

Draft 2026-2030 Consolidated Plan & 2026 Annual Action Plan

State of Oregon

Oregon Housing & Community Services

Oregon Health Authority

Business Oregon



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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

Annually, the State of Oregon receives federal block grant funds through the U. S. Department of Housing and Urban Development (HUD) to address housing and community development needs in small cities and rural areas. These funds include the Community Development Block Grant (CDBG), Housing Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), the national Housing Trust Fund (HTF), and Housing Opportunities for Persons with AIDS (HOPWA) funds.

As a condition of these funds, the state is required to develop a five-Year Consolidated Plan that includes housing and community development goals for the five-year planning cycle. The State of Oregon's 2026-2030 Consolidated Plan was developed jointly by Oregon Housing and Community Services (OHCS), Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA in this document and also known as Business Oregon), and the Oregon Health Authority (OHA). Root Policy Research served as the consultant for development of the Consolidated Plan.

What is the Consolidated Plan?

A Consolidated Plan is required of any city, county or state that receives federal block grant dollars for housing and community development funding from HUD. The purpose of the Consolidated Plan is:

- To identify a city's, county's or state's housing and community development needs, priorities, goals and strategies;
- To identify the housing and service needs of low and moderate income households, persons experiencing homelessness and non-homeless special needs populations; and
- To stipulate how funds will be allocated to housing and community development activities during the five year planning period.

The Consolidated Plan is also a tool for priority-setting and targeted investment planning for housing and community development. It embraces need-driven, place-based decisions, and informed public participation in guiding funding decisions over the next five years.

In Oregon, five block grant programs are covered by this Consolidated Plan. These include:

Community Development Block Grant (CDBG). CDBG is administered by the Oregon Business Development Department, referred to as OBDD-IFA throughout this plan. The primary objective of this program is to develop viable communities by providing decent and affordable housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income. OBDD-IFA assesses the non-housing community development needs in the state through economic development stimulation and addressing major deficiencies in public infrastructure. OBDD-IFA invests in projects within non-entitlement communities that enhances livability, retains and expands job creation, protects our water and sewer systems and builds community facilities for the benefit of the residents, of which the majority are low to moderate income.

The **Housing Investment Partnerships Program (HOME)** program, the **Housing Trust Fund (HTF)** program and the **Emergency Solutions Grant (ESG)** are administered by Oregon Housing and

Community Services (OHCS). OHCS' mission is to provide stable and affordable housing, and engage leaders to develop integrated statewide policy to address poverty and provide opportunity for Oregonians. OHCS provides housing development finance tools to developers of affordable rental housing. OHCS also has responsibility for administering housing stabilization resources through community service providers including the Community Action network. OHCS allocates ESG and HOME TBRA to their service partners to address issues of homelessness and options to help renters retain or obtain permanent housing. OHCS uses federal and state resources to provide energy and weatherization assistance via our service partners. OHCS also administers programs which help Oregonians access affordable homeownership and avoid foreclosure; which is a critical strategy in this challenging and ever changing housing market. The HOME and HTF programs are used to fund some of these efforts.

Housing Opportunities for Persons with AIDS (HOPWA). The Oregon Health Authority (OHA) administers the HOPWA program for the non-entitlement areas of the state. The program is designed to assist people living with HIV/AIDS in creating a continuum of stable and sustainable housing. OHA helps people living with HIV/AIDS create a continuum of stable, sustainable housing through the Oregon Housing Opportunities in Partnership (OHOP) program. The OHOP program assists households in establishing and maintaining a stable living environment, thereby reducing the risk of homelessness, and improving access to HIV treatment and other health care and support.

Methodology notes. The Consolidated Plan typically defers to demographic categories and terms used in the U.S. Census. In some cases, persons of different ethnicities are grouped together, such as Asian Americans, Alaska Natives or Pacific Islanders. In other cases, income ranges and household characteristics are broad. This plan utilizes the most current data and disaggregates broad data categories, where appropriate. However, some of the required tables in this plan, which are pre-populated by HUD, retain broader labels.

The term Area Median Income (AMI) is used to explain Comprehensive Housing Affordability Strategy (CHAS) data derived from American Community Survey data. Because Comprehensive Housing Affordability Strategy data are derived from American Community Survey data, Census definitions dictate the definitions of the variables discussed in these tables:

- Small Family Household: A household with two-four members
- Large Family Household: A household with five or more members
- Elderly: Ages 62-74
- Frail Elderly or Extra Elderly: Ages 75+
- Household: All people living in a housing unit. Members of a household can be related or unrelated
- Family: Related individuals living in the same household
- Nonfamily: Unrelated individuals living in the same household

Consolidated Plan data sources include the Comprehensive Housing Affordability Strategy (CHAS) dataset (2016-2020), Census data from both Decennial enumerations (2010) and American Community Survey estimates (2023 1-year and 5-year), the 2024 Point-in-Time count from the Balance of State Continuum of Care, several other local, regional, and state plans and studies, and contributions from stakeholders, interested and affected parties, and residents through the community engagement process for this plan.

Participating jurisdictions, also referred to as "entitlement" jurisdictions, receive housing and community development allocations directly from HUD. Jurisdictions are eligible to receive funds if they

meet population and need thresholds. These jurisdictions complete separate Consolidated Plans. Conversely, the balance of state is also referred to as “non-entitlement” areas.

Jurisdictions that are not designated as participating jurisdictions (PJ) are considered part of the balance of state (BOS). BOS jurisdictions differ depending on funding source, as some may qualify for a direct allocation of the Community Development Block Grant (CDBG) but not the HOME Investment Partnership Program (HOME); larger communities will qualify for both. Additionally, the term balance of state is used in the following way to designate a specific organization: Balance of state Continuum of Care, which is also known as the Rural Oregon Continuum of Care.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

A summary of the Needs Assessment overview findings are provided below:

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Oregon, with low to moderate-income renters experiencing cost burden at a higher rate (59%—affecting 247,985 renters) than low- to moderate-income homeowners (51%—affecting 181,765 homeowners). Cost burden or paying 30% or more of gross household income for housing costs affects 69% of renters and 76% of homeowners at the extremely low income level (0-30% AMI), 75% of renters and 63% of homeowners at the very low income level (31-50% AMI), and 53% of renters and 47% of homeowners at the low income level (51-80% AMI).

Stakeholder- and resident-identified challenges. To inform the development of this Consolidated Plan, two statewide surveys were administered—one for stakeholders who work in housing, social services, and/or with special populations and the other survey for community development stakeholders, those working for or representing municipalities across the state. The top three most urgent housing needs identified in the housing stakeholder survey were rental units affordable to households with income up to 30% AMI (53%), rental units affordable to households with income up to 50% (48%), and rental units affordable to households with income up to 80% AMI (35%). Housing for seniors (35%), services to maintain housing stability (34%), and navigators to help find housing or assistance (34%) were also identified as urgent needs across the state. Overall, the three housing outcomes that housing stakeholder survey respondents want to see are a larger supply of affordable rental housing (70%), a larger supply of rental subsidies/housing choice vouchers (58%), and better access to services for housing stability (46%).

Additionally, the need for financial and technical assistance (e.g., capacity building) for rural communities to build infrastructure for housing was one of the greatest needs identified throughout the community engagement process. The following public services were identified as significantly needed in communities throughout the state:

- Behavioral health services;
- Senior services;
- Increased access to healthy food;
- Public transportation;
- Youth services;
- Health and medical services;
- Housing navigation services;
- Life skills; and
- Utility assistance

Homelessness. In 2024, 6,462 people were identified as experiencing homelessness in the Balance of State, which represents 0.6% of the population in those counties. The rate of homelessness in rural Oregon is slightly higher than the state overall (0.5%). Additionally, rural areas experience distinct challenges in providing shelter and services to people experiencing homelessness. Stakeholders serving these populations shared that programs that provide services to people experiencing homelessness in rural areas are more prone to staffing and volunteer shortages, particularly in regions with very low population density.

Non-homeless special needs. Special needs groups identified in this plan include elderly and frail elderly (e.g., those over the age of 62 who need assistance with at least three different activities of daily living, such as bathing, walking, and performing light housework) residents, residents living with disabilities, residents living with substance-use disorders, residents living with HIV/AIDS, survivors of domestic violence, families with children, and households with limited English proficiency.

Estimates of these groups' overall sizes and the number of residents and households belonging to these groups with housing and service needs are discussed in the NA-45 section and summarized below. The largest special needs populations in the state are elderly residents (989,317 residents), followed by residents living with an alcohol or substance use disorder (estimated at 604,679 residents based on national rates), and residents living with disabilities (463,505). By size, the largest special needs populations across the state with housing needs includes:

- Residents living with an alcohol or substance use disorder (251,474 residents are estimated to have housing needs over the next five years);
- Residents living with a disability (190,965 residents); and
- Elderly residents (105,257 residents).

Non-housing community development needs. Significant non-housing community development needs identified for several communities throughout the community engagement process included:

- Affordable childcare. In the Housing Stakeholder survey, more affordable childcare options were identified as one of the greatest needs in all Oregon regions. Survey respondents from the South Central/Southeast and Northeast Oregon regions had the lowest ratings among other respondents for centralized services for neglected children, childcare centers in good condition, and affordable childcare.
- Addiction treatment centers. In the Community Development survey, respondents in all eight regions identified a need for more addiction treatment centers in their communities. Respondents in Southern Oregon rated access to most public facilities the lowest of all regions.

Other non-housing community development needs for several communities identified throughout the community engagement process included:

- Water and sewer infrastructure improvements;
- Sidewalks, streetlights, and other neighborhood improvements;
- Revitalized downtowns/Main Streets;
- More supportive services for vulnerable populations;
- More services for people experiencing homelessness; and
- More public transportation options.

CDBG-DR Unmet Needs Assessment summary. Due to the 2020 Labor Day Wildfires, which included 21 fires and burned more than 1.2 million acres, more than 40,000 residents had to evacuate, and more than 500,000 were placed on an evacuation notice. More than 4,300 homes were damaged or destroyed—nearly half of the homes burned were manufactured homes.

The unprecedented scale of the 2020 Wildfires, combined with the challenges of the COVID-19 pandemic, drastically increased Oregon’s already tenuous housing and homelessness crises. Prior to the 2020 Wildfires, Oregon’s vacancy rate was near the State’s record low and a third lower than the national average. The State’s first Regional Housing Needs Analysis was conducted in 2020 and found that Oregon will need to produce 30,000 to 40,000 new homes per year over the next 5 years to meet demand and restore balance to the market. The State’s annual production, as measured by residential building permits, is approximately 20,000 per year—half of what it should be. Compounding this shortage are significant increases in housing costs, which had been increasing prior to the COVID-19 pandemic and the 2020 Wildfires.

3. Evaluation of past performance

Each year, Oregon submits a Consolidated Annual Performance and Evaluation Report (CAPER) and Performance Evaluation Report (PER) to HUD. Together, these reports summarize the accomplishments achieved with HUD’s five grant programs. These documents may be accessed at the following link: <https://www.oregon.gov/ohcs/development/Pages/consolidated-plan.aspx>.

Completion of the CAPER allows the state to consider policies and projects that have been successful in past program years, and where changed need to be made to best address needs. The evaluation of past performance captured in the CAPERs, as well as the collection of new needs data and stakeholder feedback on desired outcomes from block grant investments, helped inform the 2026-2030 Consolidated Plan goals, priorities, and projects.

Overall, the State has had success in meeting its goals outlined in the previous Consolidated Plan. As of the filing of the 2025 CAPER, the State had accomplished the following:

CDBG

- For projects under the Community/Public Facilities goal, an estimated 13,000 persons were expected to benefit over the five-year period. However, 63,864 people have benefited as a result of projects under this goal over the last five years.
- For projects under the Housing Rehabilitation goal, an estimated 500 homeowner household units were expected to be rehabilitated over the five-year period. However, 1,009 housing units have been rehabilitated over the last five years.
- For projects under the Community and Economic Development goal, an estimated 250 businesses were expected to benefit over the five-year period. However, 455 businesses have benefited over the last five years.
- For projects under the Public Works goal, an estimated 37,500 persons were expected to benefit over the five-year period. However, an estimated 132,197 have benefited as a result of projects under this goal over the last five years.
- For projects under the Emergency Projects goal, an estimated 500 housing units were expected to benefit over the five-year period. However, 668 housing units have benefited as a result of projects under this goal over the last five years.

HOME

- For projects under the Fund Affordable Housing goal, an estimated 600 rental units were expected to be constructed over the five-year period. However, 489 units have been built over the last five years.
- For projects under the Fund Affordable Housing goal, an estimated 150 units were expected to be rehabilitated over the five-year period. However, 550 units have been rehabilitated over the last five years.
- For projects under the Prevent and divert people from becoming homeless goal, through tenant-based rental assistance and rapid rehousing, an estimated 2,000 households were expected to benefit over the five-year period. However, 1,063 households have benefited over the last five years.
- For projects under the CHDO Operating Support Grant, an estimated 16 CHDOs were expected to benefit over the five-year period. However, 13 CHDOs have benefited over the last five years.

ESG

- For projects under the Prevent and divert people from becoming homeless goal, through homeless prevention activities, an estimated 8,500 people were expected to benefit over the five-year period. However, 1,295 people have benefited over the last five years.
- For projects under the Reduce homelessness goal, through tenant based rental assistance and rapid rehousing, an estimated 1,500 households were expected to benefit over the five-year period. However, 1,382 households have benefited over the last five years.
- For projects under the Reduce homeless goal, through activities related to providing overnight shelter, an estimated 7,500 people were expected to benefit over the five-year period. However, 26,335 people have benefited over the last five years.
- For projects under the Reduce homelessness goal, through street outreach activities, an estimated 32,500 people were expected to benefit over the five-year period. However, 14,986 people benefited over the five-year period.

HTF

- For projects under the Fund Affordable Housing goal, an estimated 150 rental units were expected to be constructed over the five-year period. However, 550 units have been built over the last five years.

HOPWA

- For projects under the Supportive housing for people with HIV/AIDS goal, through tenant based rental assistance and supportive services, an estimated 155 households were expected to benefit over the five-year period. However, 355 households have benefited over the last five years.

4. Summary of citizen participation process and consultation process

For the development of the 2026-30 Consolidated Plan, Business Oregon, OHCS, and the Oregon Health Authority implemented a robust community engagement strategy to gather feedback from populations most impacted by this plan, along with organizations and entities that serve these populations. A summary of the community engagement strategy is provided below.

- Six stakeholder/interested and affected party focus groups and several interviews with representatives from 30+ organizations around the state;
- Six resident focus groups with residents living in transitional housing, residents living with HIV/AIDS, and low- to moderate income populations. The focus groups took place throughout the state, including Lincoln City, Tillamook, Eugene, Mill City, Monmouth, and Pendleton.
- Additional focus group with representatives from twelve (12) public housing authorities representing the balance of state in Oregon;
- Additional focus group with representatives from eleven (11) Continuum of Care (CoC) organizations representing the balance of state in Oregon;
- Additional feedback provided by approximately 80 staff members of Continuum of Care (CoC) organizations representing areas throughout the balance of state at the 2025 annual conference;
- Additional feedback provided by the Fair Housing Council of Oregon Systemic Investigation Advisory Committee, OHCS Affordable Rental Housing (ARH) partners, and Housing Oregon’s Rural Policy Council during standing meetings.
- OHCS developed a Housing Stakeholder survey targeted at those who provide housing services, serve low- to moderate income and special needs populations, and develop affordable housing. The survey asked for respondents to share their perspectives on the greatest housing, community development, and service challenges in their communities. In total, 452 people responded to the survey.
- Business Oregon developed a Community Development Stakeholder survey targeted at local jurisdiction staff, including elected officials, land use and regional planners, city administrators, public works officials, and workforce and economic development professionals. The survey asked for respondents to share their perspectives on the greatest housing, community development, and economic development challenges in their communities, as well as different CDBG programs. In total, 89 people responded to the survey.
- One public hearing was held on April 24, 2025, to provide the opportunity for residents from across the state to provide input on housing, community development, public service, and economic development needs in their communities. Eight members of the public attended the hearing and provided feedback. A second public hearing will be held on April 30, 2026, to receive feedback on the draft 2026-30 Consolidated Plan and 2026 Annual Action Plan.

5. Summary of public comments

A summary of public comments, and whether the comments or view were accepted or not, is provided in the Community Engagement appendix.

6. Summary of comments or views not accepted and the reasons for not accepting them

A summary of public comments, and whether the comments or view were accepted or not, is provided in the Community Engagement appendix.

7. Summary

This document is the Five-year Consolidated Plan for the State of Oregon. It sets priorities and goals for investment of HUD block grant funds over a five-year period. Annually, the state will propose how to allocate these funds using the five-year plan as guidance.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	OREGON	
CDBG Administrator	OREGON	Oregon Business Development Department
HOPWA Administrator	OREGON	Oregon Health Authority
HOME, HTF, and ESG Administrator	OREGON	Oregon Housing and Community Services

Table 1 – Responsible Agencies

Narrative

The State of Oregon’s 2026-2030 Consolidated Plan was developed jointly by Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA), Oregon Health Authority (OHA), and Oregon Housing and Community Services (OHCS).

The analysis in this document is conducted for three distinct geographic levels as data allow – the state overall, non-entitlement areas only, and by region. The regional analyses align with Oregon’s Office of Economic Analysis (OEA) regions:

- Central Oregon – Crook, Deschutes, and Jefferson counties;
- Columbia Gorge – Gilliam, Hood River, Sherman, Wasco, and Wheeler counties;
- North Coast – Clatsop, Lincoln, and Tillamook counties;
- Northeast Oregon – Baker, Grant, Morrow, Umatilla, Union, and Wallowa counties;
- Portland MSA – Clackamas, Columbia, Multnomah, Washington, and Yamhill counties;
- South Central/Southeast Oregon – Harney, Klamath, Lake, and Malheur counties;
- South Coast – Coos and Curry counties;
- Southern Oregon – Douglas, Jackson, and Josephine counties; and
- Willamette Valley – Benton, Lane, Linn, Marion, and Polk counties.

Consolidated Plan Public Contact Information

The contact information for the partner agencies is as follows:

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Oregon Business Development Department – Infrastructure Finance Authority

- Fumi Schaadt, CDBG Program and Policy Coordinator, fumi.schaadt@biz.oregon.gov

Oregon Health Authority

- Heather Blake, HIV/TB Community Services Manager, heather.a.blake@oha.oregon.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(I) and 91.315(I)

1. Introduction

The state of Oregon, through Oregon Housing and Community Services (OHCS), Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA), and Oregon Health Authority (OHA), consulted with other agencies, and housing and human service providers, economic and community development stakeholders, and residents across the state to identify the greatest housing and community development needs and prioritize activities to address unmet needs.

Provide a concise summary of the state’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

For the development of the 2026-30 Consolidated Plan, the State engaged with public and assisted housing providers, along with private and governmental health, mental health, and service agencies in a variety of formats during the community engagement process.

The Housing Stakeholder Survey was promoted through Oregon Housing and Community Services Department channels, including newsletters and email lists of service providers, developers, local and state government officials, and other stakeholders with expertise in the affordable housing field and those that provide housing and other supportive services to low- to moderate income populations throughout the state. In total, 452 responses were received. Of the total number, 245, or 54% were received from respondents who identified working for service providers, 118, or 26% were received from those in advocacy organizations and 96, or 21% were from housing developers. Additionally, 140 respondents, or 31% of all responses received, were from those working with people experiencing homelessness.

