

2016–2020 Fair Housing Action Plan

Oregon's 2018 Report



Introduction

Oregon's 2016-2020 Analysis of Impediments to Fair Housing Choice (AI) identifies various impediments and barriers to fair housing choice, and suggested actions to address those impediments. Based on the AI, Oregon developed a 2016-2020 Fair Housing Action Plan (FHAP). The plan details the actions Oregon prepared to focus on over the 2016-2020 Consolidated Plan period.

The following report outlines the research findings and impediments identified in the AI, and the actions Oregon took in 2018 to address them.

Research Finding 1: Persons with disabilities face widespread barriers to housing choice statewide.

Impediments found to contribute to barriers to housing choice for persons with disabilities include:

- ***Impediment 1-1.*** Lack of affordable, accessible housing, including housing available for persons with disabilities who wish to leave nursing homes or other institutional settings.
- ***Impediment 1-2.*** Refusal of some landlords to make reasonable accommodations for persons with disabilities.
- ***Impediment 1-3.*** Persons with disabilities who desire to transition out of institutional settings are limited by the lack of affordable, accessible and supportive services housing, in addition to financial and emotional support to assist them in their transitions.
- ***Impediment 1-4.*** Housing choices for persons with disabilities are severely limited by lack of sidewalks, paved roads and reliable and sufficient public transportation.
- ***Impediment 1-5.*** Local zoning and land use regulations and/or inexact application of state laws may impede the siting and approval of group homes.

Progress towards **Action Items** designed to address identified impediments:

- ***Action items 1-1.***
 - a. ***Determine the specific housing needs for persons with disabilities and develop proactive strategies to address the need.***

This specific action item is done at the property management level and not by Oregon Housing & Community Services (OHCS). OHCS continues to provide training and resources to property managers on Fair Housing laws such as reasonable

accommodations that would assist property managers in determining the individualized needs of their clients.

- b. Determine how to better match persons with disabilities with accessible units, including if person with disabilities have access to unit as they become available.**

This specific action item is done at the property management level and not by OHCS. OHCS continues to provide training and resources to property managers on Fair housing laws such as reasonable accommodations that would assist property managers in determining the individualized needs of their clients.

- c. Examine how the state can increase the number of accessible units in publicly funded multifamily developments while complying with all relevant regulations and constraints.**

In 2018 OHCS completed its five year Statewide Housing Plan (SWHP). One of the six priorities determined from this process was the advancement of Equity and Racial Justice. As action items are further defined, approaches to furthering equity through housing accessibility will likely be explored. For example, changes to OHCS required building design through the Project Development Manual to encourage additional accessible units beyond what is required is most likely to be vetted. OHCS seeks to merge overlapping work items in all of its planning documents with the SWHP wherever possible.

- d. Support the efforts of Public Housing Authorities to implement adaptive modification programs.**

In 2018 OHCS completed its five year Statewide Housing Plan (SWHP). One of the six priorities determined from this process was the advancement of Equity and Racial Justice. As action items are further defined, approaches to furthering equity through housing accessibility will likely be explored. For example, changes to OHCS required building design through the Project Development Manual to encourage additional accessible units beyond what is required is most likely to be vetted. Through development of the SWHP, OHCS seeks to merge overlapping work items in all of its planning documents with the SWHP wherever possible.

- e. Promote policies that support aging in place and funding for retrofitting of senior housing. Support the continued dissemination of information on how communities can provide opportunities for residents to age in place and how to improve community access for persons with disabilities living in independent settings.**

OHCS encourages aging in place through a number of policy priorities and programs. Preservation legislation and funding, the OHCS rent increase policy and the Housing Choice Landlord Guarantee program are but a few of the policy and program decisions designed to keep households in place, all of which, if not designed specifically for seniors, would also effect senior housing.

- **Action item 1-2. Identify resources and provide opportunities for education and**

training on the requirements to provide reasonable accommodations.

Oregon Housing & Community Services (OHCS) utilizes funding from HUD Consolidated Plan sources to contract with the Fair Housing Council of Oregon to provide training to developers, owners and property managers throughout Oregon. In 2018 six trainings were provided which included education on Fair Housing Laws and the state of Oregon's Landlord and Tenant laws. Trainings are extremely popular and were recorded for access on the website to Oregonians who were not able to attend the in-person meetings. OHCS intends to continue this practice in 2019 based upon the extremely positive feedback and need for this training across the State.

