844	-54.9%
Unsheltered	-1,640	-10.8%	-16,394	-54.7%

No person who has served our nation should experience housing instability or homelessness, but research indicates that veterans are more likely than nonveterans to experience homelessness, although the disparity is decreasing.

Veteran homelessness is not isolated to the state’s urban centers; in fact, the rate of veteran homelessness in rural Oregon is quickly outpacing rates in metropolitan areas. The HUD report on Continuum of Cares (CoC) with the largest numbers of veterans experiencing homelessness has Oregon CoC in the top five for the largely rural areas.

The 2022 Annual Homelessness Assessment Report to Congress: Continuum of Care's with the largest numbers of veterans experiencing homelessness.

EXHIBIT 5.11: CoCs with the Largest Numbers of Veterans Experiencing Homelessness
By CoC Category, 2022

CoC Name	Veterans Experiencing Homelessness	CoC Name	Veterans Experiencing Homelessness
Major City CoCs		Other Largely Urban CoCs	
Los Angeles City & County, CA	3,456	St. Petersburg, Clearwater, Largo/Pinellas County, FL	310
Seattle/King County, WA	855	Eugene, Springfield/Lane County, OR	283
San Diego City and County, CA	686	Santa Rosa, Petaluma/Sonoma County, CA	191
San Jose/Santa Clara City & County, CA	660	Reno, Sparks/Washoe County, NV	148
Sacramento City & County, CA	625	St. Louis City, MO	123
Largely Suburban CoCs		Largely Rural CoCs	
Watsonville/Santa Cruz City & County, CA	332	Texas Balance of State CoC	465
Santa Ana, Anaheim/Orange County, CA	280	Washington Balance of State CoC	389
Honolulu City and County, HI	198	Indiana Balance of State CoC	315
San Bernardino City & County, CA	196	Georgia Balance of State CoC	278
Riverside City & County, CA	195	Oregon Balance of State CoC	259

State Investments in Veterans Housing

Oregon Housing and Community Services (OHCS) and Oregon Department of Veterans Affairs (ODVA) with many other partners—are working closely to address these critical issues that impact Oregon’s veterans. Ending veteran homelessness and supporting housed veterans requires collaboration between governments, veterans service agencies and providers, quality data, and a collective commitment to addressing the crisis.

OHCS works to serve veterans across the housing stability spectrum. Three OHCS programs receive funding from the Document Recording Fee (DRF): the General Housing Assistance Program (GHAP), the Emergency Housing Account (EHA), and the Home Ownership Assistance Program (HOAP). Of these funds, 25% is earmarked in each program to serve Oregon veterans. In fiscal year 2022–23, OHCS received \$468,857,256 from the DRF. A quarter of that, or \$17,214,314, is dedicated to veterans. The DRF and other federal and state funds support housing investments for veterans across the state.

One such investment is the Salem Y Veterans housing project in Salem OR discussed later in this report. With a mixture of state, federal and private donations, Courtney Place, named after Senator Peter Courtney, who championed the project, is set to open in March of 2024.

Homeless Services Programs

ODVA Grants Addressing Homelessness

ODVA's Strategic Partnerships Division administers several grants, including the Oregon Veterans Emergency Financial Assistance Grant, which provides funds that help address a broad spectrum of urgent needs, including those related to housing stability and homelessness. Grants are awarded to support veterans experiencing emergency needs such as rental and mortgage assistance, utility payments, and vehicle repairs, among others.

The Strategic Partnerships Division also administers the Veterans Services Grant, with opportunities for partners such as veteran service organizations, Tribes, counties, and nonprofits that provide services and support to Oregon veterans. Grants can be used for services to veterans for: healthcare, behavioral healthcare, transportation, legal services, employment services, education and training, and housing stability and homelessness, etc.

The Veterans Educational Bridge Grant provides financial assistance to veterans who are unable to complete a degree program within the expected completion period due to the timing of course offerings. This funding helps students stay in school, which can positively impact housing stability and can prevent homelessness. The 2023 Oregon Legislature expanded this grant opportunity to include student veterans with school debt that is preventing them from returning to school and continuing their education.