Oregon’s strong state funding support for meeting the housing, human service, and mental health needs of its residents allow both state and federal funds to be leveraged for the greatest impact on meeting the identified needs. The OBDD-IFA, OHCS, and OHA staff work closely with local stakeholders to build capacity and advance projects to benefit low- and moderate-income residents, those experiencing homelessness, and those who are members of special need populations.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

For the development of the Consolidated Plan, project partners consulted with all of the Continuum of Care (CoC) organizations that represent the balance of state. Additionally, at the annual CoC conference in spring 2025, over 80 CoC staff from across the state were invited to provide their input to help inform the development of the plan.

Additionally, Oregon is served by a Homeless Services team within OHCS who support a network of community action agencies (CAAs) across the state. CAAs are members of a Continuum of Care (CoC). Each CoC is regionally unique and one, the Balance of State (Rural Oregon Continuum), represents 75

percent of the state- geographically. The connection with regional CoCs is strong, as many overlap with Community Action Agencies (CAAs) who by statute are direct OHCS grantees. For example, OHCS is the statewide lead for HMIS. To assist OHCS in this role, the Oregon Multi-CoC (OMC) HMIS Governance Committee meets monthly to support OHCS with communicating information and developing site protocols that impact the OMC HMIS site. Participating CoCs on the committee include:

- OR-502 (Jackson County)
- OR-503 (Central Oregon)
- OR-504 (Salem/Marion/Polk Counties)
- OR-505 (Balance of State, Oregon Community Continuum of Care)

OHCS administers a variety of state and federal programs to community action agencies (CAAs) and other providers that work to address the needs of people experiencing homelessness across the state. In addition, OHCS coordinates with other state agencies to leverage efforts to better serve the needs of this population and its different segments.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Oregon's CAA network are the state mandated homeless grantees, and network agency staff have leadership roles on their local or regional CoC. Each CoC regionally is unique, but there are opportunities for more collaboration and expansion in their system. Many of Oregon's CoCs operate as HUD intends, at a high level and with strong coordination across the region. Others need support to build regional capacity. For example, some CoCs excel at using HMIS and other program data to direct decision-making, while others are less successful at using data to drive program operations.

As highlighted above, the CoCs representing the balance of state were consulted to help inform the development of the Consolidated Plan. Gaps identified by CoC leaders including a lack of flexible funding, difficulty accessing services (on the client side), limited resources to meet needs, a lack of transitional and permanent supportive housing options, and more access to behavioral health services. This feedback has helped to inform how OHCS will utilize its ESG resources over the five-year plan period. Additionally, the Homeless Services section updated the Program Operations Manual in July 2025.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Agency/Group/Organization	Continuum of Care (CoC) State Lead Workgroup
Agency/Group/Organization Type	Other—Continuum of Care
What section of the Plan was addressed by Consultation?	Needs Assessment Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Eleven (11) CoC leads participated in a conversation on housing and service needs specific to populations experiencing/those at risk of experiencing homelessness in their geographic areas. This feedback helped inform the Needs Assessment and development of the Strategic Plan.
Agency/Group/Organization	Fair Housing Council of Oregon (FHC) Systemic Investigation Advisory Committee
Agency/Group/Organization Type	Services – Fair Housing
What section of the Plan was addressed by Consultation?	Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Five (5) committee members participated in a conversation on the development of the Consolidated Plan and provided feedback/recommendations on how to best align this Plan with other state efforts. This feedback helped inform the development of the Strategic Plan.
Agency/Group/Organization	OHCS Affordable Rental Housing (ARH) partners
Agency/Group/Organization Type	
What section of the Plan was addressed by Consultation?	Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	More than 160 affordable housing developers and partners were invited to provide feedback during a standing meeting on regulatory barriers to affordable housing and solutions and ideas on how to best address identified regulatory barriers to affordable housing development throughout the state. This feedback helped inform the development of the Market Analysis and Strategic Plan.
Agency/Group/Organization	Balance of State Continuum of Care (CoC) partners
Agency/Group/Organization Type	Continuum of Care
What section of the Plan was addressed by Consultation?	Needs Assessment Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Approximately 80 representatives from CoCs in the balance of state provided feedback on housing and service needs specific to populations experiencing/those at risk of experiencing homelessness in their geographic areas. This feedback helped inform the Needs Assessment and development of the Strategic Plan.
Agency/Group/Organization	Association of Oregon Counties (AOC)
Agency/Group/Organization Type	Other – Statewide Organization
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative for the Association of Oregon County provided feedback during an interview on housing and service needs of counties located in the balance of state. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Consejo Hispano
Agency/Group/Organization Type	Services – Children Services – Employment
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Consejo Hispano provided feedback during an interview and provided feedback on housing and service needs of their clients who live in Columbia, Clatsop, and Tillamook counties. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Rural Community Assistance Corporation
Agency/Group/Organization Type	Housing Services – Housing Services – Employment Other – Lender and rural community technical assistance provider
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Rural Community Assistance Corporation participated in a focus group and provided feedback on housing and service needs of rural communities throughout the state. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	NeighborWorks Umpqua
Agency/Group/Organization Type	Housing Services – Housing Services – Education Services – Health
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from NeighborWorks Umpqua participated in two focus groups and provided feedback on the housing and service needs of low- to moderate-income populations in Coos, Curry, Douglas, and Josephine Counties in Oregon. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Community Services Consortium

Agency/Group/Organization Type	Services – Housing Services – Children Services – Homeless Services – Health Services – Education Services – Employment
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Community Services Consortium participated in a focus group and provided feedback on the needs of low- to moderate-income populations in Linn, Benton, and Lincoln counties. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan
Agency/Group/Organization	Klamath & Lake Community Action Services
Agency/Group/Organization Type	Services – Housing Services – Education Services – Elderly Persons Services – Persons with Disabilities
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Klamath & Lake Community Action Services participated in two focus group and provided feedback on the needs of low- to moderate-income populations in Klamath and Lake counties. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	IRCO
Agency/Group/Organization Type	Services – Housing Services – Health Services – Children Services – Education Services - Employment
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from IRCO participated in six different focus groups and provided feedback on the housing and service needs of the clients they serve in the Portland metropolitan region and eastern Oregon. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Community Alliance of Tenants
Agency/Group/Organization Type	Services – Housing Services – Education Services – Fair Housing

What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Community Alliance of Tenants participated in a focus group and provided feedback on the housing and service needs of the clients they serve across the state. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Hacienda CDC
Agency/Group/Organization Type	Housing Services – Housing Services – Employment Services – Children Services – Education
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Hacienda CDC participated in two focus groups and provided feedback on the housing and service needs of the clients they serve across the Portland metropolitan region. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Central Oregon Intergovernmental Council (COIC)
Agency/Group/Organization Type	Services – Employment Services – Education Planning organization Regional organization
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from COIC participated in a focus group and provided feedback on the housing challenges facing low- to moderate-income populations in Crook, Deschutes, and Jefferson counties. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	United Way of Jackson County
Agency/Group/Organization Type	Services – Children Services – Education Services – Health Services – Persons with Disabilities Services – Elderly Persons
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the United Way of Jackson County participated in a focus group and provided feedback on the housing and service needs of low- to moderate-income populations in Jackson County. This feedback helped inform the Needs Assessment, Homelessness Strategy, and development of the Strategic Plan.

Agency/Group/Organization	Soaring Heights Recovery Homes
Agency/Group/Organization Type	Housing
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Soaring Heights Recovery Homes participated in a focus group and provided feedback on the housing and service needs of the clients their organization serves. This feedback helped inform the Needs Assessment, Homelessness Strategy, and development of the Strategic Plan.
Agency/Group/Organization	ACCESS
Agency/Group/Organization Type	Housing Services – Housing Services – Education Services – Health
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from ACCESS participated in a focus group and provided feedback on the housing and service needs of low- to moderate-income populations in Jackson County. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Mid Rogue Foundation
Agency/Group/Organization Type	Housing Services – Housing
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Mid Rogue Foundation participated in a focus group and provided feedback on the housing and service needs of low- to moderate-income populations in Curry and Josephine counties. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Mid-Willamette Valley Homeless Alliance
Agency/Group/Organization Type	Services – Housing Services – Homeless
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the Mid-Willamette Valley Homeless Alliance, both through focus groups and interviews, provided feedback on the housing and service needs of low- to moderate-income populations in Marion and Polk counties. This feedback helped inform the Needs Assessment, Homelessness Strategy, and development of the Strategic Plan.

Agency/Group/Organization	Oregon Coalition Against Domestic and Sexual Violence
Agency/Group/Organization Type	Services – Victims of Domestic Violence
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Oregon Coalition Against Domestic and Sexual Violence, which represents 54 service-providing organizations statewide, participated in a focus group and provided feedback on the housing and service needs of the populations their organization serves. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Northwest Coastal Housing
Agency/Group/Organization Type	Housing Services – Housing
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Northwest Coastal Housing in focus groups and interviews and provided feedback on the housing and service needs of the populations their organization serves. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Rogue Retreat
Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Health Services – Employment Services – Education
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Rogue Retreat participated in a focus group and provided feedback on the housing and service needs of the populations their organization serves. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Mid-Columbia Economic Development District
Agency/Group/Organization Type	Services – Employment Regional Organization
What section of the Plan was addressed by Consultation?	Needs Assessment Economic Development Market Analysis Strategic Plan

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Mid-Columbia Economic Development District participated in a focus group and provided feedback on the housing and economic development needs and challenges of their service area. This feedback helped inform the Needs Assessment, Economic Development, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Oregon Cascades West Council of Governments
Agency/Group/Organization Type	Planning Organization Regional Organization Services – Elderly Services – Education Services – Housing Services – Employment Services – Health Services – Persons with Disabilities Other – Services for Veterans
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Oregon Cascades West Council of Governments participated in two focus groups and provided feedback on the housing challenges of their service area. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	The Ford Family Foundation
Agency/Group/Organization Type	Other – Philanthropic Organization Services – Education Services – Children
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from The Ford Family Foundation participated in a focus group and provided feedback on the housing and service challenges of rural communities in Oregon. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	APANO
Agency/Group/Organization Type	Services – Employment Other
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from APANO participated in a focus group and provided feedback on the housing and service challenges of the population their organization serves. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Foundation for Affordable Housing
Agency/Group/Organization Type	Housing

What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Foundation for Affordable Housing participated in a focus group and provided feedback on the housing challenges in their service area. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Oregon Council on Developmental Disabilities
Agency/Group/Organization Type	Services – Persons with Disabilities
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Oregon Council on Developmental Disabilities participated in a focus group and provided feedback on the housing and service challenges of residents living with disabilities across the state. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Infrastructure Finance Authority (Business Oregon)
Agency/Group/Organization Type	Other – Statewide Board
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Infrastructure Finance Authority (IFA) Board members provided feedback on housing and community development needs and challenges in their respective communities. This discussion took place during IFA’s Board meeting in June 2025. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Northwest Housing Alternatives
Agency/Group/Organization Type	Housing Services – Housing
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Northwest Housing Alternatives provided feedback during a presentation and discussion on housing needs and challenges experienced by the communities they serve. This conversation took place during Housing Oregon’s Rural Policy Council meeting in June 2025. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Polk Community Development Corporation
Agency/Group/Organization Type	Housing Services – Housing Services – Children Services – Persons with Disabilities Services – Elderly

What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Polk Community Development Corporation provided feedback during a presentation and discussion on housing needs and challenges experienced by the communities they serve. This conversation took place during Housing Oregon’s Rural Policy Council meeting in June 2025. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	HOME Pathways (Rockwood Community Development Corporation)
Agency/Group/Organization Type	Services – Housing
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from HOME Pathways provided feedback during a presentation and discussion on housing needs and challenges experienced by the communities they serve. This conversation took place during Housing Oregon’s Rural Policy Council meeting in June 2025. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Farmworker Housing Development Corporation
Agency/Group/Organization Type	Housing Services – Education Services – Housing Services – Health
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from HOME Pathways provided feedback during a presentation and discussion on housing needs and challenges experienced by the communities they serve. This conversation took place during Housing Oregon’s Rural Policy Council meeting in June 2025. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	CASA of Oregon
Agency/Group/Organization Type	Services – Housing
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from CASA of Oregon provided feedback during a presentation and discussion on housing needs and challenges experienced by the communities they serve. This conversation took place during Housing Oregon’s Rural Policy Council meeting. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Oregon Health Authority

Agency/Group/Organization Type	Services – Children Services – Persons with HIV/AIDS Services – Health Health Agency Publicly Funded Institution/System of Care
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several representatives from the Oregon Health Authority, including those who work in divisions/programs that serve people living with HIV, populations eligible for the Oregon Health Plan 1115 Waiver, and those working in the Childhood Lead Prevention Program, provided feedback on the housing and service needs and challenges of the populations they serve. This feedback helped inform the Needs Assessment, Homelessness Strategy, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	League of Oregon Cities
Agency/Group/Organization Type	Other – Statewide Organization Services – Narrowing the Digital Divide
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several representatives from the League of Oregon Cities provided feedback on the housing and service needs of the rural communities their organization represents. Additionally, these representatives were able to provide feedback on the digital divide/broadband issues impacting rural communities in Oregon. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Oregon Department of Human Services
Agency/Group/Organization Type	Services – Health Child Welfare Agency
What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Oregon Department of Human Services provided feedback on the housing and service needs of children in the child welfare system throughout the state. This feedback helped inform the Needs Assessment, Market Analysis, and development of the Strategic Plan.
Agency/Group/Organization	Oregon Water Resources Department
Agency/Group/Organization Type	Agency – Management of Public Land or Water Resources
What section of the Plan was addressed by Consultation?	Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Oregon Water Resources Department provided feedback on water resource challenges in rural communities throughout the state. This feedback helped inform Market Analysis and development of the Strategic Plan.

Agency/Group/Organization	Oregon Housing and Community Services
Agency/Group/Organization Type	Housing Services – Housing Agency – Emergency Management
What section of the Plan was addressed by Consultation?	Needs Assessment Homelessness Strategy Market Analysis Strategic Plan
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Oregon Housing and Community Services, including those from the Disaster Recovery and Resilience Division and the agency’s tribal liaison, provided feedback on housing challenges and needs of populations and areas served by OHCS. Specifically, a representative from the Disaster Recovery and Resilience Division provided information on the CDBG-DR Action Plan and updates related to funding received for the 2020 Labor Day wildfires and straight-line winds.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Organizations representing every required consultation category were provided with the opportunity to offer feedback on the development of the Consolidated Plan; however, not all organizations that were invited responded to requests to participate and provide feedback. For organizations that did not respond to consultation requests, existing plans and other information available on these organization’s websites were included in the Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
State of Oregon Public Action Plan for Community Development Block Grant Disaster Recovery (CDBG-DR), September 30, 2022	Oregon Housing and Community Services	This Strategic Plan includes a goal related to current CDBG-DR efforts underway to address the impacts of the 2020 Labor Day Fires and straight-line winds.
State of Oregon Digital Access Plan (2024)	Oregon Broadband Office, Business Oregon	This Strategic Plan includes a goal related to community and economic development that supports expanding broadband access to rural communities across the state.
Breaking the Cycle: A Comprehensive Statewide Strategy Would Benefit Domestic Violence Victims, Survivors, and Advocates	Oregon Secretary of State, Oregon Audits Division	This Strategic Plan includes goals to provide support the housing and service needs of special needs populations, including survivors of domestic violence.
2024 Oregon Statewide Homelessness Estimates	Oregon Housing and Community Services (OHCS) and Portland State University	This Strategic Plan includes two goals related to homelessness: Prevent and divert people from becoming homeless <i>and</i> Reducing homelessness.
State of Oregon Housing Production Advisory Council Recommendations Report	Office of the Governor, State of Oregon	This Strategic Plan includes goals to increase the amount of affordable rental housing options and rehabilitate existing housing units.
State of the State’s 2024 Housing Report	Oregon Housing and Community Services	This Strategic Plan includes goals to increase the amount of affordable rental housing options and rehabilitate existing housing units.
2025-2030 Oregon Natural Hazards Mitigation Plan	Oregon Department of Emergency Management	This Strategic Plan includes a goal related to emergency projects that allows CDBG funds to be used to help repair and mitigate damage as a result of a qualifying disaster.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

State agencies and units of local government representing Oregon’s non-entitlement areas, including local government staff and staff from regional economic development organizations, councils of local governments, and professional associations representing cities and counties, were invited to provide feedback on housing, community development, public service, and economic development needs and challenges through focus groups, interviews, and surveys. This information helped inform the development of the Consolidated Plan. A detailed summary of the community engagement process and findings can be found in the Community Engagement Appendix.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

For the development of the 2026-30 Consolidated Plan, Business Oregon, OHCS, and the Oregon Health Authority implemented a robust community engagement strategy to gather feedback from populations most impacted by this plan, along with organizations and entities that serve these populations. A summary of the community engagement strategy is provided below.

- Six stakeholder/interested and affected party focus groups and several interviews with representatives from 30+ organizations around the state;
- Six resident focus groups with residents living in transitional housing, residents living with HIV/AIDS, and low- to moderate income populations. The focus groups took place throughout the state, including in Lincoln City, Tillamook, Eugene, Mill City, Monmouth, and Pendleton.
- Additional focus group with representatives from twelve (12) public housing authorities representing the balance of state in Oregon;
- Additional focus group with representatives from eleven (11) Continuum of Care (CoC) organizations representing the balance of state in Oregon;
- Additional feedback provided by approximately 80 staff members of Continuum of Care (CoC) organizations representing areas throughout the balance of state at the 2025 annual conference;
- Additional feedback provided by the Fair Housing Council of Oregon Systemic Investigation Advisory Committee, OHCS Affordable Rental Housing (ARH) partners, and Housing Oregon’s Rural Policy Council during standing meetings.
- OHCS developed a Housing Stakeholder survey targeted at those who provide housing services, serve low- to moderate income and special needs populations, and develop affordable housing. The survey asked for respondents to share their perspectives on the greatest housing, community development, and service challenges in their communities. In total, 452 people responded to the survey.
- Business Oregon developed a Community Development Stakeholder survey targeted at local jurisdiction staff, including elected officials, land use and regional planners, city administrators, public works officials, and workforce and economic development professionals. The survey asked for respondents to share their perspectives on the greatest housing, community development, and economic development challenges in their communities, as well as different CDBG programs. In total, 89 people responded to the survey.
- One public hearing was held on April 24, 2025, to provide the opportunity for residents from across the state to provide input on housing, community development, public service, and economic development needs in their communities. Eight members of the public attended the hearing and provided feedback. A second public hearing will be held on April 30, 2026, to receive feedback on the draft 2026-30 Consolidated Plan and 2026 Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad	Eight (8) members of the public participated in the virtual public hearing on Thursday, April 24, 2025.	A summary of comments received is available in the Community Engagement Appendix.	A summary of comments not accepted (and reasons) is available in the Community Engagement Appendix.	n/a
2	Public Hearing	Non targeted/broad	TBD; the second public hearing will be held on Thursday, April 30, 2026. A summary of responses/attendance will be included in the final Consolidated Plan.	TBD; the second public hearing will be held on Thursday, April 30, 2026. A summary of responses/attendance will be included in the final Consolidated Plan.	TBD; the second public hearing will be held on Thursday, April 30, 2026. A summary of responses/attendance will be included in the final Consolidated Plan.	n/a
3	Stakeholder/ Interested and Affected Party focus groups	Representatives of local governments, community and economic development organizations, affordable housing developers, service providers and social service organizations	Six (6) focus groups were held in June 2025; representatives from approximately 30 different organizations around the state participated in the conversations.	A summary of comments received is available in the Community Engagement Appendix.	n/a	n/a
4	Resident focus groups	Residents living in transitional housing, residents living with HIV/AIDS, and LMI populations	Six (6) focus groups were held with residents living in transitional housing, residents living with HIV/AIDS, and LMI populations across the state.	A summary of comments received is available in the Community Engagement Appendix	n/a	n/a
5	Housing Survey	Organizations and agencies that provide housing services, serve low- to moderate income and special needs populations, and develop affordable housing	452 responses.	A summary of comments received is available in the Community Engagement Appendix.	n/a	n/a
6	Community Development Survey	Local jurisdictional staff, including elected officials, land use and regional planners, city administrators, public works officials, and workforce and economic development professionals	89 responses.	A summary of comments received is available in the Community Engagement Appendix.	n/a	n/a

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Comprehensive Housing Affordability Strategy (CHAS) data, used throughout the Needs Assessment section, is a special tabulation of American Community Survey (ACS) data derived from the U.S. Census Bureau and is provided by the U. S. Department of Housing and Urban Development (HUD) to be used in the Consolidated Plan. These data include most areas of the state, mostly non-entitlement areas. For the 2026-2030 State of Oregon Consolidated Plan, the latest data provided by HUD within the eCon Plan tool is for the 2016-2020 period. When HUD-provided data is not required, more current data, including the 2023 1-year ACS data—reflecting the entire state—is utilized.