- ***Action item 1-3. Convene service providers and persons with disabilities to prioritize the needs to transition persons with disabilities into the community from medical or other systems of care.***

The Oregon Statewide Housing plan calls out six state priorities over the next five years. Homeownership, Affordable Rental Housing, Rural Communities, Homelessness, Equity and Racial Justice, and Permanent Supportive Housing. The last three in particular are connected to this action item with Permanent Supportive Housing (PSH) being a direct link. During OHCS statewide listening sessions in 2017 and 2018, the need for PSH was called out in community after community. In 2018 OHCS began working with a number of partners including the Oregon Health Authority to plan for operationalization of PSH using development and wrap around services dollars expected to be provided by the Oregon legislature in 2019 at the Governor's request. As OHCS continues to move towards operationalization of PSH, continued planning, training and partner discussions will occur.

- ***Action item 1-4. Prioritize accessibility improvements in publicly funded community development projects, to promote housing choice for persons with disabilities.***

As part of the First Draw requirements, all CDBG grant recipients must look at accessibility improvements to address nondiscrimination issues by completing the Section 504 checklist. This checklist encompasses properties, including parks, owned by the grant recipient where the public may need access to programs, services or facilities. The recipient must either be accompanied by a person with a disability or a person or advocacy group that can represent persons with disabilities. If any accessibility improvements are discovered through the checklist, the recipient must identify what will be done to address the needed improvements.

OHCS has received Section 811 funding from the Department of Housing & Urban Development. Section 811 provides funding to develop and subsidize rental housing with the availability of supportive services for very low and extremely low income adults with disabilities. This funding will help develop new units and be used in current OHCS funded properties to promote housing choice for person with disabilities.

- **Action item 1-5. Review and support best practices to further housing choice for persons with disabilities, including potential modifications to state statutes to further fair housing protections for persons with disabilities residing in group home settings.**

Oregon supported the Fair Housing Council of Oregon’s (FHCO) work to develop the Inclusive Communities Tool Kit; a guide intended to serve as an informational and educational tool for land use planners in Oregon's cities and counties. Section two, Fair Housing, Affordable Housing and Housing for People with Disabilities, is an introduction to the two types of housing developments where concerns around fair housing are especially likely to surface.

Oregon continues to support FHCO’s work to disseminate the Inclusive Communities Tool Kit. The Tool Kit is available to download on the FHCO website: <http://fhco.org/index.php/information-for-jurisdictions/affh>

In addition, OHCS contracts with the Fair Housing Council of Oregon to monitor local land use rules and regulations to further fair housing protections for persons with disabilities and other protected classes. Finally, OHCS Asset Management oversight services on Community Integration Program (CIP) properties funded using Elderly Disabled Bonds. CIP properties are group homes with state funding to support ongoing maintenance.

Research Finding #2: Discrimination against protected classes persists statewide.

Impediments found to contribute to housing discrimination include:

- **Impediment 2-1.** Lack of enforcement of fair housing violations persists statewide.
- **Impediment 2-2.** Limited housing options for persons most vulnerable to housing discrimination: non-English speakers, persons of Hispanic descent, Native Americans, African Americans, large families and, as discussed above, persons with disabilities.

Recommended Action Items to address impediments:

- **Action items 2-1.**
 - a. **Continue to fund efforts of Fair Housing Council of Oregon (FHCO) to provide fair housing education and training services. Continue to fund the fair housing complaint line and provide broader assistance with landlord/tenant disputes. Promote increasing the language accessibility of these services.**

Oregon continues to support FHCO's efforts to provide training, education, and outreach activities, while increasing the language accessibility of these services. Following is a list of FHCO activities Oregon provided funding to support in 2018:

- Complaint intake process, including Housing Choice Voucher Violations.
- Statewide access to fair housing resources, including FHCO's discrimination hotline, to ensure that rural communities have access.
- Education and training services including trainings and outreach activities designed to inform community groups, stakeholders, housing providers and policy making bodies about fair housing and protections from discrimination. Ensure that whenever appropriate outreach and education activities are culturally specific, with a focus on outreach to tribal communities, Spanish speaking communities, new immigrants and persons with limited English proficiency.
- Fair housing education and training sessions for OHCS housing providers, stakeholders, and OHCS staff.
- Establish a local presence in southern and eastern Oregon through partnership with local agencies or organizations, such as community action agencies, etc.
- Implement, and maintain social media and public information outreach efforts to encourage inclusivity, diversity and fair housing in non-entitlement communities.
- Provide culturally specific social media and outreach specifically for tribal communities, Spanish speaking communities, new immigrants, and limited English proficient persons.
- Market FHCO's program and technical assistance services to constituents via digital, direct, social media, and in person meetings.
- Maintain, and develop FHCO blog, for articles and more in-depth posts.
- Staff and manage quarterly Systemic Investigations/AFFH Committee meetings to provide guidance on AFFH education and technical assistance.
- Partner with planning and land use professionals to review Post Acknowledgement Plan Amendments (PAPA) submitted to Department of Land Conservation and Development (DLCD) to identify proposals that may have discriminatory impact.
- Provide technical assistance to federal fund recipients and help federal fund recipients identify and address segregation in communities. Work with small jurisdictions to provide technical assistance on implementation of best practices for creating inclusive communities through local jurisdiction land use plans, development codes, and other policies and procedures based on review of PAPAs project outcomes and coordination with DLCD. Conduct additional outreach to determine non-entitlement jurisdictions interested in receiving additional technical assistance, based on review of PAPAs project outcomes and emerging statewide legislation.