The division also manages the Incarcerated Veterans program supporting their reentry back to community after incarceration. Our program helps to provide the tools necessary for veterans to make a new start, thereby reducing the likelihood of revocation and recidivism. Veterans receive assistance in applying for earned state and federal benefits, such as education, compensation and pension, healthcare/behavioral healthcare. Most of these benefits are available to eligible veterans upon release from incarceration, which has a significant impact on their ability to secure safe housing. Veterans who are receiving monetary compensation from the VA upon incarceration, receive assistance apportioning or turning off those monetary benefits, to avoid overpayment upon release, this also impacts their ability to obtain safe housing and other housing supports.

ODVA is committed to enhancing partnerships and coordinating with external partners to meet the unique and urgent needs of veterans experiencing homelessness and provide the means to deliver critical services to Oregon veterans and their families.

Emergency Housing Assistance (EHA)

The Emergency Housing Assistance (EHA) program assists low- or very low-income people who are experiencing homelessness or are unstably housed and at risk of becoming homeless. OHCS makes funds available through community action agencies across the state. To be eligible for this funding, an applicant must have served active duty; received a ribbon or medal for service and been discharged or released under honorable conditions; received a non-service-connected pension from the USDVA or be a person who served in the military, naval, or air service that has been discharged or released from that service and has been determined by the U.S. Department of Veteran's Affairs to be eligible to receive any benefit from that department.

During fiscal year 2022–23, OHCS served 750 veterans with EHA. OHCS homeless services programs combined served 2,231 veterans with programs that include Emergency Rental Assistance, State Homeless Assistance Program, Emergency Solutions Grant, HOME Tenant Based Assistance, and Out of the Cold resources. Of the 750 veterans served with EHA dollars, 110 were women, three were transgender or non-binary, 633 were men, and four were Missing/Unknown data.

Age Demographic Data of Veterans Served by EHA

The largest veteran age group includes those between the ages of 25 and 54, making up 41% of veterans served by EHA dollars. The second-largest age group served by EHA includes those between the ages of 55 and 64, at 32%.

Racial Equity Outcomes for Oregon’s Veterans in EHA

People of color make up 20% of veterans served by OHCS’ homeless services programs, with individuals who identify as multiple races being the primary category selected by veterans of color. This year, there was a decline in veterans who identified as Hispanic/Latino and veterans of color in general served by EHA.

As part of OHCS’ commitment to racial equity, the agency tracks race and ethnicity of those who served to ensure equitable reach of program resources. The largest group connecting with services were those in the category of non-Hispanic/Latino-White. There was also some diversity across the group, with 71 veterans indicating Hispanic/Latino ethnicity, 52 identifying as Black or African American, 60 reporting as American Indian or Alaskan Native, and seven as Native Hawaiian or Other Pacific Islander.

Veterans Served by Race and Ethnicity with EHA Program

Race	Hispanic/ Latino	Non- Hispanic/ Latino	Unknown	Total	% of Total Race Who Are Veterans
American Indian/Alaska Native	6	12	0	18	3%
Asian	0	5	1	6	1%
Black/African American	2	36	0	38	6%
Multiple races	7	57	0	64	10%
Native Hawaiian/Pacific Island	0	3	0	3	1%
Race not known	3	2	12	17	3%
White	36	471	8	513	77%

Oregon's Total Veteran Population by Race and Ethnicity with EHA Program

Race	Total	% of Total Veterans
American Indian/Alaska Native	3,153	1.0%
Asian	3,292	1.2%
Black/African American	4,390	1.6%
Multiple races	12,826	4.6%
Native Hawaiian/Pacific Island	752	0.3%
White	240,847	86.8%
Hispanic or Latino alone	12,145	4.4%
Total	277,405	100.0%

Energy Services Program

OHCS' Energy Services Section administers programs to provide services to support housing stability for those currently housed, such as assistance with energy expenses and weatherization of their homes. These resources, while not explicitly for veterans, provide critical support and resources to Oregon veterans. In FY2022, Energy Assistance programs provided bill payment assistance to 4,220 veterans households, and weatherization programs provided energy-efficiency and home health improvements to 80 veterans households. This is despite OHCS not having funding directly set aside for veterans.