The current and five-year projected needs by household income and household type, based on CHAS data and ACS estimates (for single-person households), are presented in the table below. The number of households with housing needs reflects the number of households experiencing at least one of the four HUD-designated housing problems:

1. Lacks complete kitchen facilities;
2. Lacks complete plumbing facilities;
3. More than one person per room (overcrowding); and
4. Cost burden (utilizing more than 30% of gross household income on housing costs).

Figure 1 shows the current and projected five-year housing and service needs for households in Oregon by income and household type. The number of households with needs are projected to increase in the next five years based on the state's 15.1% overall growth in all households from 2010 to 2023. Specifically, it is estimated that in the next five years, 470,939 low-income households will have housing needs.

Figure 1.
Current Needs and 5-Year Needs Projections by Household Type, State of Oregon

Current Needs and 5-Year Needs Projections				
Household Type	Current			Future
	Total HH	# HH With Hsg Need	% with Need	Hsg Need in 5 Yr
All Low Income Households (<80% AMI)	617,485	445,775	72%	470,939
By Income				
Extremely low income households (<30% AMI)	179,900	160,780	89%	169,856
Very low income households (30-50% AMI)	174,860	137,295	79%	145,045
Low income households (50-80% AMI)	262,725	147,700	56%	156,038
By Tenure				
Low Income Renters (<80% AMI)	356,375	270,440	76%	285,706
Low Income Owners (<80% AMI)	261,120	157,925	60%	166,840
By HH Type				
Low Income Small Related HH	182,305	130,175	71%	137,523
Single householders	497,582	57,477	12%	60,722
With disability	463,505	190,965	41%	201,745
Low Income Large Related HH	44,835	28,265	63%	29,861
Elderly Low Income HH	239,280	130,705	55%	138,083

Source: 2016-2020 CHAS, 2023 ACS 1-year estimates, and Root Policy Research.

The most pressing housing needs in the state of Oregon and the populations most affected, based on the analysis of CHAS data, other associated data, and community engagement findings, are described below.

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Oregon, with low to moderate-income renters experiencing cost burden at a higher rate (59%—affecting 247,985 renters) than low- to moderate-income homeowners (51%—affecting 181,765 homeowners). Cost burden or paying 30% or more of gross household income for housing costs affects 69% of renters and 76% of homeowners at the extremely low income level (0-30% AMI), 75% of renters and 63% of homeowners at the very low income level (31-50% AMI), and 53% of renters and 47% of homeowners at the low income level (51-80% AMI).

Severely cost-burdened households—those who pay 50% or more of gross household income for housing costs—are considered at risk of homelessness. The population experiencing severe cost burden and considered at risk of homelessness in Oregon includes 62% of renters and 62% of homeowners at the extremely low income level, 39% of renters and 35% of homeowners at the very low income level, and 10% of renters and 17% of homeowners earning low incomes.

Black/African American households have by far the highest rates of overall cost burden (51%, compared to 32% for the state’s households overall) and severe cost burden (29%, nearly twice as high as the state rate of 15%) in Oregon.

Stakeholder- and resident-identified challenges. To inform the development of this Consolidated Plan, two statewide surveys were administered—one for stakeholders who work in housing, social services, and/or with special populations and the other survey for community development stakeholders, those

working for or representing municipalities across the state. The top three most urgent housing needs identified in the housing stakeholder survey were rental units affordable to households with income up to 30% AMI (53%), rental units affordable to households with income up to 50% (48%), and rental units affordable to households with income up to 80% AMI (35%). Housing for seniors (35%), services to maintain housing stability (34%), and navigators to help find housing or assistance (34%) were also identified as urgent needs across the state. Overall, the three housing outcomes that housing stakeholder survey respondents want to see are a larger supply of affordable rental housing (70%), a larger supply of rental subsidies/housing choice vouchers (58%), and better access to services for housing stability (46%).

The top need identified throughout the community engagement process was **the need for more affordable rental housing options for households with income at or below 80% AMI across the state**. Stakeholders and community members participating in focus groups and interviews identified significant needs as:

- More permanent supportive housing options for those experiencing chronic homelessness and/or behavioral health challenges;
- More transitional housing options and emergency shelters (particularly for specific populations);
- More workforce housing options (for rent and for sale) for households with income between 60% and 120% AMI; and
- Removing barriers to allow for more innovative/alternative housing types.

Additionally, the need for financial and technical assistance (e.g., capacity building) for rural communities to build infrastructure for housing was one of the greatest needs identified throughout the community engagement process. The following public services were identified as significantly needed in communities throughout the state:

- Behavioral health services;
- Senior services;
- Increased access to healthy food;
- Public transportation;
- Youth services;
- Health and medical services;
- Housing navigation services;
- Life skills; and
- Utility assistance

Homelessness. In January 2025, Oregon Housing and Community Services (OHCS), in partnership with researchers at Portland State University, published the 2024 Oregon Statewide Homelessness Estimates, which provided a comprehensive overview of the PIT data collected in 2024. Key findings included:

- Oregon saw a 24 percent increase in sheltered homelessness from January 2023 through January 2024, sheltering 1,736 more individuals for a total of 8,842 people. The increase in sheltered homelessness was driven by an increase in shelter beds.
- Between 2023 and 2024, 2,455 year-round shelter beds were added across the state, a 31 percent increase in capacity, reaching a total of 10,408 year-round beds. Counting both year-round beds and overflow/seasonal beds, Oregon CoCs now provide 10,868 total beds.
- No county that completed both sheltered and unsheltered counts in 2024 had enough shelter beds for everyone experiencing homelessness.
- The report estimated that 25,758 people experienced “doubled-up” homelessness across Oregon in July 2022 (most recent ACS data available at the time of the report) in addition to the 17,912 identified as experiencing homelessness during the PIT Count earlier in the year—this

means that in 2022, an estimated 43,670 people across Oregon may have been experiencing some form of homelessness, whether unsheltered, sheltered, or doubled up.

- In the 2023-24 school year, there were 22,072 K-12 students across Oregon reported by school districts as experiencing some form of homelessness, 4% of all students.
- The 2024 PIT Count data show that Oregonians who identify as American Indian, Alaska Native, or Indigenous; Black, African American, or African; or Native Hawaiian or Pacific Islander often experienced homelessness at much higher rates than their proportion of the overall population.

In 2024, 6,462 people were identified as experiencing homelessness in the Balance of State, which represents 0.6% of the population in those counties. The rate of homelessness in rural Oregon is slightly higher than the state overall (0.5%). Additionally, rural areas experience distinct challenges in providing shelter and services to people experiencing homelessness. Stakeholders serving these populations shared that programs that provide services to people experiencing homelessness in rural areas are more prone to staffing and volunteer shortages, particularly in regions with very low population density.

Of survey respondents who provide services to people and families experiencing homelessness, 74% reported that accessing permanent housing assistance is the primary challenge faced by this population. Rounding out the top three challenges, 67% reported remaining housed as a challenge, and 59% reported accessing needed services, such as mental health or substance use treatment.

Non-homeless special needs. Special needs groups identified in this plan include elderly and frail elderly (e.g., those over the age of 62 who need assistance with at least three different activities of daily living, such as bathing, walking, and performing light housework) residents, residents living with disabilities, residents living with substance-use disorders, residents living with HIV/AIDS, survivors of domestic violence, families with children, and households with limited English proficiency.

Estimates of these groups' overall sizes and the number of residents and households belonging to these groups with housing and service needs are discussed in the NA-45 section and summarized below. The largest special needs populations in the state are elderly residents (989,317 residents), followed by residents living with an alcohol or substance use disorder (estimated at 604,679 residents based on national rates), and residents living with disabilities (463,505). By size, the largest special needs populations across the state with housing needs includes:

- Residents living with an alcohol or substance use disorder (251,474 residents are estimated to have housing needs over the next five years);
- Residents living with a disability (190,965 residents); and
- Elderly residents (105,257 residents).

In general, stakeholders and community members participating in focus groups and interviews described the top housing and service needs for these populations as:

- More affordable housing in general for all special needs populations, as well as more accessible housing options for elderly residents and/or residents living with disabilities. A quarter of housing stakeholder survey respondents identified accessible housing as an urgent need.
- Lack of housing options available specifically for survivors of domestic violence (and their families). Specifically, those who work with these populations advocated for more shelters specific to survivors of domestic violence and transitional housing options.
- Housing options with 3+ bedrooms to accommodate larger families and multigenerational households.

- Permanent supportive housing options paired with robust behavioral health services
- More supportive services, including behavioral health, eviction prevention, tenant rights and legal services, and workforce development.

Non-housing community development needs. Significant non-housing community development needs identified for several communities throughout the community engagement process included:

- Affordable childcare. In the Housing Stakeholder survey, more affordable childcare options were identified as one of the greatest needs in all Oregon regions. Survey respondents from the South Central/Southeast and Northeast Oregon regions had the lowest ratings among other respondents for centralized services for neglected children, childcare centers in good condition, and affordable childcare.
- Addiction treatment centers. In the Community Development survey, respondents in all eight regions identified a need for more addiction treatment centers in their communities. Respondents in Southern Oregon rated access to most public facilities the lowest of all regions.

Other non-housing community development needs for several communities identified throughout the community engagement process included:

- Water and sewer infrastructure improvements;
- Sidewalks, streetlights, and other neighborhood improvements;
- Revitalized downtowns/Main Streets;
- More supportive services for vulnerable populations;
- More services for people experiencing homelessness; and
- More public transportation options.

In both surveys, respondents were asked to identify their top community development outcomes. In the Housing Stakeholder survey, additional mental healthcare facilities (54%), higher quality/affordable childcare centers (47%), and an increase in local jobs (31%) were the top three outcomes. In the Community Development stakeholder survey, economic growth/positive economic impact (60%), increase in local businesses (42%), and lower water and sewer fees paid by residents (38%) were identified as the top three outcomes.

CDBG-DR Unmet Needs Assessment summary. The 2020 Labor Day Wildfires included 21 fires and burned more than 1.2 million acres. Five of the fires grew into megafires, which are fires that burn areas larger than 100,000 acres. Oregon had never experienced more than one fire over 100,000 acres during a fire season in the State’s recorded history. Overall, more than 40,000 residents had to evacuate, and more than 500,000 were placed on an evacuation notice. More than 4,300 homes were damaged or destroyed—nearly half of the homes burned were manufactured homes.

The unprecedented scale of the 2020 Wildfires, combined with the challenges of the COVID-19 pandemic, drastically increased Oregon’s already tenuous housing and homelessness crises. Prior to the 2020 Wildfires, Oregon’s vacancy rate was near the State’s record low and a third lower than the national average. The State’s first Regional Housing Needs Analysis was conducted in 2020 and found that Oregon will need to produce 30,000 to 40,000 new homes per year over the next 5 years to meet demand and restore balance to the market. The State’s annual production, as measured by residential building permits, is approximately 20,000 per year—half of what it should be. Compounding this shortage are significant increases in housing costs, which had been increasing prior to the COVID-19 pandemic and the 2020 Wildfires.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

For the purposes of this plan, HUD defines four categories of low- and moderate-income households, and these categories will be used consistently throughout the NA and MA sections.

1. 0-30% AMI (Area Median Income) = extremely low income
2. 30-50% AMI = very low income
3. 50-80% AMI = low income
4. 80-100% AMI = moderate income

Additionally, HUD considers all households with income up to 100% of AMI (all four income ranges combined) “low- to moderate-income” households.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	3,831,074	4,233,358	10.5%
Households	1,518,938	1,752,050	15.3%
Median Income	\$46,560	\$80,160	72.2%

Data Source: 2010 Decennial Census (Base Year), 2023 1-year ACS (Most Recent Year)

State Demographic Trends

From 2010 to 2023, Oregon’s population grew from 3,831,074 to 4,233,358, an increase of about 402,000 residents (10.5%). During the same period, the number of households increased by approximately 233,000 (15.3%), and median household incomes grew by \$33,600 (72.2%).

Regional Population Trends

The tables below show the five counties in Oregon with the greatest and smallest percentage increases in population from 2010 to 2023. Only two of Oregon’s thirty-six counties – Grant and Wheeler – experienced a population decrease from 2010 to 2023.

Deschutes County is the fastest growing county in Oregon. Deschutes is the seventh most populous county; roughly two out of three county residents live in the city of Bend, the county seat. Bend has been rising in popularity because of its access to outdoor recreation and its strong job market.

Polk County experienced the second fastest population growth from 2010 to 2023. It is located in northwest Oregon, and it borders Salem, the capital of Oregon. Polk is the twelfth most populous county in Oregon. Polk offers resident access to rural, suburban, and urban living and employment opportunities in a variety of sectors. The agricultural sector is particularly strong in Polk, given its location in the Willamette Valley. Additionally, Western Oregon University, located in Monmouth, serves as a major employer and driver of local development.

Crook County was the third fastest growing county in Oregon between 2010 and 2023 are adjacent counties in central Oregon. While Crook is the 24th most populous county in the state, recent population growth has been driven by its strong job market and relatively affordable housing prices, which has caused an inflow of former Deschutes County residents. Prineville, the county’s most populous city, is only 50 minutes from Bend and features [one of the largest data centers](#) in the United States.

Washington County, the second most populous county in Oregon, saw the fourth largest percentage increase in population from 2010 to 2023. Washington County is directly west of Portland and includes suburbs like Hillsboro, Beaverton, and Tigard. These suburbs feature a high concentration of technology companies (referred to as [the Silicon Forest](#)) which provide many residents with high-paying jobs. Additionally, nearly half of the county’s residents hold a bachelor’s degree or higher, and the area’s high-quality schools make it an attractive place for families.

Gilliam County, located in north-central Oregon, experienced the fifth largest percentage increase in population from 2010 to 2023. Despite its population growth, Gilliam County is the third least populous county in Oregon, with a population of about 2,000. The county’s economy is anchored by agriculture, [large-scale wind farms](#), and a regional landfill that serves much of the Pacific Northwest. Its location along Interstate 84 provides direct access to Portland, supporting both commerce and commuting.

Grant and Wheeler, the two counties that experienced a population decline, are adjacent counties in the east-central region of the state. Both counties are rural, feature extensive public lands, and have low population density and a relatively high median age. Based on 2023 ACS data, Wheeler County is the least populous county in the state, while Grant County has the fourth smallest population among Oregon counties.

Malheur and Harney, the two counties that experienced the smallest percentage increases in population, are adjacent counties in the southeast region of Oregon. Malheur has the largest population of counties on the eastern edge of Oregon and is the 20th most populous county in Oregon overall. It has a relatively large share of young residents, with one in four people under the age of 18. It also has a relatively large Hispanic population, with one in five people speaking Spanish. Harney is the fifth least populous county in Oregon, and it occupies a large geographical area, giving it low population density. About one in five residents is under the age of 18, but one in four residents is over the age of 65.

Coos County, located on the southwest Oregon coast, saw the third smallest percentage increase in population. It is the 16th most populous county in Oregon and is significantly more populous than the previously discussed counties that saw minimal population growth. It includes several protected lands, and its relatively small geographic size gives it a higher population density. Coos also has an aging population, with roughly one-third of residents over the age of 62.

Table 5 Supplement – Counties with Largest Population Increase and Decrease, 2010-2023

County	Base Year: 2010	Most Recent Year: 2023	% Change
Greatest pop. increase (%) : Deschutes County, Oregon	154,568	203,026	31.4%
2nd greatest pop. increase (%) : Polk County, Oregon	73,745	88,553	20.1%
3 rd greatest: Crook County, Oregon	21,515	25,651	19.2%
4 th greatest: Washington County, Oregon	516,665	600,266	16.2%

County	Base Year: 2010	Most Recent Year: 2023	% Change
5 th greatest: Gilliam County, Oregon	1,731	2,002	15.7%
Smallest pop. increase (%): Grant County, Oregon	7,349	7,238	-1.5%
2nd smallest pop. increase (%): Wheeler County, Oregon	1,443	1,434	-0.6%
3 rd smallest: Malheur County, Oregon	31,326	31,701	1.2%
4 th smallest: Harney County, Oregon	7,364	7,515	2.1%
5 th smallest: Coos County, Oregon	63,319	64,832	2.4%

Data Source: 2010, 2023 5-year ACS

Table 6 - Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	179,900	174,860	262,725	157,060	797,085
Small Family Households	47,105	50,740	84,460	57,635	387,130
Large Family Households	9,205	12,635	22,995	12,975	56,625
Household contains at least one person 62-74 years of age	36,595	41,495	63,745	39,150	203,170
Household contains at least one person age 75 or older	21,535	33,470	42,440	18,555	63,510
Households with one or more children 6 years old or younger	25,970	26,825	40,880	24,745	78,300

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

Comprehensive Housing Affordability Strategy (CHAS) data, used throughout the Needs Assessment section, is a special tabulation of American Community Survey (ACS) data derived from the U.S. Census Bureau and is provided by the U. S. Department of Housing and Urban Development (HUD) to be used in the Consolidated Plan. The primary purpose of this data is to demonstrate the number of households in need of housing assistance. To measure the number of households in need, HUD has designated **four housing problems** to better understand the prevalence of housing challenges faced by low-income and other special needs populations. The four housing problems included in the CHAS data are:

1. Housing unit **lacks complete kitchen facilities;**
2. Housing unit **lacks complete plumbing facilities;**

3. The household is **overcrowded**;
 - Overcrowded is defined as a household with between 1.01 and 1.5 people per room.
 - Severely overcrowded is defined as a household with more than 1.51 people per room.
4. The household is **cost burdened**.

Cost burden is defined as a household that dedicates more than 30% of its income on housing costs.

Severe cost burden is defined as a household that dedicates more than 50% of its income on housing costs.