b. Strengthen the certification that all publicly funded grantees comply with all federal, state and local nondiscrimination laws. Provide educational materials to ensure grantees understand fair housing obligations.

Public Housing Authorities (PHA) are required to submit their 5-Year Plans and Annual Plans to HUD along with a certificate of consistency, signed by OHCS, that confirms their plans are consistent with Oregon’s Consolidated Plan. Continuums of Care (COC) are also required to submit certification of consistency when they complete their CoC NOFA application. Through this certification process OHCS ensures that Five Year and Annual Plans are consistent with the State’s adopted Consolidated Plan and the associated HUD regulations.

In 2018, the following PHAs and COCs submitted requests to OHCS for Certificates of Consistency:

- Central Oregon Regional Housing Authority
- Community Action Partnership
- Coos County Housing Authority
- Douglas County
- Housing Works
- Jackson County
- Josephine Housing & Community Development
- Klamath County
- Lane County Department of Health & Human Services
- Lincoln County
- Malheur and Harney County
- Marion County Housing Authority
- Mid-Columbia Housing Authority
- NeighborImpact
- Northeast Oregon Housing Authority
- West Valley Housing Authority

■ **Action item 2-2.**

- a. **Continue to fund and expand fair housing audit testing to inform educational, outreach and enforcement efforts. Incorporate retesting and verification in efforts.**

In 2017, Oregon held an open competitive Request for Application process to retain a contractor that would provide audit testing for OHCS low-income projects. The goal of this effort was to identify potential illegal discrimination in OHCS properties on the basis of federal, state, city, and county laws, and to help ensure OHCS projects were in compliance with federal and state fair housing laws. The Fair Housing Council of Oregon was awarded the contract based on a number of criteria including; audit testing methodology, and experience audit testing to identify potential illegal discrimination. The contract began in July 2017, and has been extended through June of 2019.

- b. **Promote housing alternatives for persons reentering community from incarceration and persons surviving domestic violence.**

There are a number of initiatives to increase access to housing opportunities in Oregon, including the Governor’s Reentry Council. The Reentry Council is an interagency effort to address barriers faced by formerly incarcerated population. OHCS is now leading a Housing Implementation subcommittee that will also intersect with state resources directed at individuals with mental health and substance use disorders. In addition to these interagency collaborative initiatives, the OHCS 5 Year Statewide Housing Plan identifies strategies to align and target resources. Strategies to address homelessness include building statewide capacity to implement proven models like Permanent Supportive Housing, and to increase access to rental assistance. OHCS is working to enhance homeless service provider’s data and improve data sharing between multiple systems.

c. Provide stakeholder education and training on fair housing laws and requirements.

Oregon Housing & Community Services contracts with the Fair Housing Council of Oregon to provide annual Fair housing trainings to partners and staff. Through this contract, Legal Aid of Oregon is subcontracted to provide education and information on State Landlord Tenant law. Several trainings are held and they are always well attended. OHCS has recorded one of these trainings and placed it on the OHCS internal website for staff who were unable to attend the in-person training. OHCS has found these training to be very effective and well received.

d. Fund complaint intake process at FHCO as well as technical assistance for federal funding recipients.

In 2018 Oregon continued to provide funding to support the work of FHCO through a grant that has been made to the organization for several years. The grant allows funding for FHCO to:

- Continue complaint intake process which includes Housing Choice Voucher Violations; and
- Provide statewide access to fair housing resources which includes various training, resources, and FHCO’s discrimination hotline.

e. Fund pilot program to review Post Acknowledgement Plan Amendments submitted to DLCD to identify land use proposals with a potentially discriminatory impact.

As stated in the January 23, 2019 Affirmatively Furthering Fair housing and Comprehensive Plan Amendment Process: 2018 Year-end report prepared by EnviroIssues for the Fair Housing Council of Oregon: “Oregon’s statewide land use goals are achieved through local comprehensive plans. State law requires each city and county to have a plan, along with zoning and land-division ordinances that put the plan into effect. All comprehensive plans must align with the statewide planning goals. The Department of Land Conservation and Development (DLCD) is

charged with reviewing all plans and any revisions or updates to the plans to make sure they align with the goals.