Veterans Affordable Rental Housing

The OHCS 2023 Veterans and Small Projects Notice of Funding Availability (NOFA) allocated up to \$26 million in the form of grant funding from the General Housing Account Program (GHAP) specifically set aside to serve veterans and their families. GHAP provides 25% of account funds to developments that benefit veterans (regularly denoted as VGHAP).

OHCS has supported the development of affordable rental housing specifically for veterans in Oregon. OHCS fully funded four projects from the 2023 NOFA cycle, with continuing support to unfunded veterans' projects in anticipation of funding in 2024. Altogether, the awarded projects will create 77 new, affordable rentals from Multnomah County to rural communities across coastal and southern Oregon, to house veterans. The project awards total \$11,640,000 from VGHAP.

Project Name	County	Total Homes	Sponsor
EverFree Homes	Klamath	15	BB Development, LLC
Core Response	Curry	18	Brookings CORE Response
Queen Ave Apartments	Linn	21	Linn-Benton Housing Authority
Division Street Apartments	Multnomah	23	Do Good Multnomah
Total		77	

EverFree Homes is a new construction project that provides 15 single-, and double-bedroom units for veterans located in Klamath Falls, Klamath County. There will be a community space with laundry facilities, the tenants will have internet access, and each unit will have air conditioning.

Core Response is the acquisition and rehabilitation of a former motel. The project will provide 18 units of housing for veterans in Gold Beach, Curry County. There will be an on-site community center with a kitchen, gathering space, and laundry facilities. Offices for service provision will be located across the street from the site. Other amenities include internet access, exercise facilities, and a basketball/tennis court.

Queen Avenue Apartments is a proposed 30-unit housing community in Albany. The project will feature 21 single-bedroom units for disabled veterans who have experienced homelessness, eight studio units for clients of Linn County Mental Health (LCMH) who experience severe and persistent mental illness, and a one-bedroom manager's unit. ODVA, in partnership with other local agencies, will provide support services such as employment, healthcare, education, and clinical case management to veteran residents. Rent supports for veterans will be provided through project-based Veterans Affairs Supportive Housing vouchers. The project will be located on land owned by Linn-Benton Housing Authority and adjacent to its existing Clayton Meadows Apartments.

Division Street Apartments of Do Good Multnomah (DGM), will feature 23 single-bedroom units for low-income veterans in Portland's Mill Park neighborhood. Veterans will benefit from a resident services program specifically designed by DGM to enhance their lives and ensure long-term success and stable housing. As a transit-oriented development, the site is located near public transportation and amenities to enhance livability and convenience for future residents. DGM is an experienced veterans' service organization in Portland and offers low-barrier housing, emergency shelters, and case management. The development will utilize modular construction from Blazer Industries, an experienced manufacturer. Modular construction controls costs and significantly reduces the construction timeline, expediting the availability of affordable housing for veterans.

Veteran Housing: Salem Family YMCA Courtney Place Veterans Housing Project

The YMCA of Marion and Polk Counties expanded their affordable housing project to include an apartment complex dedicated to veterans and their families. The grand opening of Courtney Place Veterans Housing apartment complex unveiled 34 units directly across from the new YMCA. The facility will have one- and two-bedroom units with an AMI of 60% or below. The YMCA is partnering with Mid-Willamette Community Action Agency's ARCHES project to provide on-site wraparound services. Residents will have access to the Salem Family YMCA and programs.



HOME American Rescue Plan (ARP)

Through the American Rescue Plan, Oregon received about \$33 million of one-time assistance from HUD under the HOME Investment Partnerships Program to provide housing and services to chronically homeless populations and households at risk of homelessness. Additionally, veterans and their households have been specifically identified as an eligible population for HOME-ARP resources. In response to stakeholder feedback, OHCS is prioritizing funding to develop service-enriched housing in rural communities. OHCS issued a HOME-ARP funding solicitation for affordable rental projects in the fall of 2023 and expects to make an initial round of funding awards early in 2024.