Of the four housing problems identified in the CHAS data, **cost burden** is by far the most common “housing problem” experienced by low- to moderate-income households in Oregon. Cost burden is important to understand because it indicates how well a household can manage other expenses (childcare, transportation, health care, etc.) and how much disposable income a household has to contribute to the economy. The higher the cost burden, the higher the risk of eviction, foreclosure, and homelessness due to the challenges of households managing housing costs. Severely cost-burdened households are vulnerable to even minor shifts in rents, property taxes, and/or incomes and are considered at risk of homelessness. Families with a persistent cost burden can struggle to attain upward economic mobility, which can contribute to lifelong challenges for children.

HUD defines **overcrowding** as a housing problem for a number of reasons. Overcrowding is often a symptom of cost burden, where rents might be too high or appropriately sized units are not available, causing some households to “double up” with other households. Public health research also has found that crowding is linked to worse physical and mental health outcomes. Overcrowding (and severe overcrowding) happens at a significantly lower rate than households experiencing cost burden in Oregon.

A housing unit that **lacks complete kitchen or plumbing facilities** is identified as a housing problem because it signals substandard housing conditions that can threaten the habitability, health, and safety of the household living in the unit. Similar to overcrowding, the prevalence of units that lack these facilities occurs at a significantly lower rate than cost burden for low- to moderate-income households in Oregon.

While not a CHAS- or HUD-designated housing problem, **zero/negative income** is provided in some of the tables to show households reporting no income or a net loss from self-employment/assets that paid more than the Fair Market Rent for their unit.

Housing Needs Summary Tables

As shown in Table 7 below, 27% of the state’s low- to moderate-income (LMI) households (209,860 households, including 28% of LMI renter households and 26% of LMI owner households) experience cost burden. Another 28% of the state’s LMI households (219,890 households, including 31% of LMI renter households and 25% of LMI owner households) are severely cost burdened and pay more than 50% of their gross household income for housing. Altogether, 56% of LMI households in the state are cost burdened or severely cost burdened, including 59% of LMI renters and 51% of LMI homeowners. Extremely low-income (ELI) renters are more likely to experience severe cost burden than cost burden (62% of ELI renters are severely cost burdened, and another 7% are cost burdened) due to a shortage of affordable units and rent subsidies (e.g., housing choice vouchers) to serve these households.

Overall, 4.4% of Oregon’s LMI households are overcrowded or severely overcrowded; LMI renters (6.1%) are more likely to live in overcrowded households than LMI homeowners (2.5%). Additionally, substandard housing impacts 2.5% of all LMI households in the state. LMI renter households (4%) are more likely to live in substandard housing compared to LMI homeowners (0.8%). Note that the criteria for substandard housing are extreme, and that this is a very low-level estimate of the share of households that live in units needing repairs or modifications.

Table 7 – Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	6,235	4,945	3,880	1,790	16,850	865	595	740	490	2,690
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,925	2,000	2,200	765	6,890	265	495	760	460	1,980
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5,055	5,345	6,200	2,300	18,900	720	1,160	2,885	2,060	6,825
Housing cost burden greater than 50% of income (and none of the above problems)	76,790	40,620	12,655	1,355	131,420	34,955	24,980	22,640	5,895	88,470

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	9,005	37,960	55,625	13,975	116,565	7,555	19,195	40,115	26,430	93,295
Zero/negative Income (and none of the above problems)	10,940	0	0	0	10,940	6,470	0	0	0	6,470

Data 2016-2020 CHAS
Source:

Table 8 shows that 73% of extremely low-income renters and 66% of extremely low-income homeowners experience at least one of the four HUD-designated severe housing problems. Overall, 41% of LMI renters and 28% of LMI homeowners experience severe housing problems.

Table 8 – Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	90,005	52,910	24,930	6,210	174,055	36,810	27,225	27,025	8,900	99,960
Having none of four housing problems	22,945	51,300	103,345	58,740	236,330	12,735	43,430	107,425	83,210	246,800
Household has negative income, but none of the other housing problems	10,940	0	0	0	10,940	6,470	0	0	0	6,470

Data 2016-2020 CHAS
Source:

Tables 9 and 10 show that two-thirds of low-income households (67%) pay between 30-50% of their monthly income on housing costs, while nearly 40% of LMI households pay more than half of their monthly income on housing costs (37%). Small related households, defined as—family households with 2-4 members—are both cost burdened and severely cost burdened at higher rates than other types of households.

Table 9 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	30,685	30,945	26,385	88,015	9,215	11,100	21,845	42,160
Large Related	6,165	6,845	4,425	17,435	1,970	2,680	6,180	10,830
Elderly	19,785	21,440	15,535	56,760	22,335	24,880	26,730	73,945
Other	40,015	28,810	26,940	95,765	10,120	6,675	9,560	26,355
Total need by income	96,650	88,040	73,285	257,975	43,640	45,335	64,315	153,290

Data 2016-2020 CHAS
Source:

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	27,230	13,845	3,865	44,940	8,060	7,065	7,165	22,290
Large Related	5,190	2,820	435	8,445	1,650	1,400	1,215	4,265
Elderly	16,775	12,250	5,125	34,150	17,270	12,820	10,830	40,920
Other	36,805	15,955	4,795	57,555	8,820	4,225	3,760	16,805
Total need by income	86,000	44,870	14,220	145,090	35,800	25,510	22,970	84,280

Data 2016-2020 CHAS
Source:

Table 11 shows that 26,335 LMI renter households are overcrowded, compared to 8,918 LMI owner households. Most households (82%) experiencing overcrowding are single-family households, while the next largest share (13%) of households experiencing overcrowding are multiple, unrelated families, who may be “doubling up” or sharing the housing of others to manage housing costs.

Table 11 – Crowding 1/2 (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single-family households	6,020	6,555	7,390	2,305	22,270	930	1,260	2,930	1,555	6,675
Multiple, unrelated family households	650	540	705	500	2,395	80	340	700	965	2,085
Other, non-family households	480	405	485	300	1,670	40	69	39	10	158
Total need by income	7,150	7,500	8,580	3,105	26,335	1,050	1,669	3,669	2,530	8,918

Data 2016-2020 CHAS
Source:

Table 12 – Crowding 2/2 (More than one person per room)

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Table 7 – Crowding Information – 2/2

Describe the number and type of single-person households in need of housing assistance.

Based on 2023 1-year ACS estimates, there are 497,582 single-person households in Oregon—approximately 28% of all households in the state. Of these households, 57,477 (12% of single-person households) live in poverty and are estimated to have housing needs (e.g., paying housing costs or making necessary safety upgrades). In 2023, the median household income for single-person households in Oregon was \$39,791, while the median household income for the state as a whole was \$80,160. By 2028, the number of single-person households in need of housing assistance is projected to grow to 60,722 (a 5.3% increase).

Related to housing assistance, one specific subpopulation of single-person households to closely monitor is older adults. The proportion of elderly individuals who live alone has increased significantly in the last 75 years. In 1950, 10% of Americans aged 65 or older lived alone. By comparison, [28% of Americans 65 years or older lived alone in 2023](#). In 2010, older adults accounted for 9.7% of all Oregon households, but by 2023, this share had risen to 11.9%. Elderly single-person households need housing assistance at higher rates because many live on a fixed income and face an increasing number of health challenges. Further increases in the proportion of elderly single-person households would likely also increase the proportion of Oregon households in need of housing assistance.

One stakeholder who works in the Bend area shared that in central Oregon, “you’re seeing a flurry of single-family homes being built, most likely vacation rentals. A lot of these homes being built are not affordable to a large proportion of the community.” This stakeholder advocated for more one- and two-bedroom units to be built in the area, particularly to serve the needs of seniors and single younger adults.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Households with disabilities. According to the 2023 1-year ACS estimates, approximately 642,234 residents or 15% of Oregonians live with a disability. Almost half (43%) of Oregonians with a disability are above the age of 65.

Households with disabilities have very high rates of housing needs. According to 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, 463,505 of the 1,658,090 households in Oregon have at least one member with a disability, representing 28% of households in the state. Of these households, 190,965 or 41%, are estimated to have housing needs. However, housing needs differ by disability type:

- 88,305 of 196,155 households (45%) with a member experiencing a self-care or independent living limitation have housing needs
- 87,880 of 193,465 households (45%) with a member experiencing a cognitive limitation have housing needs;
- 100,850 of 233,240 households (43%) with a member experiencing an ambulatory limitation have housing needs; and
- 82,045 of 220,355 households (37%) with a member experiencing a hearing or vision impairment have housing needs.

Note that these data include elderly residents living with disabilities, and households containing individuals with multiple disabilities are accounted for in more than one group (e.g., a household with a member experiencing a hearing impairment *and* cognitive limitation are accounted for in *both* household categories above).

By 2028, the number of households with a housing need and who have a member living with a disability is projected to reach 201,745, a 5.6% increase.

In March 2025, the Fair Housing Council of Oregon conducted listening sessions across the state with residents with intellectual and developmental disabilities (IDD), their families, and service providers. The primary housing barriers identified during these conversations include:

- Financial barriers, including SSI and SSDI limits, which create disproportionate impacts on residents living with IDD;
- Inadequate support systems can lead to preventable evictions;
- Available housing stock lacks accessible features for people with accessibility concerns beyond physical mobility concerns (e.g., quiet rooms for people with neurodiversity needs, design features that address sensory stimulation); and
- Housing providers and neighbors have incorrect assumptions about residents living with IDD (e.g., residents living with IDD aren't able to pay rent on time or maintain their unit without assistance).

Frail elderly. As described above, HUD defines frail elderly residents as older residents who require assistance with three or more activities of daily living, such as bathing, walking, and performing light housework. According to 2016-2020 CHAS data, there are 563,665 households with at least one person aged 62 or older in Oregon, representing 34% of households. Of Oregon households that include residents aged 62 or older, 12.4% or 70,189 are considered “frail.”

Domestic violence, dating violence, sexual assault and stalking survivors. According to CDC data from the National Intimate Partner and Sexual Violence Survey (NISVS), 4.5% of women and 2.8% of men in the United States experience stalking, physical violence, and/or contact sexual violence (such as rape, sexual coercion, and/or unwanted sexual contact) by an intimate partner resulting in related impacts each year. These related impacts include any of the following: being fearful, concerned for safety, any post-traumatic stress disorder symptoms, injury, need for medical care, needed help from law enforcement, missed at least one day of work, and missed at least one day of school. Based on these national rates, it is estimated that 124,554 Oregon residents experience domestic or dating violence, sexual assault, and/or stalking resulting in related impacts each year.

The supportive and housing services needed by intimate partner violence victims vary. According to the National Alliance to End Homelessness, domestic violence can contribute to homelessness for survivors. Survivors who are not homeless may also require housing assistance. NISVS data show that nationally, 13.4% of female victims and 5.3% of male victims will need housing assistance because of domestic violence. Based on these rates and the estimates for annual domestic violence incidence estimated above, approximately 12,896 of the state’s estimated 124,554 annual survivors (10%) will need housing assistance at some point in their lives. The National Alliance to End Homelessness has found that affordable housing is critical in preventing both homelessness and future violence for domestic violence survivors.¹

According to the 2023 Advisory Report developed by the Oregon Secretary of State and Oregon Audits Division, over a third of adults in Oregon experience domestic violence in their lifetimes, and intimate partners are responsible for approximately one in five homicides nationwide. The report also found that:

¹ National Alliance to End Homelessness. 2019. “Domestic Violence - National Alliance to End Homelessness.” National Alliance to End Homelessness. 2019. <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/domestic-violence/>.

- “Victims and survivors face multiple barriers to accessing community services and navigating the justice system. Systemic social welfare issues, such as the lack of available housing or access to services like childcare, mental health care, and legal assistance, often translate to urgent unmet needs for domestic violence victims.
- Oregon advocates report fragmented and under-resourced social services and complex criminal and civil justice systems, which contribute to access issues. Domestic violence service providers face high administrative burdens, staffing issues, and challenges expanding equitable outreach, prevention, and intervention services.
- Oregon lacks a centralized, statewide response to domestic violence and does not strategically address risks through statewide data-informed prevention, mitigation, or intervention-related action. Oregon could do more to coordinate strategies, share data, and effect change across otherwise siloed agency and organizational responses.”

Stakeholders expressed that when there are no dedicated housing options for survivors of domestic violence, many are forced into “less-than-ideal situations.” One stakeholder shared that “many people have to stay in shelters for longer periods of time when those options are meant to be short-term. Additionally, they are more likely not to have access to services specifically intended for survivors.” They added that “there’s a major backlog in access to emergency housing.” Another stakeholder articulated that, “when survivors fall through the cracks, they are falling further and further away from services that can help them. Survivors who go unserved or unhoused develop PTSD, which results in additional barriers, making it harder for smaller organizations and shelters to serve them.”

What are the most common housing problems?

Overall, 301,565 low- to moderate-income renter households (72%) and 199,730 low- to moderate-income owner households (57%) experience housing problems in Oregon—housing cost burden and severe cost burden are the most prevalent housing problems experienced by these households. Severe cost burden is the most common housing problem experienced by extremely low-income households—62% of both ELI renters and homeowners pay more than half of their household income on housing, respectively. Similarly, severe cost burden also impacts the greatest proportion of very low-income households in Oregon—39% of renter households and 35% of owner households, respectively. Cost burden is the housing problem most experienced by low- and moderate-income households (50%-100% AMI).

Based on the latest CHAS data, less prevalent housing problems for LMI households in Oregon include:

- **Lacking complete kitchen or plumbing facilities:** 6% of LMI renters and 1% of LMI homeowners experienced this problem.
- **Overcrowded conditions with 1.01 – 1.5 people per room:** 6% of LMI renters and 3% of LMI homeowners experienced this problem.
- **Severely overcrowded conditions with more than 1.5 people per room:** 2% of LMI renters and 1% of LMI homeowners experienced this problem.
- **Zero or negative income:** 4% of LMI renters and 3% of LMI homeowners experienced this problem.

Are any populations/household types more affected than others by these problems?

Housing problems are the most prevalent for Oregon households with lower income levels:

- **Extremely low-income households (0-30% AMI):** 89% of renter households and 91% of owner households experience a housing problem.
- **Very low-income households (30-50% AMI):** 87% of renter households and 66% of owner households experience a housing problem.
- **Low-income households (50-80% AMI):** 63% of renter households and 50% of owner households experience a housing problem.
- **Moderate income households (80-100% AMI):** 31% of renter households and 38% of owner households have a housing problem.

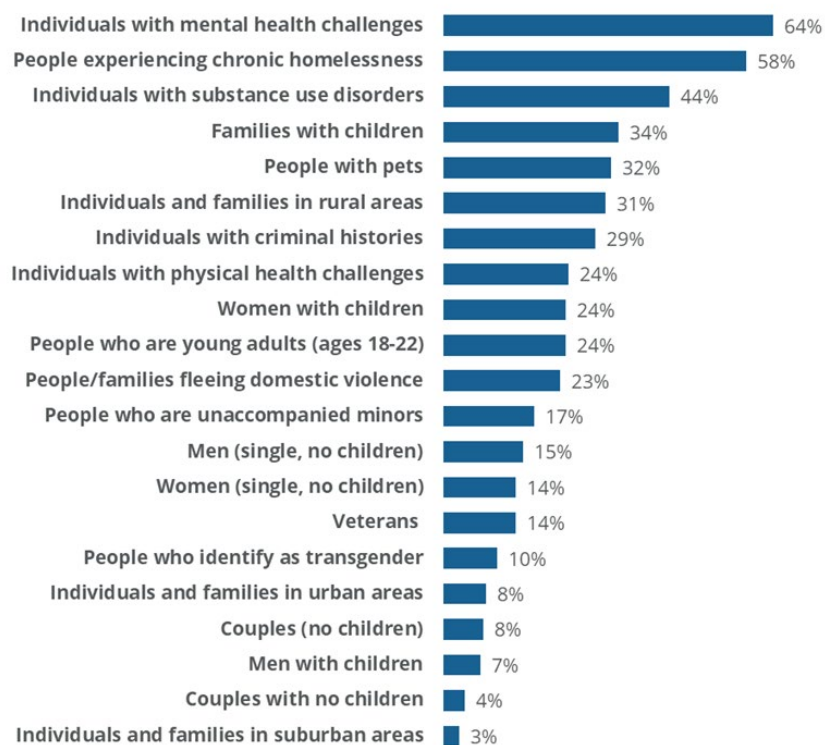
Generally, different household types within each income category experience housing problems at comparable rates. However, according to the latest CHAS data, small related and large related households experience cost burden and severe cost burden at higher rates than other household types.

Across each household type, extremely low-income households experience severe cost burden at significantly greater rates. Overall, 68% of extremely low-income households (0-30% AMI) experience severe cost burden, while 40% of very low-income households (>30-50% AMI) and 14% of low-income households (>50-80% AMI) are severely cost burdened.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Housing Stakeholder survey respondents were asked to identify specific populations experiencing homelessness with the greatest unmet housing or supportive needs—many of the same groups who are at the greatest risk of housing instability and imminently experiencing homelessness. Figure 2 shows that survey respondents identified individuals with mental health challenges, people who are experiencing chronic homelessness, individuals with substance use disorders, and families with children as those most likely to have unmet housing or supportive service needs in order to remain housed.

Figure 2.
Characteristics of Populations Experiencing Homelessness with Greatest Perceived Unmet Housing or Supportive Service Needs



Source:

State of Oregon Consolidated Plan
Housing Stakeholder Survey and
Rooy Policy Research.

Stakeholders were also asked where funding should be directed to have the greatest impact on those experiencing homelessness and those at-risk of experiencing homelessness. The top five answers shared by respondents included:

1. Additional affordable housing stock (42% of respondents);
2. Case management/housing navigator (41%);
3. Transitional housing units—up to two years tenancy (38%);
4. Permanent supportive housing units (37%); and
5. Emergency rent assistance (35%).

Additionally, the state’s network of Community Action Agencies (CAAs) provides rapid re-housing (RRH) assistance to households in need. RRH assistance is available for up to two years over a three-year

period. The CAAs continuum of services is available to provide support to households still experiencing housing challenges once their RRH assistance expires, including developing a plan for the household to access services while finding stable housing. To continue supporting this population, in 2024, Oregon Housing and Community Services (OHCS) received \$39 million through SB 5701 (2024) to create the Oregon Rehousing Initiative (ORI)—a statewide rehousing program. The ORI provides help with:

- Up to 24 months of rental assistance per household;
- Supportive services, including employment support services, behavioral health services, and childcare services; and
- Other programmatic costs connected to rehousing.

The initiative’s aim was to quickly move households from homelessness into permanent, stable and safe housing. The program encourages grantees to customize the intervention for each household’s specific needs, allowing households to personalize the level of financial and support resources they actually need. With these funds, OHCS also launched the Housing 360 pilot, which provided \$3.4 million from ORI funds to four organizations to improve housing and behavioral health outcomes for individuals with a behavioral health diagnosis who are living unsheltered or otherwise homeless.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

OHCS uses [HUD’s definition](#) for families and individuals who are “at risk of homelessness”—(Category 1). To be considered “at risk of homelessness,” an individual or family must meet all of the following criteria:

1. Has an annual income below 30 percent of the Median Family Income (MFI) for the area, as determined by HUD;
2. Does not have sufficient resources or support networks, (e.g., family, friends, faith-based or other social networks), immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the “homeless” definition in this section; and
3. Meets one of the following conditions:
 - a. Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - b. Is living in the home of another because of economic hardship;
 - c. Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - d. Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
 - e. Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons per room, as defined by the U.S. Census Bureau;
 - f. Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or

- g. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved consolidated plan.