According to state law, jurisdictions are required to provide DLCD a 35-day notice prior to the first evidentiary hearing when proposing a change to their comprehensive plan and/or their development code. DLCD uses the term post-acknowledgment plan amendment, or PAPA, for any comprehensive plan change reported to DLCD.

To ensure inclusive communities statewide, the [Fair Housing Council of Oregon](#) (FHCO) partners with [Housing Land Advocates](#) (HLA) and contracts with EnviroIssues (EI) to review all plan amendment proposals with fair housing and/or statewide planning Goal 10 (Housing) implications submitted to DLCD. This partnership began in mid-July of 2015 through funding by federal and state grants from the U.S. Department of Housing and Urban Development (HUD), Oregon Housing Community Services (OHCS) and Oregon Business Development Department (OBDD) and is coined as the PAPA project.”

The end of 2018 marks the fourth year of the PAPA project.

Comprehensive Plan Change Activity 2015 through 2017			
Year	Total PAPAs Tracked	Total Staff Reports Reviewed	Total formal Comment Submissions
2015*	270	22	22
2016	555	121	40
2017	615	158	59
2018**	753	209	55
Totals	2,193	510	176

**PAPA project began July 2015.*

***PAPA project was on hold from October to mid-December due to lack of funding; project was reinstated Dec. 12, 2018*

f. Continue to staff the Housing Choice Advisory Committee and monitor implementation of HB 2639 (2013).

As an organization, OHCS is continually improving strategies to support our commitment to fair housing. We have focused efforts and fiscal investment to

expand awareness, through an additional resource commitment to secure technical assistance to focus on building competency, raise awareness and continue to take action on furthering our efforts to ensure individuals are aware of their rights.

Through our fiscal investments as well as a called out priority of addressing Equity, Diversity, and Inclusion within our Statewide Housing Plan, over the next two years our goals are to:

- Engage in community dialogue about the issues tied to housing choices, including schools, healthy communities, residential displacement and economic opportunity.
- Support local efforts to take action to expand protections based on sexual orientation and gender identity.
- Increase shelter capacity through our funding with opportunities that anti-discriminatory policies and practices at the federal level.

g. Continue efforts to expand housing choices in rural areas.

Oregon Housing and Community Services (OHCS) is placing a greater emphasis on strategic planning and the way we invest our resources. In early 2019 OHCS expects to release *Breaking New Ground: Oregon's Statewide Housing Plan*. This plan will mark a new way of doing business for OHCS. It will lay the foundation for OHCS to be a data and research driven focused organization, and will propose a new way of collaborating and focusing resources and energy to address the most pressing housing issues facing Oregon today.

Breaking New Ground: Oregon's Statewide Housing Plan will identify six priority areas the agency will focus on over the next 5 years. These six priorities include Equity and Racial Justice, Homelessness, Permanent Supportive Housing, Affordable Rental Housing, Homeownership, and Rural Communities.

The Rural Peer Network is an early example of this prioritization. Primarily focused on efforts to provide Permanent Supportive Housing, the Rural Peer Network is a capacity building process designed to educate interested parties on how to successfully implement PSH in rural areas. Combining in person and on-line training activities as well as resources by a grant from the Department of Housing & Urban Development, OHCs hopes that the Rural Peer Network is one of many efforts that will result in prioritizing the expansion of housing options in rural Oregon.

h. Promote access to mediation services for neighbor on neighbor harassment in manufactured home parks. These services are also available for landlord tenant disputes.

Oregon Housing and Community Services' Manufactured Communities Resource Center (MCRC) staff is trained in mediation techniques. Staff advises landlords and

tenants on ways to communicate when disputes arise, assist with ongoing disputes, and make referrals to Community Dispute Resolution Centers (CDRCs). In 2018, MCRC staff handled almost 1,500 intake calls; referring more than 40 cases/incidents to CDRC, Fair housing and Legal Aid partner networks.

i. **Promote tools and education for housing providers to understand fair housing requirements—e.g., working with apartment associations to distribute model lease agreements in English and Spanish and reasonable accommodations policies.**

Oregon provided funding for the development of an FHCO model application and lease agreement, and reasonable accommodations policies. Model application and lease agreements, and reasonable accommodation policies are currently offered in English, Russian, and Spanish. Translation services are available in Arabic, Burmese, French, Karen, Korean, Lao, Russian, Somali, Spanish, Ukrainian and Vietnamese. In 2018, Oregon continued to support FHCO’s training, outreach, and dissemination of these agreements and policies.

j. **Continue to fund advocacy services to persons living with HIV/AIDS through locally based housing case managers.**

Fair Housing Council of Oregon formal trainings: In July of 2017, FHCO provided a customized fair housing training for the HIV Alliance. The HIV Alliance is an AIDS Service Organization providing HIV Case Management and Supportive Services to people living with HIV in the following 13 Oregon counties: Benton, Clatsop, Coos, Curry, Douglas, Jackson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, and Marion. The State HOPWA program is working to schedule future such trainings in the new biennium.