Veteran Homeownership Opportunities

Oregon Bond Residential Loan

The Oregon Bond Residential Loan program provides 100% financing for federal USDVA home loans for first-time homebuyers who are veterans. OHCS began offering the veterans loan in 2018 and has since funded 93 loans, totaling \$23.5 million in loaned funds. In 2021, 18 veterans and their families secured an Oregon Bond Residential Loan totaling \$4.77 million in loaned funds.

Oregon Department of Veterans Affairs Home Loan Program

Oregon is one of only five states that offers a veteran home loan program. This Oregon benefit is separate and distinct from the federal VA Home Loan Guaranty and has lent approximately \$8 billion in low-interest home loans to more than 334,000 veterans since 1945. This program is not a housing program; rather, this program is designed to provide a home mortgage for eligible and qualified veterans to achieve the dream of home ownership. Currently, ODVA's home loan program offers fixed-rate financing for owner-occupied, single-family residence up to the Fannie Mae limit. It only funds “for purchase only” and does not offer refinance and a limit of up to four home loan maximum life benefit.

HOAP Down Payment Assistance

In 2023, OHCS' Home Ownership Assistance Program (HOAP) awarded six organizations with down payment assistance funding for eligible veterans. Veterans who are first-time homebuyers can receive up to \$30,000 and those who are a first-generation homebuyer and meet the income qualification of earning at or below 100% area median income can get up to \$60,000.

In the latest round of funding, OHCS instituted the Veteran Build Your Future pilot program. This offers veteran households the opportunity to work on credit or debt issues, or any other barriers to being mortgage ready during a three-year period, allowing funds to be reserved during this period. During this time, the veteran receives ongoing financial or pre-purchase counseling with a certified counselor to assist in achieving their goal of buying a home. Reserving funds ensures that down payment assistance is available when the veteran is ready to purchase a home.

HOAP Restore Health and Safety Program

In the upcoming Restore Health and Safety Program, OHCS will make about \$9 million in grants available to eligible organizations that provide health and safety home repairs and modifications over a three-year program period, with half set aside for veterans.

Furthermore, OHCS acknowledges those families of service members and veterans who help shoulder the weight of war and the burdens of sacrifice, and thus HOAP resources have been expanded to include serving the spouse of a deceased veteran.

OHCS Next Steps

Improving Data to Improve Outcomes

HUD and the USDVA are pleased to announce they have jointly identified a solution for USDVA medical centers to provide client-level HUD-VA Supportive Housing data from HOMES, USDVA's data collection and reporting system, to local Continuums of Care (CoCs).

OHCS is continuing to support Oregon's Homeless Management Information System (HMIS). With ongoing support from the Legislature, local veterans housing providers, and HMIS contributors, more information can be tracked and analyzed to inform future agency proposals to support veterans throughout the housing continuum. This all starts and ends with consistent data and resources to meet the informed needs of all CoCs in Oregon, ensuring a complete and more accurate picture of veterans' homelessness in Oregon moving forward.

Support for Veterans Experiencing Homelessness: Oregon Veteran Housing Provider Network

The Oregon Veterans Housing Network is an interagency workgroup composed of OHCS, ODVA, HUD, and the USDVA. This planning team has worked together to inform, support, and collaborate with Oregon's counties and organizations through virtual homeless veteran convenings. In 2023, this network's planning team continues to deliver resources, tools, and relevant information to over 1,300 veterans service providers within the network's membership newsletter. Virtual webinars and a possible in person assembly are being planned for 2024.

ODVA's Role in Addressing Veteran Homelessness

ODVA's primary role in addressing veteran homelessness is preventive. The agency's work to help veterans access their earned state and federal veterans' benefits lead veterans to disability compensation, pension, and similar benefits that preempt the need to rely on back-end state safety nets. ODVA provides training, certification, and pass-through funding to the county and Tribal Veterans Service Officers (TVSO), who perform the vast majority of direct-service claims work. ODVA's Appeals Team provides direct-service appeals work to veterans who disagree with the USDVA's decision on their disability, often resulting in retroactive compensation to veterans.