Additionally, a child or youth who does not qualify based on the parameters above can qualify as “at risk of homelessness” under [Category 2 or Category 3](#).

Category 2 – The child or youth (HUD defines youth as less than 25 years of age) qualifies as “homeless” under Section 387(3) of the Runaway and Homeless Youth Act, Section 637(11) of the Head Start Act, Section 41403(6) of the Violence Against Women Act of 1994, Section 330(h)(5)(A) of the Public Health Service Act, Section 3(m) of the Food and Nutrition Act of 2008, or Section 17(b)(15) of the Child Nutrition Act of 1966; or

Category 3 – The child or youth qualifies as “homeless” under Section 725(2) of the McKinney- Vento Homeless Assistance Act, and the parent(s) or guardian(s) of that child or youth if living with her or him.

Some stakeholders expressed a desire to see more “family-sized” homes (e.g., units with 3+ bedrooms) in communities throughout the state, as well as “more family-oriented buildings that are mixed income.” One stakeholder whose organization serves people statewide shared that there is a lack of family-sized units available for larger households around the state. One stakeholder who works on the north coast shared that most of the housing being built in the area are one- and two-bedrooms, “not units that can accommodate families.” They added that they know of several instances of households with two parents and 4-5 children living in a two-bedroom unit.

Additionally, respondents in the Housing Stakeholder Survey identified the three most urgent housing needs as: more rentals affordable to households with income less than 30% AMI (53% of all survey respondents), more rentals affordable to households with income less than 50% AMI (48%), and more rentals affordable to households with income less than 80% AMI (35%). Additionally, more than a third of housing stakeholder survey respondents identified services to maintain housing stability as an urgent need (34%), and approximately a quarter of the respondents (24%) identified an urgent need for emergency shelters for families.

Broken down by region served, deeply affordable rentals were identified as the most urgent need by stakeholders who worked for organizations that served the entire state, Portland MSA, Willamette Valley, Columbia Gorge and Central Oregon, and South Central/ Southeast/ Northeast Oregon. Stakeholders serving the North Coast and South Coast selected rentals affordable to households with incomes below 50% AMI and housing for seniors at the highest rates.

As described above, the availability of deeply affordable housing units is the most significant need for households that have previously experienced homelessness and individuals currently receiving rapid rehousing assistance but nearing the end of that assistance. Similar needs among these populations exist for the different regions across the state. In addition to the need for more deeply affordable housing, survey respondents also identified a need for more services to maintain housing stability and navigators to help these populations find rental and utility assistance, supportive services, and/or other flexible sources of assistance for debts and other basic life necessities (e.g., food, clothing).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

One of the most significant housing characteristics linked with instability and an increased risk of homelessness is severe cost burden— when a household spends more than 50% of gross monthly income on housing costs. These households are one significant, unexpected expense away from losing their housing and becoming homeless. Throughout the community engagement process for this plan, stakeholders and community members identified several other housing characteristics connected to housing precarity, including:

- Individuals/households living on fixed incomes;
- Individuals and/or families experiencing domestic violence;
- Lack of or unstable employment;
- Individuals who have previously been in the criminal justice system;
- Individuals experiencing physical health, mental health, and/or substance use disorder challenges; and
- Lack of access to supportive services.

Individuals or households experiencing one (or more) of the characteristics described above and that experience severe cost burden are at an increased risk of experiencing homelessness or housing instability.

Discussion

CDBG-DR supplement

As a recipient of CDBG-DR resources, the State of Oregon is required to include information from the ReOregon Action Plan, which provides an analysis of unmet recovery needs related to the 2020 Labor Day Disasters and a detailed framework for disaster recovery efforts that includes funding allocations, housing reconstruction assistance, and initiatives aimed at enhancing economic stability in affected community.

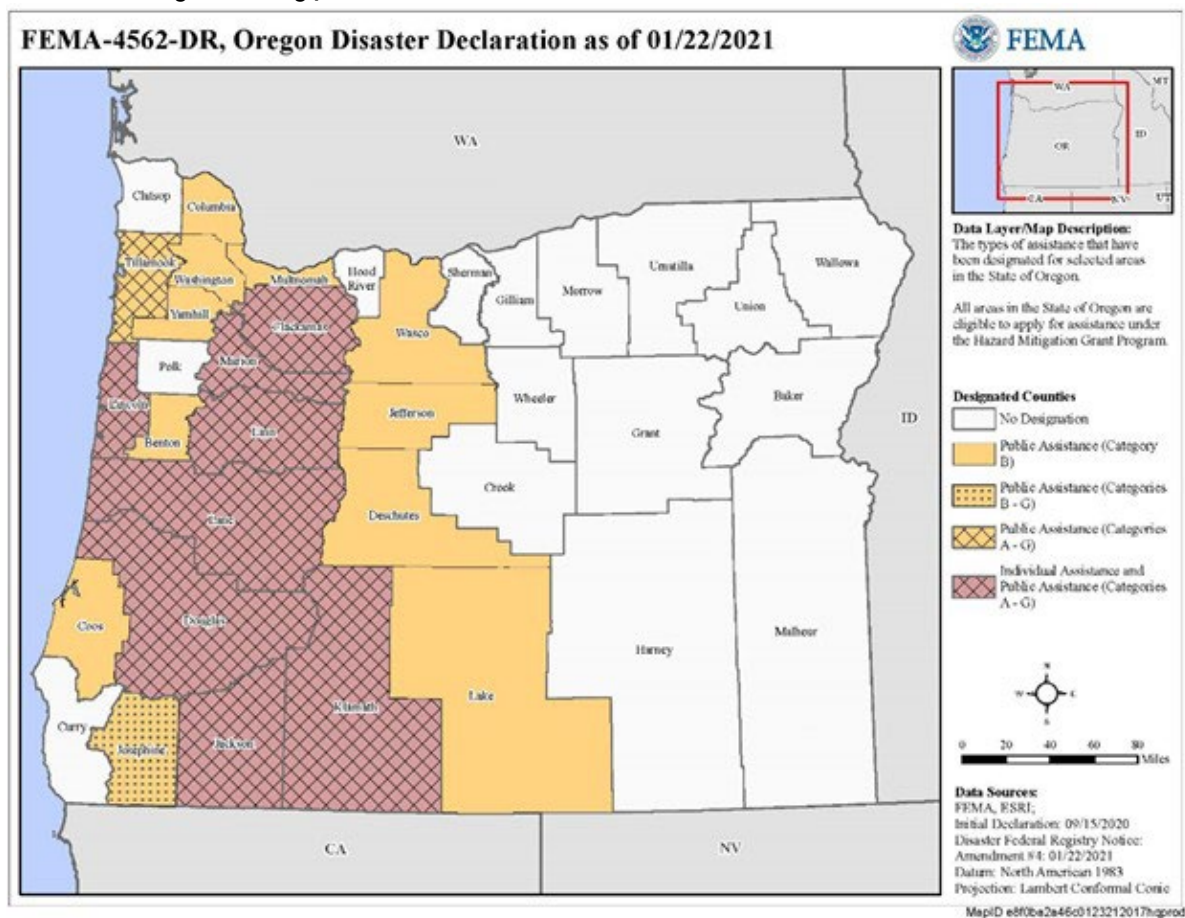
Beginning September 7, 2020, wildfires engulfed large parts of Oregon—in total, 20 out of Oregon’s 36 counties were included in the disaster declaration under *DR-4562 Oregon Wildfires and Straight-line Winds*. A presidential disaster was declared on September 15, 2020, and ended on November 3, 2020, the main containment date of the fires. Figure 3 shows the 20 counties impacted by the Wildfires that were eligible for a variety of different Federal Emergency Management Agency (FEMA) programs based on the impacts of the disaster.

In total, the DR-4562 event included 21 fires and burned more than 1.2 million acres. Five of the fires grew into megafires, defined as fires that burn areas larger than 100,000 acres. Oregon had never experienced more than one fire over 100,000 acres during a fire season in the State’s recorded history. All major fires were contained by early December 2020. Overall, more than 40,000 residents had to evacuate and more than 500,000 were placed on an evacuation notice. More than 4,300 homes were damaged or destroyed—nearly half of the homes burned were manufactured homes.

To calculate the unmet recovery needs related to housing, infrastructure, and economic revitalization, the State utilized two different methodologies—the SBA-FEMA multiplier methodology and the Alternative Unmet needs methodology (Figures 4 and 5). For the SBA-FEMA multiplier methodology, the unmet need is calculated by subtracting the resources available from the value of the total damages. As

seen in Figure 4, the “Other Resources Available” column accounts for private insurance paid claims for personal contents, loss of vehicles, and other expenses that are not included in the “Total Impact” assessment. As such, this methodology significantly undervalues the remaining costs of damages and repairs from DR-4562. Figure 5 provides a summary of disaster impacts from DR-4562 using an alternative methodology that considers the costs of recovering resiliently and equitably, given the affordable housing recovery needs and current increased reconstruction costs faced in the MID areas. As such, this methodology is more reflective of the actual unmet need, which the State anticipates exceeds \$443 million. Similar to the HUD methodology, the “Other Resources Available” column is not included in the Total Impact Assessment calculation. Therefore, the State anticipates this unmet need to undervalue actual unmet recovery needs.

Figure 3.
FEMA DR-4562 Oregon Wildfires and Straight-line Winds Presidentially Declared Disasters by County, 2021



Source: State of Oregon Public Action Plan for Community Development Block Grant Disaster Recovery (CDBG-DR), Unmet Needs Assessment.

Figure 4. HUD Unmet Needs Methodology

Category	Total Impact	Other Resources Available	Unmet Need (Total Impact minus Anticipated Available Resources)
Housing	\$248,076,000	\$1,126,953,000	\$(878,880,000)
Infrastructure	\$259,720,000	\$238,430,000	\$21,290,000
Economic Revitalization	\$32,089,000	\$126,370,000	\$(94,280,000)
Total	\$539,890,000	\$1,491,750,000	\$(951,870,000)

Source: State of Oregon Public Action Plan for Community Development Block Grant Disaster Recovery (CDBG-DR), Unmet Needs Assessment.

Figure 5. Alternative Unmet Needs Methodology

Category	Data Source	Total Impact	Resources Available	Unmet Need (Total Impact less Applied Resources)	% of Total
Housing	Estimated Reconstruction or Replacement of Damaged Housing Units	\$1,318,697,000	\$1,126,953,000*	\$241,758,000	55%
Infrastructure	FEMA Public Assistance (Cat C-G + 15% Resilience)	\$130,533,000	\$102,156,000	\$28,377,000	6%
	FEMA Hazard Mitigation Grant Program	\$129,188,000	\$136,269,000	\$(7,081,000)	(2)%
	Additional Resilient Infrastructure Needs	\$281,965,000	\$131,965,000	\$150,000,000	34%
Economic Revitalization	SBA – Commercial Loss	\$32,089,000	\$1,994,000	\$29,974,000	7%
	Additional Commercial Losses – Line Item not Included in Calculation	Assessment still underway	\$124,378,000		

Note: The Insurance value is likely higher than the amount available for home repair or reconstruction, as it may include claims and payouts for personal property, vehicles, and other costs not eligible under CDBG-DR (e.g., fences and outbuildings).

Source: State of Oregon Public Action Plan for Community Development Block Grant Disaster Recovery (CDBG-DR), Unmet Needs Assessment.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than all individuals at that income level. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 72% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnicity, the data also provide information for the entire state population that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is very low-income, 51%-80% AMI is low-income, and 81%-100% AMI is moderate-income.

Table 8 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	162,329	41,289	0
White	119,448	31,246	0
Black / African American	6,920	1,371	0
Asian	6,693	3,253	0
American Indian, Alaska Native	2,323	574	0
Pacific Islander	430	4	0
Hispanic	18,500	3,226	0

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 9 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	144,963	53,376	0

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	109,422	44,322	0
Black / African American	3,037	659	0
Asian	4,404	1,051	0
American Indian, Alaska Native	1,584	758	0
Pacific Islander	519	25	0
Hispanic	20,586	5,022	0

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table 10 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	146,350	146,093	0
White	115,792	117,237	0
Black / African American	2,961	1,927	0
Asian	4,660	4,269	0
American Indian, Alaska Native	1,043	1,435	0
Pacific Islander	603	359	0
Hispanic	16,506	15,828	0

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table 11 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	48,148	130,672	0
White	38,177	106,550	0
Black / African American	794	2,087	0
Asian	1,702	4,253	0
American Indian, Alaska Native	337	1,090	0
Pacific Islander	202	294	0
Hispanic	5,300	12,080	0

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

This section discusses the income categories in which a group has a disproportionately greater need.

0-30% AMI. At this income level, all racial and ethnic groups have high rates of housing problems. About 80% of all extremely low-income households have at least one of the four housing problems. Extremely low-income Pacific Islander households have disproportionately greater need because 99% have a housing problem—20 percentage points higher than extremely low-income White households and 19 percentage points higher than extremely low-income households statewide. Asian households at this income level have the lowest rate of having a housing problem at 67%.

30-50% AMI. Similar to households with income between 0-30% AMI, very low-income households also experience housing problems at a high rate (73%). Very low-income Pacific Islander households have disproportionately greater need with 95% having at least one of the housing problems—24 percentage points higher than very low-income White households and 22 percentage points higher than very low-income households across the state. Additionally, Black/African American households have disproportionately greater needs at this income level compared to very low-income White households—82% of Black/African American households experience housing problems compared to 71% of White households.

50-80% AMI. Approximately half of all households at this income level in the state experience housing problems, as do half of all White, Hispanic, and Asian households at this income level. Black/African American and Pacific Islander low-income households experience disproportionately greater housing needs—13 percentage points higher for Pacific Islander households and 11 percentage points higher for

Black/African American households compared to both low-income White households and low-income households overall, respectively.

80-100% AMI. About one in four moderate-income Oregon households (27%) have at least one of the four housing problems. Moderate-income Pacific Islander households have disproportionately greater need because 41% of these households have at least one of the four housing problems, which is 14 percentage points higher than both moderate-income White households and moderate-income households overall.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Introduction

This section discusses severe housing problems as defined by HUD, using CHAS housing needs data. The tables below show the number of Oregon households that have severe housing needs across income levels, races, and ethnicities. The four severe housing problems are defined below:

- The housing lacks complete kitchen facilities.
- The housing lacks complete plumbing facilities.
- The household has more than 1.5 persons per room.
- The household has severe cost burden, meaning they spend at least 50% of their income on housing.

As noted in the previous section, disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than all individuals at that income level.

Table 12 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	139,507	64,281	0
White	101,810	49,051	0
Black / African American	5,861	2,410	0
Asian	5,911	4,053	0
American Indian, Alaska Native	1,957	929	0
Pacific Islander	420	14	0
Hispanic	16,668	5,053	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Table 13 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	77,560	120,720	0
White	57,826	95,941	0
Black / African American	1,537	2,157	0
Asian	2,725	2,738	0
American Indian, Alaska Native	1,046	1,304	0
Pacific Islander	374	175	0
Hispanic	11,287	14,284	0

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 14 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	43,791	248,757	0
White	32,949	200,134	0
Black / African American	851	4,033	0
Asian	1,809	7,117	0
American Indian, Alaska Native	240	2,233	0
Pacific Islander	453	510	0
Hispanic	6,600	25,695	0

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 15 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,426	165,455	0
White	9,175	135,545	0
Black / African American	304	2,577	0
Asian	508	5,424	0
American Indian, Alaska Native	161	1,268	0
Pacific Islander	39	457	0
Hispanic	2,722	14,653	0

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater severe housing need.

0-30% AMI. Over two-thirds (68%) of all extremely low-income households in Oregon experience at least one severe housing problem. While all racial and ethnic groups at this income level have relatively high rates of severe housing problems, 97% of Pacific Islander households have at least one severe housing problem. These households experience a disproportionately greater need compared to other extremely low-income households—29 percentage points higher compared to extremely low-income White households and 28 percentage points higher than extremely-low incomes overall.

30-50% AMI. Nearly four in ten very low-income Oregon households (39%) have at least one of the severe housing problems. Very low-income Pacific Islander and Asian households experience disproportionately greater housing needs—31 and 12 percentage points, respectively, compared to very low-income White households and 29 and 11 percentage points, respectively, compared to very low-income households statewide.

50-80% AMI. Approximately one in seven low-income Oregon households (15%) have one or more severe housing problems. Nearly half of low-income Pacific Islander households (47%) have disproportionately greater needs compared to other low-income households—33 percentage points higher than low-income White households and 32 percentage points higher than low-income households overall.

80-100% AMI. Just shy of one in ten moderate-income Oregon households (8%) have one or more severe housing problems, and no group by race and ethnicity experiences disproportionately greater needs. Hispanic households have the highest rate (16%) of severe housing problems at this income level, while White households (6%) have the lowest.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Introduction

The data in this section show the number of households in each racial and ethnic group that experience different levels of housing cost burden. This data can be used to calculate the rate of housing cost burden for each racial/ethnic group and inform discussion about disproportionately greater need. Housing cost burden occurs when households pay more than 30% of their gross household income toward housing costs. Severe housing cost burden occurs when households spend 50% or more of their gross household income on housing costs.

Table 16 – Greater Need: Housing Cost Burdens AMI (up to 100% AMI)

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,106,978	281,973	235,603	17,661
White	915,794	223,960	181,081	11,812
Black / African American	12,881	5,899	7,755	673
Asian	43,075	8,740	9,285	2,375
American Indian, Alaska Native	8,233	2,367	2,575	236
Pacific Islander	2,897	765	679	24
Hispanic	88,796	30,051	24,218	1,932

Data Source: 2016-2020 CHAS

Discussion

In Oregon, cost burden (excluding severe cost burden) affects 281,973 households or 17% of all households in the state. Rates of cost burden (excluding severe cost burden) are highest—though not disproportionately high—for Black/African American (22%) and Hispanic (21%) households.

Severe cost burden affects another 235,603 households, or 15% of Oregon households. Black/African American households face a disproportionately high rate of severe cost burden compared to all state households experiencing severe cost burden—approximately twice the rate of all households experiencing severe cost burden (29% and 15%, respectively). Additionally, 20% of the state’s American Indian and Alaska Native households experience severe cost burden.

Combining cost burden and severe cost burden to determine the number of households that pay more than 30% of their income in housing costs (“overall cost burden”), approximately a third of households (32%) in Oregon experience overall cost burden. The rate of overall cost burden is disproportionately high for Black/African American households at 51%, a rate 20 percentage points higher than for households overall. Overall cost burden is also relatively high, though not disproportionately high—38%—for both American Indian, Alaska Native and Hispanic households. As noted earlier, Black/African American

households also experience severe cost burden at a disproportionately high rate—nearly twice as high as households experiencing severe cost burden statewide (29% and 15%, respectively).

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the CHAS data in the previous three sections, disproportionate housing needs exist primarily for **Pacific Islander and Black/African American households in Oregon.**

Pacific Islander Households

- 72% of Pacific Islander households with income up to 100% of Area Median Income (AMI) experience a **housing problem**. This rate is:
 - **16 percentage points higher** than White households in the same income category.
 - **15 percentage points higher** than households statewide in the same income category.
- 53% of Pacific Islander households with income up to 100% AMI experience a **severe housing problem**. This rate is:
 - **23 percentage points higher** than White households in the same income category.
 - **21 percentage points higher** than households statewide in the same income category.