Fair Housing Council of Oregon and Oregon Legal Services ad hoc technical assistance and consultation: Throughout 2018, housing case managers in the State program, Oregon Housing Opportunities in Partnership (OHOP), regularly called or emailed FHCO and OLS for consultation on client issues. Issues include: eviction without proper notice; eviction on “hear say”; eviction after remediation; and ADA accessibility. OHOP is a State program providing rental subsidies and related supportive services to people living with HIV and their families. OHOP is available throughout the 31 Oregon counties outside of the Portland metropolitan statistical area.

k. **Promote housing alternatives for persons surviving domestic violence.**

As an organization, OHCS is continually improving strategies to support our commitment to fair housing. We have focused efforts and fiscal investment to

expand awareness, through an additional resource commitment to secure technical assistance to focus on building competency, raise awareness and continue to take action on furthering our efforts to ensure individuals are aware of their rights.

Through our fiscal investments as well as a called out priority of addressing Equity, Diversity, and Inclusion within our Statewide Housing Plan, over the next two years our goals are to:

- Engage in community dialogue about the issues tied to housing choices, including schools, healthy communities, residential displacement and economic opportunity.
- Support local efforts to take action to expand protections based on sexual orientation and gender identity.
- Increase shelter capacity through our funding with opportunities that anti-discriminatory policies and practices at the federal level.

Research Finding #3. Residents lack knowledge of their fair housing rights, are not empowered

to take action and have very limited fair housing resources locally.

- **Impediment 3-1.** Local fair housing resources statewide are limited. This is particularly true in rural communities.

Recommended **Action Items** to address impediment:

- **Action items 3-1.**
 - a. **Ensure that fair housing resources are provided statewide. Ensure that rural communities are able to effectively access services and resources. To the extent possible, prioritize long-term support for fair housing activities.**

Fair Housing Council of Oregon is contractually obligated to provide Fair housing Services to the entire state of Oregon. However, being located out of Portland, OHCS and FHCO is well aware of the challenges and intentionality necessary to provide services to the entire state. FHCO has established satellite offices in strategic portions of the state to varying degrees of success. FHCO and OHCS are continuing to look at other ways to serve the entire state. Conversations regarding technological options such as webcasts and training videos, strategic partnerships and centralized training locations have all been discussed with the goal of providing more effective service to all of Oregon. This is a work in progress and though information and access to Fair Housing resources are available to all Oregonians, we continue to strive to be more accessible and make more communities aware of the services that FHCO has to offer.

- b. **Provide culturally specific fair housing education and outreach for tribal**

communities, Spanish speaking communities, new immigrants and persons with limited English proficiency.

In 2018, Oregon continued to support FHCO's efforts to:

- Provide education and training services including trainings and outreach activities designed to inform community groups, stakeholders, housing providers and policy making bodies about fair housing and protections from discrimination. Ensuring that outreach and education activities are culturally specific, with focus on outreach to tribal communities, Spanish speaking communities, new immigrants and persons with limited English proficiency.
- Provide culturally specific social media and outreach specifically for tribal communities, Spanish speaking communities, new immigrants, and limited English proficient persons.

c. Ensure persons living with HIV/AIDS have access to Fair Housing information and resources.

Throughout 2018, housing case managers in the State program, Oregon Housing Opportunities in Partnership (OHOP), regularly called or emailed FHCO and OLS for consultation on client issues. Issues include: eviction without proper notice; eviction on “hear say”; eviction after remediation; and ADA accessibility. OHOP is a State program providing rental subsidies and related supportive services to people living with HIV and their families. OHOP is available throughout the 31 Oregon counties outside of the Portland metropolitan statistical area.

Research Finding #4. In many rural areas, credit is limited for residents who want to buy homes and developers who want to build multifamily housing.

Impediments and barriers related to this finding include:

- **Impediment 4-1.** Limited credit alternatives for households in rural areas who seek homeownership.
- **Impediment 4-2.** Discriminatory lending practices persist for person of color.
- **Barrier 4-2.** Lack of capital to develop multifamily housing in rural areas.