As discussed previously, ODVA administers various grant programs to provide support to veterans who are experiencing homelessness or who are at risk of becoming homeless, by funding nonprofits and other agencies and organizations that provide a breadth of assistance related to veterans' needs.

Through these grant opportunities were discussed earlier, ODVA demonstrates its commitment to enhancing partnerships and coordinating with program providers to meet the unique and urgent needs of veterans who are experiencing homelessness or are at risk of becoming homeless and help provide the means to deliver critical services to Oregon veterans.

ODVA Houseless Veterans Coordinator and Other Special Advocacy Coordinators

As a part of the Appeals and Special Advocacy Division, ODVA has a Houseless Veterans Coordinator. The program focuses on working with new and existing partners to develop the collaboration needed to provide more efficient means of directly serving Oregon's most vulnerable veterans with the ultimate goal of ending and preventing homelessness.

The Houseless Veteran Coordinator is also accredited as a VSO recognized by the USDVA's Office of General Counsel to be able to work directly with veterans experiencing homelessness to provide both direct and indirect assistance to help individuals obtain and access earned veterans' benefits. This direct-service support intersects with other ODVA advocacy areas such as incarcerated veterans, student veterans, female veterans, and veterans who identify as part of the LGBTQ+ community.

ODVA has additional special advocacy coordinators whose work intersects with the issue of homelessness as well. The department's Women Veteran Coordinator, LGBTQ+ Coordinator, Incarcerated Veteran Coordinators, Aging Veteran Coordinator, Tribal Veteran Coordinator and Campus Veteran Coordinator each work directly with people from across the diverse veteran population, some of whom need housing-related assistance. The network of resources that these special advocacy coordinators have, in addition to being trained and certified VSOs themselves, is an important part of the work that ODVA does to include outreach to veterans.

ODVA conducts outreach across Oregon, both virtually and in person, serving veterans and supporting veterans service providers. Most notably, ODVA's Houseless Veteran Coordinator and all ODVA's special advocacy coordinators routinely conduct outreach during Veteran Stand Downs, which are community-level events with local homeless service providers, VSOs, as well as homeless services such as dental support, for urgent needs. Other efforts include joining county-level workgroups, Housing Task Force groups, and informational presentations to VSOs, as well as county, Tribal, and local governments, and nonprofits serving low-income and housing service providers serving veterans and their families.

Outreach around available resources has been at the forefront of ODVA's engagement efforts. Maintaining strong relationships with partners to serve Oregon's veterans community is a shared priority and is met with intentionality.

Looking Ahead

On January 10, 2023, Governor Kotek issued [Executive Order 23-04](#), establishing an ambitious statewide housing production goal. The Oregon Legislature further responded to the need for increased housing availability by allocating over \$721 million to OHCS during the 2023 Legislative Session to address supply solutions. The scale of resources allocated for the 2023-25 biennium mandates that business must be done differently. OHCS funding processes have evolved over time in response to feedback from development partners and other funding jurisdictions. The current fund offerings are delivered through Notices of Funding Availability (NOFA).

OHCS' Affordable Rental Housing Division has been hosting a resource engagement series seeking input to change how affordable rental housing resources are deployed to scale up affordable rental housing production across the state. The goals for the future of funding opportunities are to centralize application processes, fund closer to shovel ready, and streamline policy objectives and set asides for funding sources. One session of the engagement series focused on resource set-asides. GHAP funds will be deployed as part of the updated NOFA process; however, OHCS does not intend to change the current veteran set aside of GHAP resources and OHCS will continue to review how this offering will be best presented within the NOFA process.

OHCS and ODVA understand that the future will continue to bring unprecedented challenges. Much more needs to be done to ensure those that served our nation have a safe, stable, and affordable place to call home. Veteran housing instability is bigger than any one agency or organization. Ending it must continue to be a coordinated effort across Oregon at the federal, state, Tribal, and local levels. We are committed and encouraged by the lessons learned through this work. We envision an Oregon where no veteran returns from service without a place to call home.