While Pacific Islander households across all income levels below 100% AMI face disproportionately greater needs, it should be noted that there are a small number of Pacific Islander households compared to the number of households in the other racial and ethnic categories. Despite having high rates of housing problems, Pacific Islander households represent less than one percent of households with housing problems in the state overall. The relatively small sample size of Pacific Islander households in Oregon reduces the reliability of the CHAS estimates for this racial group. Therefore, the findings about disproportionately greater need for Pacific Islander households should be interpreted with caution.

Black/African American Households

- 69% of Black/African American households with income up to 100% of Area Median Income (AMI) experience a **housing problem**. This rate is:
 - **13 percentage points higher** than White households in the same income category.
 - **12 percentage points higher** than households statewide in the same income category.
- 43% of Black/African American households with income up to 100% AMI experience a **severe housing problem**. This rate is:
 - **14 percentage points higher** than White households in the same income category.
 - **12 percentage points higher** than households statewide in the same income category.
- 51% of Black/African American households with income up to 100% AMI experience **cost burden**. This rate is:
 - **21 percentage points higher** than White households in the same income category.
 - **20 percentage points higher** than households statewide in the same income category.
- 29% of Black/African American households with income up to 100% AMI experience **severe cost burden**. This rate is:
 - **16 percentage points higher** than White households in the same income category.
 - **15 percentage points higher** than households statewide in the same income category.

Additionally, Asian households with income between 30-50% AMI experience *severe housing problems* at a disproportionate rate compared to White households (12 percentage points higher) and households statewide (11 percentage points higher) in the same income category.

If they have needs not identified above, what are those needs?

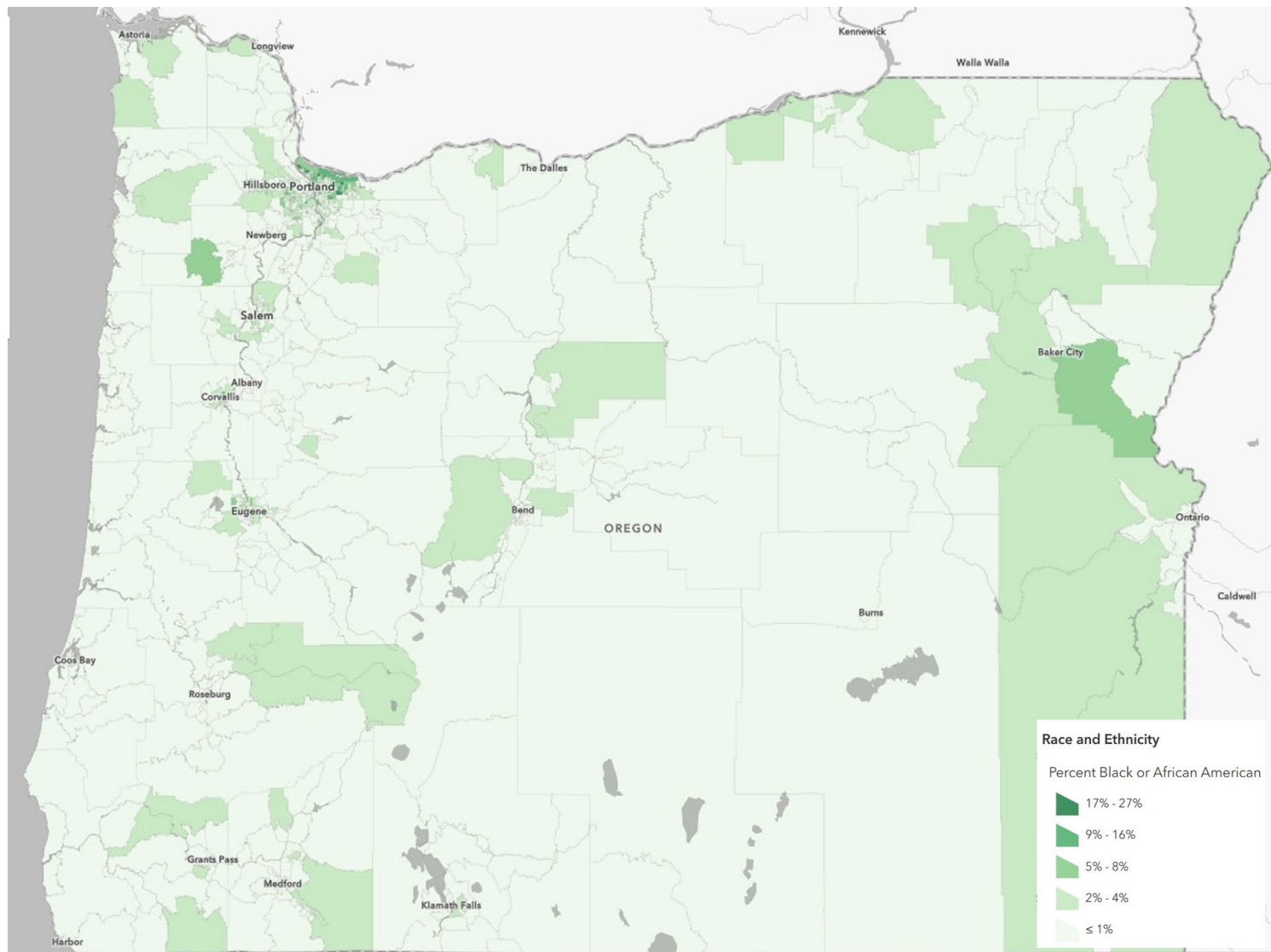
As highlighted above, households of color, specifically Black/African American and Pacific Islander households, are more likely to experience disproportionate housing needs—namely cost burden and severe cost burden—and are more likely to need deeply affordable housing options and/or rental subsidies to meet the needs of their households. In the Housing Stakeholder survey conducted for this plan, deeply affordable rentals (for households with income less than 30% AMI) were identified as the most urgent housing need in the state. Rentals affordable to households with income less than 50% AMI (48%) and rentals affordable to households with income less than 80% AMI (35%) were identified as the next most urgent housing needs in Oregon. Additionally, approximately a third of survey respondents (34% each, respectively) identified services to maintain housing stability and navigators to help find housing or assistance as urgent housing needs. Related to housing stability services and assistance finding housing and services, community members in focus groups and interviews also advocated for these services to better meet their specific needs. Moreover, with these households experiencing disproportionate rates of cost burden and severe cost burden related to housing, other core household needs (e.g., food, medical services, transportation) will be more difficult to utilize and access.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Figures 6 and 7 display where Black/African American and Pacific Islander households live throughout the state. As shown, the Portland MSA accounts for the largest proportion of both of these populations. Black/African American households primarily live in the north/northeast areas of Portland, north of I-84, and the areas east of I-205. Similarly, Native Hawaiian and Pacific Islander households are more likely to live east of I-205.

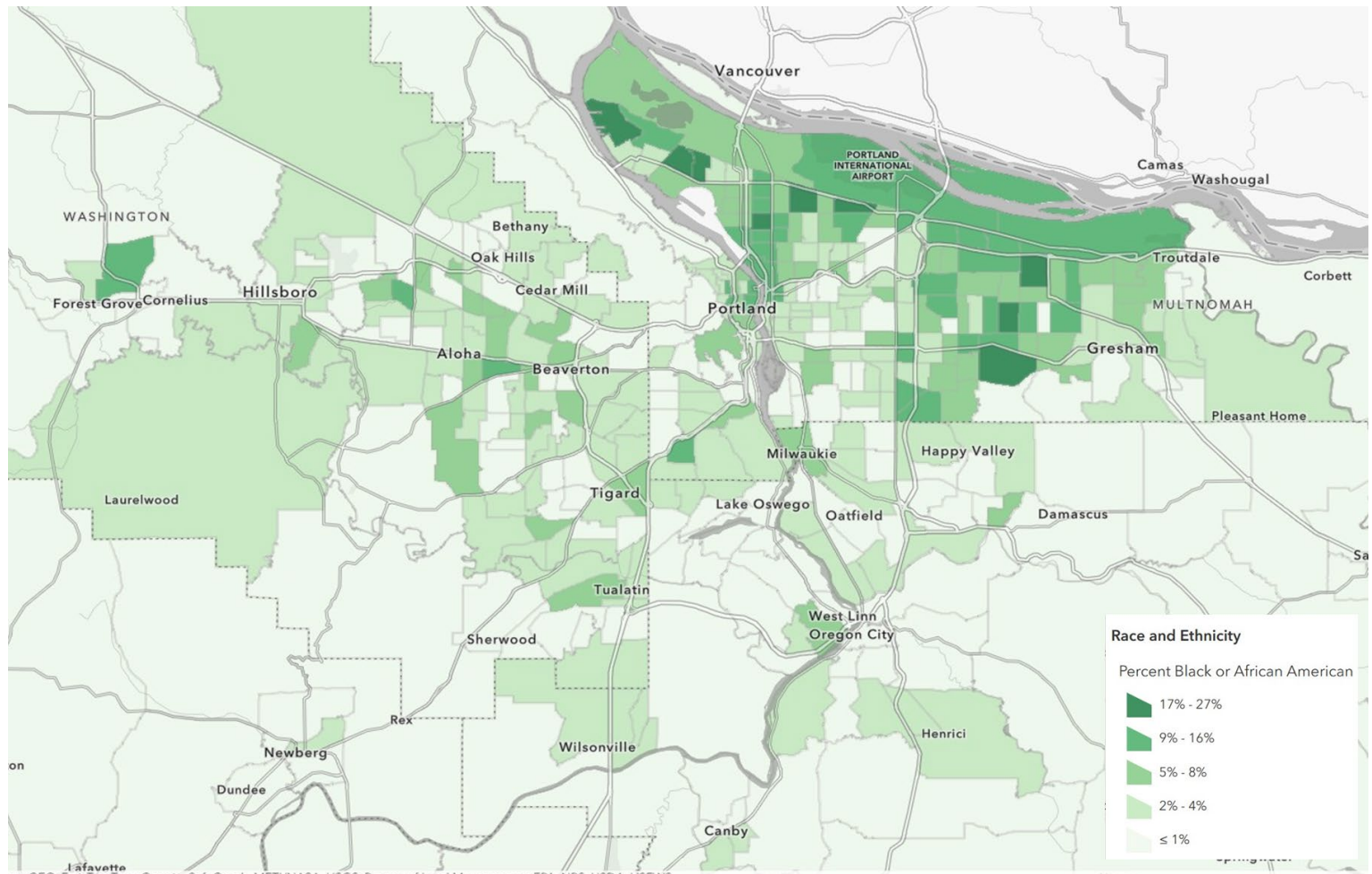
**Figure 6a.
Percent Black
or African
American
Population by
Census Tract,
State of
Oregon, 2023**

Source: 2023 5-year ACS
and Root Policy
Research.



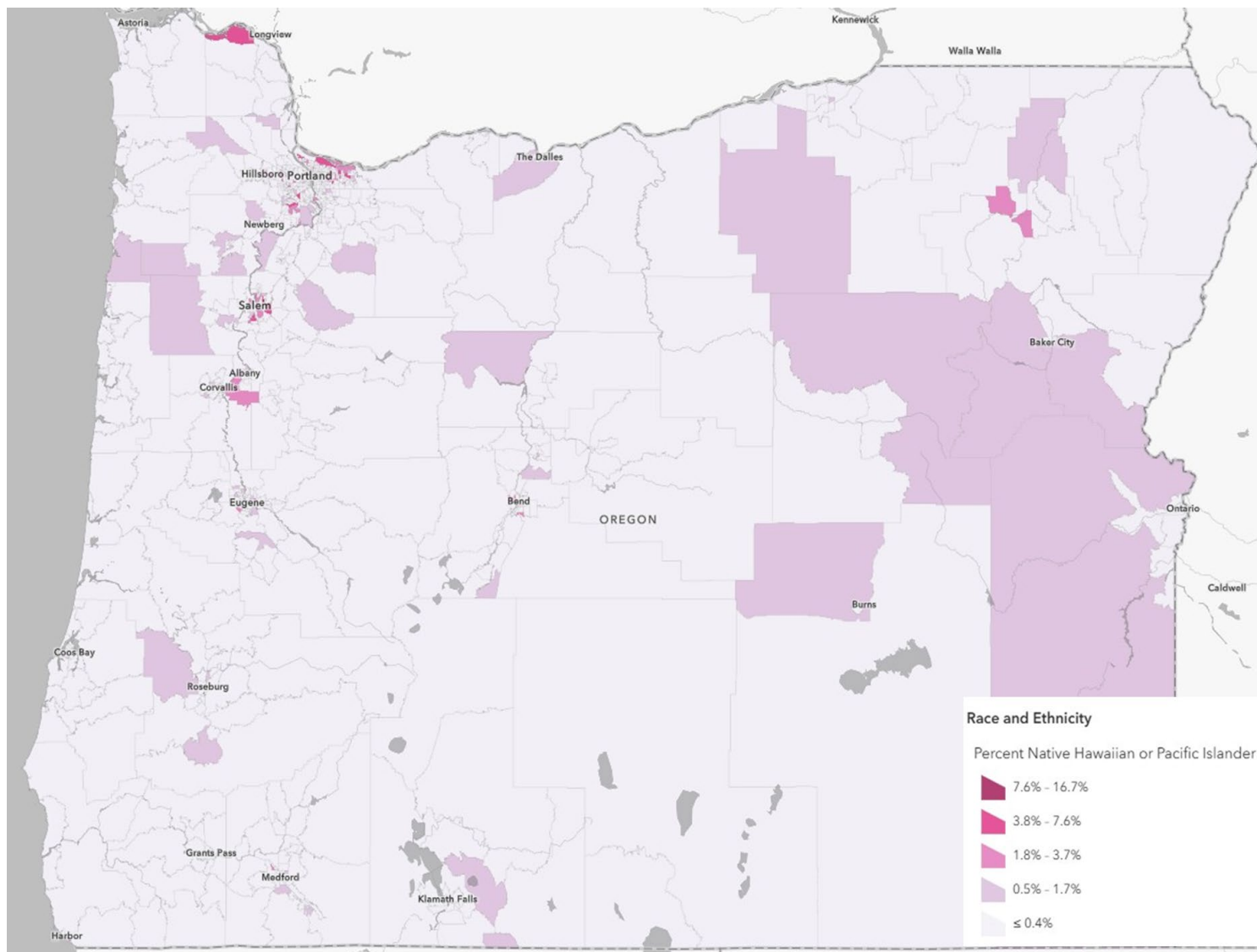
**Figure 6b.
Percent
Black or
African
American
Population
by Census
Tract,
Portland
MSA, 2023**

Source: 2023 5-year
ACS and Root Policy
Research.



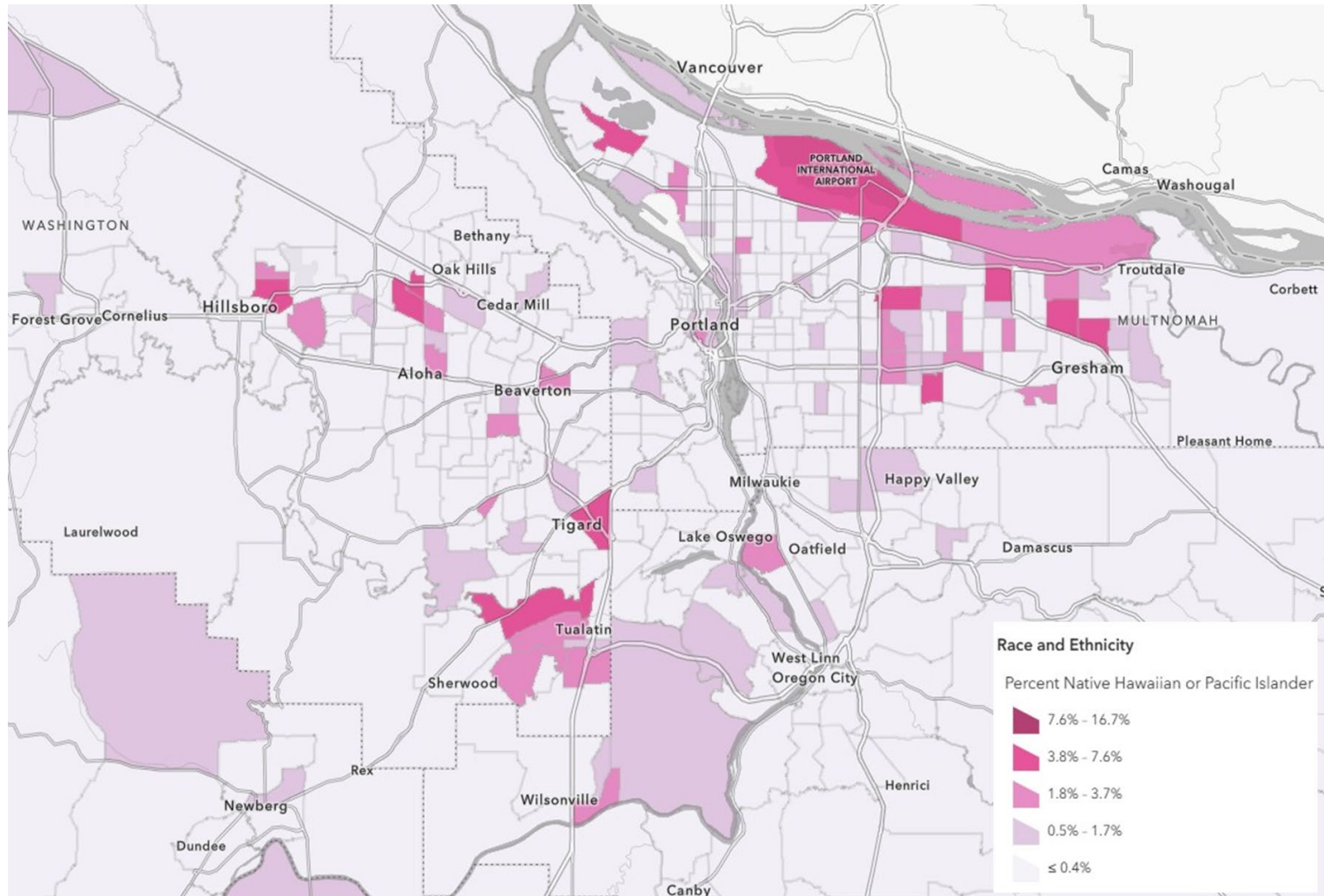
**Figure 7a.
Percent
Native
Hawaiian or
Pacific
Islander
Population
by Census
Tract, State
of Oregon,
2023**

Source: 2023 5-year
ACS and Root Policy
Research.



**Figure 7b.
Percent
Native
Hawaiian or
Pacific
Islander
Population by
Census Tract,
Portland MSA,
2023**

Source: 2023 5-year ACS
and Root Policy
Research.