Recommended **Action Items** to address impediments and barriers:

- **Action items 4-1.**
 - a. **Explore enhancements to the single family bond program.**

Oregon has fourteen approved lenders for its Residential Loan Program; also known as the Oregon Bond Residential Loan Program. This program provides competitive interest rates, which help eligible families, increase their home purchasing power and keep their monthly house payments affordable. OHCS has been providing in person or electronic training and technical assistance to all approved lenders. OHCS continues to provide daily assistance to approved loan officers. OHCS has increased its outreach and training to rural communities throughout the state, which has increased the number of homeowners assisted through the OHCS loan program. With the mortgage industry changing, there are 2 lenders who have been acquired by a new entity, so we have seen a decrease in the number of approved lenders.

b. Continue to provide down payment assistance for low income homebuyers; provide focus on home buyers of color.

In August 2017, OHCS allocated \$1,700,000.00 in awards to 17 agencies serving 26 counties. The down payment assistance and closing cost programs are administered by participating organizations for low- and very low-income families and individuals, with particular focus on underserved populations. The program is funded through the state's document recording fee. The program gives qualified buyers who complete homebuyer education up to \$15,000 for a down payment and/or closing costs. With the awarded funds, OHCS assisted 180 households in 21 counties, with 42% of the households served were to communities of color and we assisted 8 Veterans, with an average DPA amount of \$8,395.12. In November 2019, OHCS will release an RFA for down payment assistance for \$7 million.

c. Continue to support funding homebuyer education and counseling, and financial education and counseling for low income homebuyers.

Oregon supports home ownership by allocating funds to Homeownership Centers throughout the state. The Program helps low- and moderate- income families with pre-purchase homebuyer education, financial coaching, and pre-purchase homebuyer counseling and financial literacy education. Oregon currently has 16 Homeownership Centers; providing coverage in all of Oregon's 36 counties.

d. Partner with banking and mortgage industry and existing community development financial institutions to increase lending opportunities in rural communities.

OHCS continues to provide training in reference to the Oregon Bond Residential Loan Program to participating lenders, realtors and our homeownership centers. OHCS has met with the homeownership committee of the Oregon Bankers Association to discuss our framework for our new lending products/program.

OHCS is sponsoring an event in partnership with Freddie Mac in reference to

Homeownership. OHCS continues to work internally with cross sectional departments to look for ways to collaborate on programs and potential new funding allocations.

e. Continue the Oregon Individual Development Account (IDA) Initiative to increase opportunities for low income Oregonians to access home ownership.

Individual Development Accounts, or IDAs, are matched savings accounts that build the financial management skills of qualifying Oregonians with lower incomes while they save towards a defined goal based on a specific IDA asset class. The IDA Initiative serves Oregonians in rural areas. The design of the IDA Initiative’s infrastructure of IDA providers and methodology of funding ensures IDAs are accessible in all 36 counties of the state. Of IDA participants enrolled in 2017-18 over half were categorized as extremely low (27%) or very low (25%) income households. IDAs reach communities of color. Approximately 54% of IDA participants enrolled in 2017-18 did not self-identify their race and ethnicity as White with the three highest race and ethnicity categories being Hispanic or Latino (21.7%), Two or More Races or Other Race (10.4%), and Black or African American (10.0%).

In 2017-18, the IDA Initiative graduated more than 1,107 participants. Of the 1,107 graduates, 272 participants became new homeowners and 14% of these homeowners reported utilizing public housing assistance when they started saving in their IDA. IDA providers partner with Oregon Public Housing Authorities with Family Self-Sufficiency (FSS) programs to leverage both IDA and FSS. These partnerships help to further reduce barriers to participation for Oregon’s lowest income households by bolstering their ability to reach savings goals. In addition, IDA homebuyers are significantly less likely than other low-income homebuyers to face foreclosure. Survey data from recent IDA home purchasers finds that 98% have not missed a payment on their home in their first year of ownership, which is 12% higher than that of other Oregon homeowners. The table below details 2017-18 IDA program outcomes for the most popular asset classes.

The table below details the 2017-2018 accomplishments of the IDA program.

2017-2018 Graduates of the IDA Initiative

Asset Type	Number of Graduates	Percent of total Graduates by Asset Type
Education	366	33.06%

Business-Start or expand	303	27.37%
Home Purchase	272	24.57%
Home Renovation	53	4.79%
Purchase technology or equipment to secure or retain employment	83	7.50%
Vehicles – Purchase and repairs	30	2.71%
Total	1107	100%

¹ The first savers for the Retirement asset class enrolled in 2017 but no participant graduated in 2017.