NA-35 Public Housing – (Optional)

Introduction

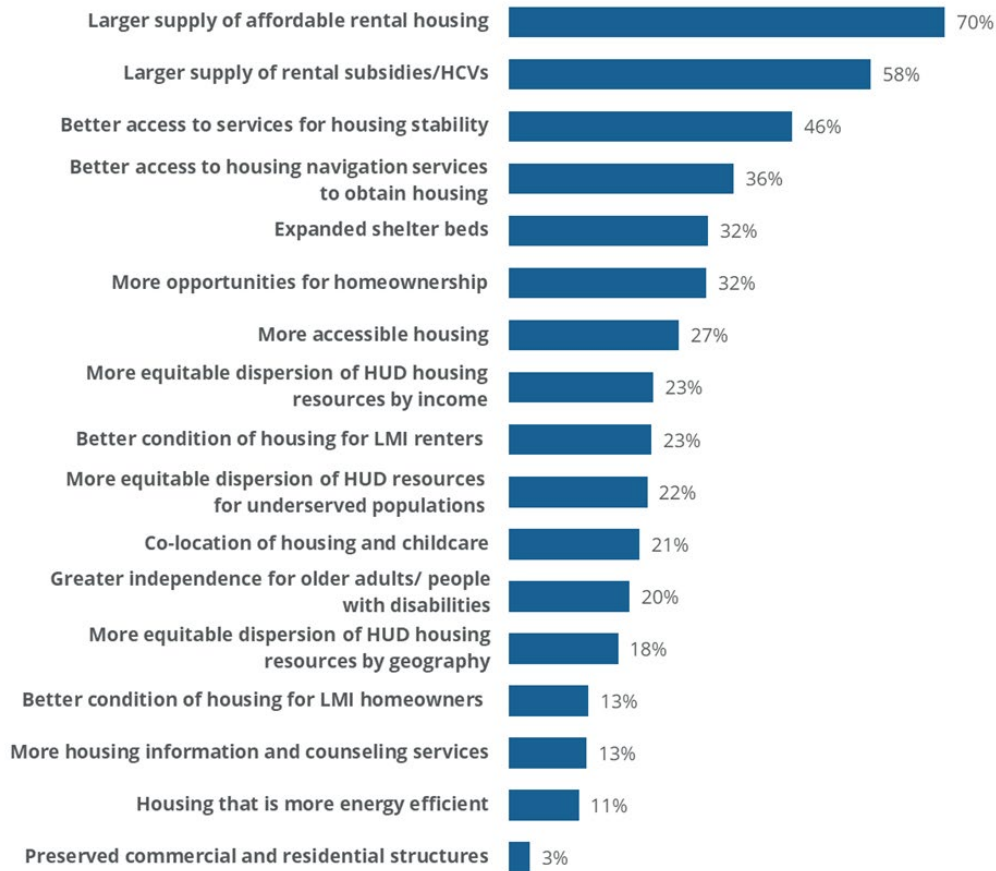
Although this section of the Consolidated Plan is optional for states, the State of Oregon feels it is important to include the needs of current voucher holders and residents residing in public housing, as well as families on the wait list for these programs, to add greater detail and clarity on the needs of low-income renters, and the availability of programs to accommodate those needs.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The State of Oregon Housing Stakeholder Survey identified several different housing needs of public housing tenants—those most likely to have household income of 30% area median income (AMI) or less. Figure 8 shows that more than half of all survey respondents (53%) identified the lack of affordable rental units for households making 30% AMI as the most urgent housing need in the entire state of Oregon. The next two most urgent needs identified by survey respondents were affordable rental units for households making 50% AMI or less (48%) and rental units affordable to households making 80% AMI or less (35%). Figure 7 displays the top housing outcomes identified by survey respondents. The top three outcomes included a *Larger supply of affordable rental housing* (70%), *Larger supply of rental subsidies/housing choice vouchers* (58%), and *Better access to services for housing stability* (46%).

Figure 8.

Top Housing Outcomes, Housing Stakeholder Survey



Note: n=317.

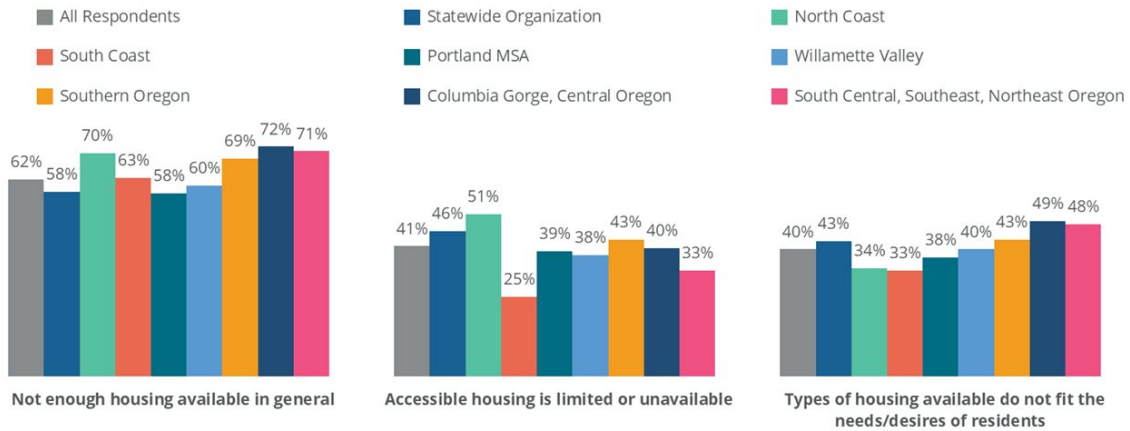
Source: State of Oregon Housing Stakeholder Survey and Root Policy Research.

The survey also provided insight into the housing needs and challenges of populations living with disabilities—those who are most likely to benefit from accessible units. A quarter of survey respondents identified accessible housing as an urgent housing need throughout the state. Nearly 40% of survey respondents who live on the North Coast (Clatsop, Tillamook, and Lincoln counties) identified accessible housing as a significant need in the area. For survey respondents serving populations living with disabilities, the top five greatest housing needs identified included:

- Rental units affordable to households with income less than 30% AMI (56% of survey respondents serving populations living with disabilities);
- Navigators to help find housing or assistance (44%);
- Rental units affordable to households with income between 30% and 50% AMI (39%);
- Permanent supportive housing options (38%); and
- Accessible housing (38%).

Figure 9 displays the top three supply-related housing challenges identified overall by survey respondents and by region. “Accessible housing is limited or unavailable” was the second greatest challenge. Again, more than half of respondents living/working in the North Coast region (51%) identified the lack of available accessible housing as a challenge, followed by organizations who represent populations statewide (46%) and stakeholders living in the Southern Oregon region (Douglas, Jackson, and Josephine counties).

Figure 9.
Top Three Supply Related Challenges by Region, Housing Stakeholder Survey



Note: n=388.

Source: State of Oregon Housing Stakeholder Survey and Root Policy Research.

In open-ended responses, respondents consistently emphasized that people living with disabilities face major barriers to finding and maintaining suitable housing due to a severe shortage of affordable, accessible units. Respondents noted that most available housing is priced far above what can be afforded on SSI or SSDI, and waiting lists for subsidized or income-based units can stretch for years. Many must settle for housing that does not meet accessibility needs or is located far from essential services and supports.

In addition to affordability challenges, navigating the housing system itself is often difficult. Complex applications, recertifications, and digital access barriers make it hard for individuals, especially those with cognitive or intellectual disabilities, to apply for assistance or locate available units without help. Discrimination by landlords who refuse vouchers or deny reasonable accommodations adds another layer of difficulty (*note: discrimination on the basis of source of income is illegal in Oregon*).

Respondents also specified that people living with disabilities rarely have true neighborhood choice due to the combined effects of high housing costs, limited accessibility, and transportation barriers in open responses. Even when housing is technically available, inaccessible infrastructure, such as steep terrain, broken sidewalks, or limited public transit, further restricts choice. In rural areas, the lack of both housing and transportation options makes independent living especially difficult.

What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? Based on the information above, and any other information

available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

While OHCS does not maintain public housing, residents of public housing or those who use housing choice vouchers, as well as stakeholders and community members who serve this population, described several housing and service needs and challenges.

The most immediate needs of Housing Choice voucher holders are similar to very low-income renters. In addition to the need for a greater supply of affordable housing for low-income households, another need is finding landlords who accept Housing Choice vouchers. A couple of stakeholders shared that they know of landlords who ask the local public housing authorities for the most recent payment standards in order to price their units just out of reach of what a potential tenant with a housing choice voucher can afford. The result is an informal but widespread form of income discrimination, that further limits the ability of housing choice voucher holders to find affordable units.

Another stakeholder described the challenges faced by populations who need or currently have housing subsidies. This stakeholder specifically called out the challenges facing older residents, saying that “if an older person is on a waitlist and they don’t have all of their ‘ducks in a row (e.g., security deposit, rental paperwork)’ when a unit becomes available, they are more likely to be passed over—not only for housing choice voucher units, but public housing, too.” As detailed above, stakeholders identified *Better access to services for housing stability* (46%) and *Better access to housing navigation services to obtain housing* (36%) as two critically needed outcomes for residents of public housing and Housing Choice Voucher holders.

Residents with the Oregon Housing Opportunities in Partnership program (OHOP) subsidy, a program providing rental assistance to low-income residents living with HIV/AIDS, also discussed the upfront costs of housing (e.g., security deposit, rental application fee, first and last month’s rent) as barriers to securing a housing unit. In particular, security deposit assistance is a huge need for those utilizing housing choice vouchers. One stakeholder shared that the OHOP program helps pay for security deposits, but it can only be used once for that purpose.

How do these needs compare to the housing needs of the population at large

While rising housing costs continue to impact a variety of households throughout the state, the housing needs and challenges experienced by housing choice voucher holders, public housing residents, and lower income households in general are more acute. As described in the NA-10 section, housing problems are most prevalent for extremely low- and very-low-income Oregonians. For Oregonians considered extremely low-income (0-30% AMI), 89% of renter households and 91% of owner households experience a housing problem. Similarly, very low-income households are also more likely to experience housing problems—87% of renter households and 66% of homeowners. Conversely, just 31% of renters and 38% of moderate-income homeowners (household income between 80-100% AMI) experience housing problems.

Additionally, 68% of extremely low-income households (0-30% AMI) experience severe cost burden, while 40% of very low-income households (>30-50% AMI) and 14% of low-income households (>50-80% AMI) are severely cost burdened. Severe cost burden, when a household spends more than 50% of gross monthly income on housing costs, is linked with housing instability and increased risk of homelessness.

Moreover, these households are one significant unexpected expense away from not being able to afford housing. Unstable employment, unexpected household costs (e.g., medical emergency or car repair),

and instances of domestic violence are examples of events that might impact an extremely low-income or very low-income household's housing stability (e.g., losing their home and experiencing homelessness) in a more critical manner than households with higher incomes.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

Every January, there are nationwide efforts to count every person experiencing homelessness across the country. These efforts – known as Point-in-Time (PIT) Counts – attempt to provide a snapshot of both sheltered and unsheltered persons experiencing homelessness. The HUD Continuum of Care (CoC) Homeless Populations and Subpopulations reports are a primary data source for this section and are primarily based on the PIT count data. Homelessness counts used in this report are estimates and may not capture all Oregonians experiencing homelessness because of the inherent limitations of the PIT count methodology.

In January 2025, Oregon Housing and Community Services (OHCS), in partnership with researchers at Portland State University, published the 2024 Oregon Statewide Homelessness Estimates, which provided a comprehensive overview of the PIT data collected in 2024.² Of note, because the unsheltered PIT Count is required only in odd-numbered years and can be costly and complex, not all CoCs in Oregon conducted an unsheltered count in even-numbered years. Some key findings of the 2024 Oregon Statewide Homelessness Estimates Report found:

- Oregon saw a 24 percent increase in sheltered homelessness from January 2023 through January 2024, sheltering 1,736 more individuals for a total of 8,842 people. The increase in sheltered homelessness was driven by an increase in shelter beds.
- Among CoCs that conducted unsheltered counts in both 2023 and 2024, overall unsheltered homelessness increased 16 percent, from 7,217 to 8,403 individuals.
- Between 2023 and 2024, 2,455 year-round shelter beds were added across the state, a 31 percent increase in capacity, reaching a total of 10,408 year-round beds. Counting both year-round beds and overflow/seasonal beds, Oregon CoCs now provide 10,868 total beds.
- Overall, 21 of Oregon’s 36 counties increased year-round shelter capacity, with major increases in Multnomah, Washington, Marion, Lane, Lincoln, and Deschutes Counties. Despite the overall growth in shelter beds, no county that completed both sheltered and unsheltered counts in 2024 had enough shelter beds for everyone experiencing homelessness.
- The report estimated that 25,758 people experienced “doubled-up” homelessness across Oregon in July 2022 (most recent ACS data available at the time of the report)—this means that in 2022, an estimated 43,670 people across Oregon may have been experiencing some form of homelessness, whether unsheltered, sheltered, or doubled up.
- In the 2023-24 school year, there were 22,072 K-12 students across Oregon reported by school districts as experiencing some form of homelessness, 4% of all students.
- The 2024 PIT Count data show that Oregonians who identify as American Indian, Alaska Native, or Indigenous; Black, African American, or African; or Native Hawaiian or Pacific Islander often experienced homelessness at much higher rates than their proportion of the overall population.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless

² Franklin Holcomb Spurbeck, Jacen Greene, and Marisa Zapata, *2024 Oregon Statewide Homelessness Estimates* (Portland, OR: Portland State University Homelessness Research & Action Collaborative, January 2025), <https://archives.pdx.edu/ds/psu/42985>.

individuals and families, families with children, veterans and their families, and unaccompanied youth):

Figure 10 shows the number of people identified as experiencing homelessness by household type in Oregon during the 2024 PIT Count. According to the 2024 CoC report, approximately 22,875 people were identified as experiencing homelessness across the state—14,191 (62%) of who were unsheltered. Of the 8,684 people experiencing sheltered homelessness, about 6,918 (80%) of individuals were residing in emergency shelters while the remaining 1,766 (20%) individuals were in transitional housing.

Approximately 4 in 5 individuals experiencing homelessness (about 81%) were in households without children, which includes single adults, adult couples with no children, and groups of adults. The next greatest proportion of individuals experiencing homelessness were in households with adults and children (17%), followed by households with only children (1.5%). In each household type, the majority of individuals experiencing homelessness were unsheltered.

Figure 10.
Individuals Experiencing Homelessness by Household Type, State of Oregon, 2024 Point-in-Time Count

Population	Sheltered			Unsheltered	Total
	Emergency Shelter	Transitional Housing	Total		
Total Individuals	6,918	1,766	8,684	14,191	22,875
Persons in Households without Children	5,500	1,368	6,868	11,720	18,588
Persons in Households with Adults and Children	1,360	383	1,743	2,209	3,952
Persons in Households with Only Children	58	15	73	262	335

Source: 2024 Point-in-Time Count, State of Oregon, Continuums of Care (CoCs).

Chronically homeless. Figure 11 presents the number of people identified as experiencing chronic homelessness during the 2024 PIT Count. HUD defines chronic homelessness as a person living with a disability and who has lived in a place not meant for human habitation, a safe haven, or an emergency shelter for at least 12 months—either continuously or on four or more occasions in the past three years. The 2024 PIT Count identified 8,413 people experiencing chronic homelessness. Of those identified, 5,431 were unsheltered (65%), 2,974 were staying in an emergency shelter (35%), and eight were staying in transitional housing (<1%). Most individuals experiencing chronic homelessness are in households without children (91%), followed by those in households with adults and children (8%) and households with only children (<1%).

Figure 11.
Individuals Experiencing Chronic Homelessness by Household Type, State of Oregon, 2024 Point-in-Time Count

Population	Sheltered			Unsheltered	Total
	Emergency Shelter	Transitional Housing	Total		
Total Individuals	2,974	8	2,982	5,431	8,413
Persons in Households without Children	2,626	8	2,634	5,032	7,666
Persons in Households with Adults and Children	345	0	345	361	706
Persons in Households with Only Children	3	0	3	38	41

Source: 2024 Point-in-Time Count, State of Oregon, Continuums of Care (CoCs).

Figure 12 shows other population categories of people experiencing homelessness captured during the 2024 Point-in-Time Count—a summary of those findings is below.

- **People experiencing mental health challenges.** 4,521 people experiencing homelessness (approximately 20% of all individuals identified during the PIT Count) were also identified as experiencing mental health challenges. Of these individuals, 2,828 were unsheltered (63% of those experiencing mental health challenges), 1,259 were in emergency shelters (28%), and 434 were in transitional housing (9%).
- **People experiencing chronic substance abuse challenges.** 4,099 people experiencing homelessness (approximately 18% of all individuals identified during the PIT Count) were also identified as experiencing chronic substance abuse challenges. Of these individuals, 2,481 were unsheltered (61% of those experiencing chronic substance abuse challenges), 1,062 were in emergency shelters (26%), and 556 were in transitional housing (13%).
- **Veterans.** 1,407 people experiencing homelessness (approximately 6% of all individuals identified during the PIT Count) were also identified as Veterans. Of these individuals, 769 were unsheltered (55% of those identified as Veterans), 416 were in emergency shelters (30%), and 222 were in transitional housing (15%).
- **People living with HIV.** 175 people experiencing homelessness (approximately 0.8% of all individuals identified during the PIT Count) were also identified as living with HIV. Of these individuals, 105 were unsheltered (60% of those identified as living with HIV), 52 were in emergency shelter (30%), and 18 were in transitional housing (10%).
- **Survivors of domestic violence.** 2,306 people experiencing homelessness (approximately 10% of all individuals identified during the PIT Count) were also identified as survivors of domestic violence. Of these individuals, 1,394 were unsheltered (60% of those identified as survivors), 756 were in emergency shelters (33%) and 156 persons were in transitional housing (7%).
- **Unaccompanied youth.** 1,315 people experiencing homelessness (approximately 6% of all individuals identified during the PIT Count) were also identified as unaccompanied youth. As defined by the McKinney-Vento Act, unaccompanied youth are children or youth who lack a fixed, regular, and adequate nighttime residence and are not in the physical custody of a parent

or guardian. Of these individuals, 782 were unsheltered (60% of those identified as unaccompanied youth), 333 were in emergency shelters (25%), and 200 were in transitional housing (15%).

Additionally, 106 of the 1,315 unaccompanied youth identified during the count are also parents (8% of unaccompanied youth). Of these individuals, 57 were unsheltered (54% of unaccompanied youth with children), 33 were in emergency shelter (31%), and 16 were in transitional housing (15%). Specific to the 139 children of these parents, 88 were unsheltered (63% of children of unaccompanied youth), 35 were in emergency shelter (25%), and 16 were in transitional housing (12%).

Figure 12.
Other Populations Experiencing Homelessness, State of Oregon, 2024 Point-in-Time Count

Population	Sheltered			Unsheltered	Total
	Emergency Shelter	Transitional Housing	Total		
People experiencing mental health challenges	1,259	434	1,693	2,828	4,521
People experiencing chronic substance abuse challenges	1,062	556	1,618	2,481	4,099
Veterans	416	222	638	769	1,407
People living with HIV/AIDS	52	18	70	105	175
Survivors of domestic violence	756	156	912	1,394	2,306
Unaccompanied youth	333	200	533	782	1,315
Parenting youth	33	16	49	57	106
Children of parenting youth	35	16	51	88	139

Source: 2024 Point-in-Time Count, State of Oregon, Continuums of Care (CoCs).

Homelessness in the Balance of State. Figure 13 presents the number of people experiencing homelessness in the Balance of State in 2024. The Balance of State Continuum of Care (CoC) includes 26 of 36 counties in Oregon, which are predominantly rural.