As stated in the Oregon IDA Initiative’s 2019 Evaluation Report, “The IDA Initiative increases Oregon households’ access to assets, savings, and financial capability [and for IDA participants leads to] an increased sense of security, financial resilience, and hope for their future.” The report is produced annually and (in part) includes data on current IDA participants and IDA participant graduates (also referred to as completers) during the IDA Initiative program year April 1, 2017 through March 30, 2018. To read the full 2019 Evaluation Report and to learn more about the IDA Initiative go to <https://oregonidainitiative.org/overview/>.

f. **Convene lenders to better understand the challenges—and solutions—to addressing limited capital in rural areas.**

OHCS leadership and staff continue stakeholder outreach meetings with the banking and leading industry to gain better communication and collaboration on deals, as well as forging a relationship to begin candid conversations about underwriting guidelines and market conditions.

■ **Action items 4-2.**

a. **Continue discussions with the Oregon Affordable Housing Tax Credit workgroup and partners regarding the Tax Credit, and how this program can be used to provide additional opportunities in rural communities.**

The Oregon Affordable Housing Tax Credit (OAHTC) provides a state tax credit to lenders to reduce the interest rates on loans used for the development or rehabilitation of affordable housing. Affordable housing developers receive a reduced mortgage interest rate, and in return they are required to pass through that savings to their tenants in the form of reduced rent. Affordable housing projects benefiting from the OAHTC must demonstrate a dollar for dollar “pass-through” to tenants. OHCS monitors the long-term compliance of each OAHTC property on an annual basis.

As identified in the Oregon Statewide Housing Plan, rural communities will be a focus for OHCS over the next 5 years. OHCS will explore utilization of all OHCS development tools, including OAHTC, as we work toward meeting the specific local housing needs in all of our Oregon Communities. Capacity building and innovation will be the key to this effort and OAHTC is an important tool to achieve housing opportunities for all Oregonians.

- b. **Partner with banking and mortgage industry and existing community development financial institutions to increase lending opportunities in rural communities.**

OHCS has provided training in reference to the Oregon Bond Residential Loan Program to participating lenders, realtors and our homeownership centers.

Research Finding #5. Condition of affordable housing is generally poor in rural areas.

In addition to the actions outlined in 2.1 the state **should consider** the following:

Action items 5.

- a. **Consider ways to partner with local jurisdictions to improve housing code enforcement.**

Oregon supported the Fair Housing Council of Oregon's (FHCO) work to develop the Inclusive Communities Tool Kit. The Tool Kit includes the Guide for Examining Local Land Use with a Fair Housing Lens. The guide provides an evaluation tool for planners, policy makers, and other practitioners, including a checklist titled "How Fair Housing Friendly are Your Plans, Codes, and Practices?", and serves as an informational and education tool for land use planners in Oregon's cities and counties. Tool Kit: <http://www.fhco.org/index.php/information-for-jurisdictions/affh>

- b. **Require that all grantees/developers of funded rental housing projects that have high risk of compliance violations, or are poor performing, will annually inspect the condition and habitability of the units funded.**

In 2017, OHCS implemented and continues to operated risk based monitoring for the multifamily housing programs; meaning if a project is performing at an acceptable level and meeting expectations, it will be monitored to the program minimums. If, however, a project is receiving poor ratings due to low performance, it may be monitored more frequently. Nevertheless, the owner/agent is required to inspect their units each year, and should, as a best practice, perform inspections more than once per year if the property is under performing. OHCS reviews program compliance

policies regularly to ensure inspection requirements are up to date and remain effective.

Research Finding #6. Oregon's state laws may limit the ability of cities and counties to employ programs that are known to create a significant amount of affordable units in many other jurisdictions.

- **Barrier 6-1.** The state's ban on the use of inclusionary zoning limits municipalities' ability to employ flexible tools and incentives to increase the number of affordable units built.
- **Impediment 6-2.** The lack of affordable units significantly limits housing choice for persons of color and low income persons.

Action items 6– PAPAs, tech assistance for areas without planners.

- a. **Work with Department of Land Conservation and Development (DLCD) to examine Oregon's land use laws and planning and zoning systems and seek ways to help local jurisdictions meet their statutory housing obligations.**

OHCS supports FHCO's partnership with planning and land use professionals to review Post Acknowledgement Plan Amendments (PAPA) submitted to Department of Land Conservation and Development (DLCD) to identify proposals that may have discriminatory impact. Conducting deeper research into how Oregon's current land use system could accommodate creation of integrated neighborhoods and increased inventory of affordable units.

HB 4006 was passed in 2018 identifying severely rent burdened communities in Oregon, and targeting technical assistance resources to local governments to update Housing Needs Analysis and update land use codes. These plans are now completed and will be moving forward with implementation at the local level.

- b. **Conduct deeper research into how Oregon's current land use system could accommodate creation of integrated neighborhoods and increased inventory of affordable units.**

OHCS Housing Integrators have been working with the Governor's Regional Solutions teams, which include DLCD staff, to help communities improve their housing planning efforts. In addition, Housing Integrators have been working with League of Oregon Cities and Association of Oregon Counties to explore partnerships with local governments in advancing housing opportunities.

- c. **Strengthen technical planning assistance for cities around creating housing choice.**

The State of Oregon continues to focus on ways to strengthen technical planning assistance for cities. In 2018 funding for capacity building in the General Housing

Account Program was substantially increased by the Oregon Legislature. OHCS sponsored partner meetings to discuss how to best utilize these capacity building resources to best meet local housing needs. Annual trainings and localized assistance were two of the many recommendations received at these meetings. OHCS also committed to adding staff dedicated to local capacity building focusing on development in addition to the current Integrator staff that provide more generalized liaison services.

OHCS sponsored a Housing Conference in 2018, which included development training and an opportunity to network.

Legislatively, HB4006 required OHCS to annually provide to each Oregon city with a population greater than 10,000 people, data that would indicate the percentage of renter households in each city that are severely rent burdened. Cities that meet a certain threshold, more than 25% of renter households that are severely rent burdened, are then required to submit a local survey and conduct a public meeting to discuss the issue.

d. **Encourage use of local incentives to encourage affordable housing development.**

OHCS has provided a number of presentations to local governments about tools and methods to achieve greater housing supply. Construction Excise Tax, Inclusionary Zoning and waiving of System Development Charges are all examples of local incentives used to encourage affordable housing development in Oregon.

Research Finding #7. State laws and local practices, coupled with lack of housing in rural areas; create impediments to housing choice for persons with criminal backgrounds.

- **Impediment 7.1.** To the extent that certain residents are disproportionately likely to be incarcerated, the residency requirement may disproportionately impact housing choice for protected classes. Persons with criminal backgrounds have few, if any housing options.

Action items 7.

a. **Reduce barriers for persons under post-prison supervision and probation to find and maintain affordable housing.**

Supportive Housing is a critical component to keeping people housed successfully. OHCS works with its partners to encourage tenant supports, including peer support programs.

b. **Consider funding second chance tenant training programs and landlord guarantee programs (e.g., similar to the Housing Choice Landlord Guarantee program).**

As an organization, OHCS is continually improving strategies to support our commitment to fair housing. We have focused efforts and fiscal investment to expand awareness, through an additional resource commitment to secure technical assistance to focus on building competency, raise awareness and continue to take action on furthering our efforts to ensure individuals are aware of their rights.

Through our fiscal investments as well as a called out priority of addressing Equity, Diversity, and Inclusion within our Statewide Housing Plan, over the next two years our goals are to:

- Engage in community dialogue about the issues tied to housing choices, including schools, healthy communities, residential displacement and economic opportunity.
- Support local efforts to take action to expand protections based on sexual orientation and gender identity.
- Increase shelter capacity through our funding with opportunities that anti-discriminatory policies and practices at the federal level.

c. Examine the effectiveness of reentry programs in housing environment and support best practices.

OHCS is working with a variety of communities across the state to promote adoption of best practices with housing providers and corrections partners. For example, there are Frequent Users Systems Engagement (FUSE) projects in Multnomah County, Deschutes County and Marion County that target housing and services to the “frequent users” of corrections systems, health systems and homelessness systems that provide valuable insight about how to co-invest resources toward improving outcomes for these individuals.

d. Provide funding opportunities for programs focused on reentry and supportive housing.

Oregon Housing and Community Services (OHCS) is placing a greater emphasis on strategic planning and the way we invest our resources. In early 2019 OHCS expects to release *Breaking New Ground: Oregon’s Statewide Housing Plan*. This plan will mark a new way of doing business for OHCS. It will lay the foundation for OHCS to be a data and research driven focused organization, and will propose a new way of collaborating and focusing resources and energy to address the most pressing housing issues facing Oregon today.

Breaking New Ground: Oregon’s Statewide Housing Plan will identify six priority areas the agency will focus on over the next 5 years. These six priorities include Equity and Racial Justice, Homelessness, Permanent Supportive Housing, Affordable Rental Housing, Homeownership, and Rural Communities.

The Rural Peer Network is an early example of this prioritization. Focused on

efforts to provide Permanent Supportive Housing, the Rural Peer Network is a capacity building process designed to educate interested parties on how to successfully implement PSH in rural areas. Combining in person and on-line training and utilizing funding from the Department of Housing & Urban Development, OHCs hopes that the Rural Peer Network is one of many efforts that will result in prioritizing Permanent Supportive Housing in Oregon.