In 2024, 6,462 people were identified as experiencing homelessness in the Balance of State, which represents 0.6% of the population in those counties. The rate of homelessness in rural Oregon is slightly higher than the state overall (0.5%). Additionally, rural areas experience distinct challenges in providing shelter and services to people experiencing homelessness. For example, it is more challenging to identify people experiencing homelessness in rural Oregon because of geographic dispersion, which can lead to undercounting during PIT Counts and inadequate funding for homelessness support services in rural regions. Programs that provide services to people experiencing homelessness in rural areas are also more prone to staffing and volunteer shortages, particularly in regions with very low population density.

More than three in four (78%) of people experiencing homelessness in rural Oregon are unsheltered, which is sixteen percentage points higher than the rate of unsheltered homelessness in Oregon overall at 62%. This discrepancy is indicative of the additional challenges associated with supporting people experiencing homelessness in rural areas. The vast majority—about 83%—of people experiencing homelessness in the Balance of State are in households with only adults.

Figure 13.
Individuals Experiencing Homelessness by Household Type, Balance of State, 2024 Point-in-Time Count

Population	Sheltered			Unsheltered	Total
	Emergency Shelter	Transitional Housing	Total		
Total Persons	1,034	363	1,397	5,065	6,462
Persons in Households without Children	794	268	1,062	4,326	5,388
Persons in Households with Adults and Children	221	87	308	656	964
Persons in Households with Only Children	19	8	27	83	110

Source: 2024 Oregon Statewide Homelessness Estimates, Oregon Housing Community Services and Portland State University.

Figure 14 shows there are 1,966 people experiencing chronic homelessness in the Balance of State. Of these individuals, approximately 1,800 or 91%, live in adult-only households. Additionally, 1,637 or 83% of individuals experiencing homelessness, are unsheltered.

Figure 14.
Individuals Experiencing Chronic Homelessness by Household Type, Balance of State, 2024 Point-in-Time Count

Rural Chronically Homeless Population	Sheltered			Unsheltered	Total
	Emergency Shelter	Transitional Housing	Total		
Total Chronically Homeless Persons	329	0	329	1,637	1,966
Persons in Households without Children	270	0	270	1,527	1,797
Persons in Households with Adults and Children	58	0	58	109	167
Persons in Households with Only Children	1	0	1	1	2

Source: 2024 Oregon Statewide Homelessness Estimates, Oregon Housing Community Services and Portland State University.

Figure 15 shows other population categories experiencing homelessness captured during the 2024 Point-in-Time Count. Of the populations shown below, the greatest number of people experiencing homelessness in rural areas of the state are unaccompanied youth (471 individuals), veterans (389), and people experiencing severe mental health challenges (278). Comparing people experiencing homelessness in the Balance of State to the state overall, unaccompanied youth make up a slightly higher proportion of the population experiencing homelessness (7.2% compared to 6% statewide), similar proportions of veterans experiencing homelessness (6% each, respectively) and a significantly lower proportion of people experiencing mental health challenges (4.3% compared to 20% statewide, respectively).

Figure 15. Other Populations Experiencing Homelessness, Balance of State, 2024 Point-in-Time Count

Homeless Population	Sheltered			Unsheltered	Total
	Emergency Shelter	Transitional Housing	Total		
Severely Mentally Ill	95	44	139	139	278
Chronic Substance Abuse	19	15	34	34	68
Veterans	65	23	88	301	389
HIV/AIDS	8	0	8	8	16
Domestic Violence Victims	43	12	55	55	110
Unaccompanied Youth	65	77	142	329	471
Parenting Youth	3	2	5	17	22
Children of Parenting Youth	8	1	9	20	29

Source: 2024 Oregon Statewide Homelessness Estimates, Oregon Housing Community Services and Portland State University.

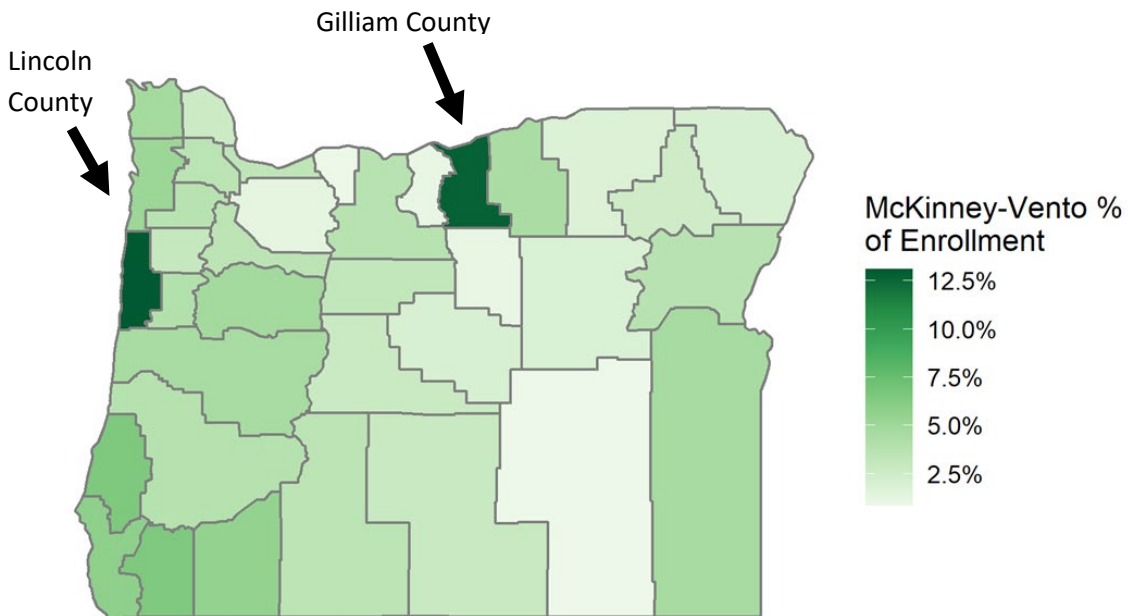
Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with children. The 2024 Point-in-Time County identified 3,952 people experiencing homelessness residing in family households across the state. Of these individuals, 106 individuals are parenting youth who collectively have 139 children. Of individuals experiencing homelessness in family households, 56% are unsheltered and 18% experience chronic homelessness.

McKinney-Vento data from the [Oregon Department of Education](#) report the number of K-12 students experiencing homelessness across the state. In the 2023-2024 school year, 21,988 of 539,689 enrolled students—about 4.1%—were experiencing homelessness. Of these students, 70% were doubled up (i.e., living with friends or family), 13% were unsheltered, 11% lived in a shelter, and 6% lived in a hotel or motel.

Figure 16 shows the percentage of students experiencing homelessness in each county. Overall, homelessness rates for students were fairly similar across all counties. However, Lincoln County (13.1%) and Gilliam County (12.7%) stood out with significantly higher rates of student homelessness.

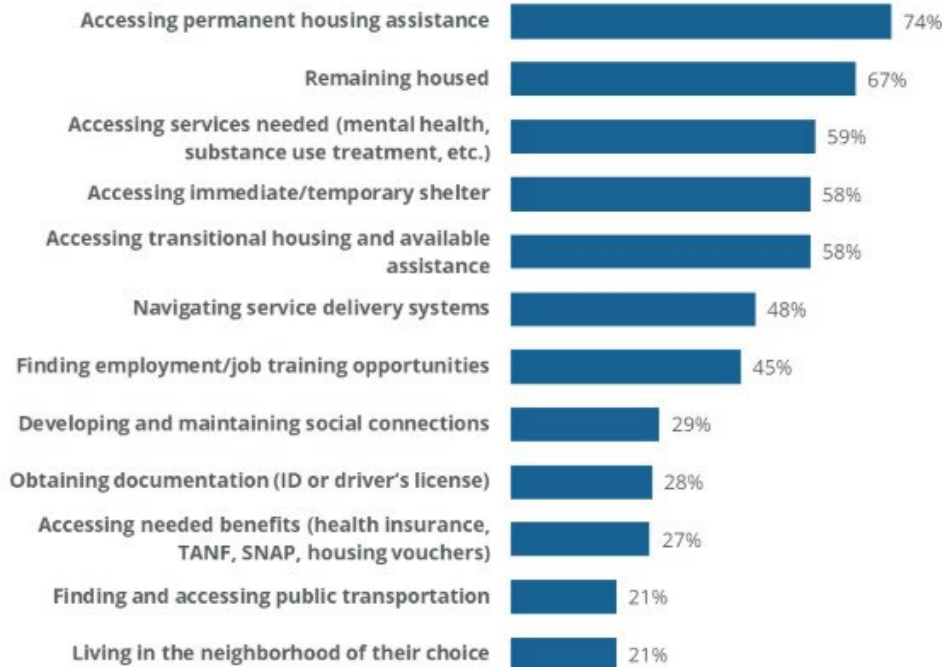
Figure 16.
Proportion of K-12 Student Population Experiencing Homelessness, Oregon Counties, 2023-2024 Academic Year



Source: Oregon Department of Education.

Figure 17 displays the primary challenges faced by people and families experiencing homelessness as identified by Housing Stakeholder survey respondents. Of respondents who serve these populations, 74% reported that accessing permanent housing assistance is the primary challenge faced by people and families experiencing homelessness. Additionally, 67% reported remaining housed as a challenge and 59% reported accessing needed services, such as mental health or substance use treatment.

Figure 17.
Primary Challenges Faced by People and Families Experiencing Homelessness,
Housing Stakeholder Survey



Note: n=214.

Source: State of Oregon Housing Stakeholder Survey and Root Policy Research.

Families of veterans. As highlighted above, the 2024 Point-in-Time County identified 1,407 veterans in Oregon experiencing homelessness. Of these individuals, 769 were unsheltered (55% of those identified as Veterans), 416 were in emergency shelters (30%), and 222 were in transitional housing (15%). Roughly a quarter of all veterans experiencing homelessness (28%) live in rural Oregon.

Respondents from the housing stakeholder survey who serve veterans identified the following needs as the most urgent needs for this population:

- Rentals affordable to households with income up to 30% AMI (44% of respondents who serve veterans);
- Rentals affordable households with income up to 50% AMI (42%);
- Emergency shelters (33%);
- Housing for seniors (33%); and
- Services to maintain housing stability (33%).

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group

Table 22 below presents Oregon’s homeless population by race and ethnicity. The following are key takeaways from the table:

- Black and African American persons make up a disproportionate share of the homeless population: 7.1% of the homeless population identifies as Black or African American compared to only 2% of Oregon’s population overall.
- American Indian or Alaskan Native persons make up a disproportionate share of the homeless population: 4.3% of the homeless population identifies as American Indian or Alaskan Native compared to only 0.61% of Oregon’s population overall.
- Native Hawaiian or Pacific Islander persons make up a disproportionate share of the homeless population: 1.7% of the homeless population identifies as Native Hawaiian or Pacific Islander compared to only 0.35% of Oregon’s population overall.
- Asian persons make up a relatively small share of the homeless population: only 0.7% of Oregon’s homeless population identifies as Asian compared 4.5% of Oregon’s population overall.
- Hispanic or Latino persons make up a relatively small share of the homeless population: they account for 10.7% of the homeless population and 14.9% of Oregon’s population overall.
- The share of the homeless population that identifies as white is roughly proportional to their share of Oregon’s overall population: 69% of homeless individuals identify as White compared to 70.8% of the state’s population.
- The share of the homeless population that identifies as multi-race is roughly proportional to their share of Oregon’s overall population: 6.1% of homeless individuals identify as multi-race compared to 6.2% of the state’s population.

Table 22. Homelessness by Shelter Type and by Race and Ethnicity

Population	Estimated Number of People experiencing Homelessness			
	Sheltered		Unsheltered	Total
	Emergency	Transitional Housing		
Black or African American	570	196	868	1,634
White	4,523	1,072	10,232	15,827
Asian	61	16	83	160
American Indian or Alaska Native	281	67	643	991
Native Hawaiian/Pacific Islander	201	19	176	396
Multiple Races	432	79	893	1,404
Hispanic or Latino	840	315	1,295	2,450
Total	6,918	1,766	14,191	22,875

Note: The total in the table above includes the “Middle Eastern or North African” group, but this is not included in this table because of its limited sample size. Also, this table is formatted to be consistent with racial and ethnic groups in ACS data.

Source: Continuums of Care (CoCs).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

CDBG-DR supplemental overview

The Unmet Needs Assessment articulated that “[t]he unprecedented scale of the 2020 Wildfires, combined with the challenges of the COVID-19 pandemic, drastically increased Oregon’s already tenuous housing and homelessness crises.” The 2019 Oregon Statewide Shelter Study found that the state, “...has one of the highest homelessness rates in the country, with 50 or more persons experiencing homelessness per 10,000 population, and an estimated need of more than 5,800 shelter beds for both families with children and individuals experiencing homelessness.”

The Oregon Community Foundation (OCF) commissioned a report on homelessness in Oregon in March 2019, which found that while Oregon’s overall population represented 1.3% of the country’s total population, the state’s homeless population accounted for 2.6% of all individuals experiencing homelessness in the country. The report suggested that “...the State’s homelessness and housing dilemmas are the result of two converging crises—an inadequate housing supply and rising rents that are leaving tens of thousands of children and families in Oregon at risk of becoming homeless, and the persistence of a smaller population of chronically homeless people in need of intensive social services and specialized housing.”

As a result, the report found that “[because of these crises], wildfire and other natural disaster survivors with the fewest resources could not find a place to relocate, resulting in an increased need for non-congregate sheltering after the wildfires and challenges in providing intermediate and permanent housing solutions for wildfire survivors experiencing, or at risk of experiencing, homelessness.

According to Point-in-Time County data, all eight wildfire-impacted counties experienced increases in homelessness from 2019 to 2021, with the largest increases in Marion (250 people) and Clackamas (247 people) counties.

Additionally, OHCS obtained data from its State Homeless Assistance Program (SHAP) to demonstrate quantitative impacts on SHAP-funded homelessness services. The data below do not just reflect impacts from the wildfires.

- Lane County saw an overall increase from 1,132 households served in July–August 2020, to 1,677 households served in September–October 2020, to 2,412 households served in December 2020 – January 2021. Of the households served, 89% were childless adults.
- Marion County saw an overall increase from 742 households served in July–August 2020, to 971 households served in September–October 2020, to 1,107 households served in December 2020 – January 2021. More than 80% of the households served were childless adults.
- Jackson County saw a slight decrease from 206 to 194 in the number of households served from July–August to September–October 2020, followed by an overall increase to 253 served in December 2020 – January 2021. Of the households served, 80% were childless adults.

*Should there be an “in summary” paragraph here? Does it make any sense to show the CDBG-DR applied to these areas in support, and how those funds supported them?

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

This section provides data and information about special needs populations in Oregon. “Special needs” populations include those that face greater challenges than most low- and moderate-income households in the housing market. The special needs groups for which Consolidated Plan regulations require estimates of supportive housing needs include:

- Elderly (62 and older) and frail elderly (an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework),
- Persons with mental, physical, and/or developmental disabilities,
- Persons with alcohol or other drug addiction,
- Survivors of domestic violence, dating violence, sexual assault, and stalking, and
- Persons with HIV/AIDS and their families.

This Consolidated Plan also includes needs estimates for:

- Families with children, including large families (those with three or more children) and single-parent families with children,
- Households with a member with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability, and
- Households for whom English is not their first language, sometimes referred to as English Language Learner households. These households are also referred to as Limited English Proficiency (LEP) households

Due to limitations in data available, it is necessary to use a wide range of sources including American Community Survey (ACS) from the Census Bureau, Comprehensive Housing Affordability Strategy (CHAS) data from HUD, the National HIV Surveillance System (NHSS), the National Survey on Drug use and Health (NSDUH), and the National Intimate Partner and Sexual Violence Survey (NISVS).

As a result of the different data sources, the housing and service need estimates for the various populations differ. For example, CHAS data provide housing need estimates for households containing at least one member with a disability. This includes information on households experiencing cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition.

To estimate the needs for persons experiencing alcohol or other drug addiction challenges, the analysis utilizes the national rate at which persons with alcohol or drug addiction need and are not receiving treatment (and so do not necessarily capture housing needs). Needs are specified for each population below and supplemented with feedback from residents and stakeholders collected during the community engagement process.

Table 23 presents recent HIV surveillance data on people living with HIV in Oregon.

Table 23. Housing Opportunities for Persons With AIDS (HOPWA) Data

Current HIV surveillance data:	
Number of Persons living with HIC (PLWH)	8,242 living with diagnosed HIV in Oregon (2023)
Area Prevalence (PLWH per population)	194.7 HIV diagnoses per 100K residents (2023)
Number of new HIV cases reported last year	244 new cases (2023)

According to the Oregon Health Authority, there are 8,242 people living with diagnosed HIV (PLWH) in Oregon as of December 31, 2023. Additionally, it is estimated that another 1,092 may be living in Oregon with undiagnosed HIV. As such, there could be as many as 9,334 people in Oregon living with HIV.

The Medical Monitoring Project (MMP) was a project designed to produce nationally representative data on people living with HIV/AIDS in the United States. The Centers for Disease Control and Prevention (CDC), in collaboration with the National Institutes of Health (NIH), and the Health Resources and Services Administration (HRSA), worked with state and local health departments to conduct MMP across the nation. As one of 23 project areas, the Oregon MMP aimed to gain a deeper understanding of health-related experiences and needs of people living with HIV/AIDS who are receiving HIV care in Oregon. The grant for this project ended 6/31/25.

One of the areas Oregon MMP participants were asked about were unmet needs for services, such as case management and structural supports like housing and transportation that help ensure that people living with HIV can remain in medical care and achieve viral suppression. Based on the data collected through the MMP:

- 43% of PLWH in Oregon have at least one unmet service need in the past 12 months;
- 21% have an unmet dental need;
- 10% have an unmet mental health need;
- 8% have an unmet food need;
- 7% have an unmet transportation need;
- 6% have an unmet housing need; and
- 4% have an unmet case management need.

Applying the number of people living with diagnosed HIV (8,242 people) in Oregon to the proportion of the population with unmet needs, it's estimated that:

- 3,544 PLWH have at least one unmet service need in the past 12 months;
- 1,730 PLWH have an unmet dental need;
- 824 PLWH have an unmet mental health need;
- 659 PLWH have an unmet food need;
- 576 PLWH have an unmet transportation need;
- 494 PLWH have an unmet housing need; and
- 329 PLWH have an unmet case management need.

Table 24 displays the average number of households assisted with HOPWA over the last five years. Compared to the estimated needs of PLWH described above, there are considerable unmet housing and service needs for this population.

Table 24. HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant-based rental assistance	80
Short-term Rent, Mortgage, and Utility	0

Type of HOPWA Assistance	Estimates of Unmet Need
Facility Based Housing (Permanent, short-term or transitional)	10

Data HOPWA CAPERs (2020-2024) and HOPWA Beneficiary Verification Worksheet
Source:

Describe the characteristics of special needs populations in your community:

Figure 19 provides an overview of the current estimated housing and service needs for several special needs populations in the state of Oregon. More detailed information on the estimated housing and service needs for each population is provided below.

Figure 19.
Estimated Housing and Service Needs of Special Needs Populations, State of Oregon, 2023

Special Needs Population	Total	# with Housing or Service Need	% with Housing or Service Need
Elderly Population	989,317	105,257	11%
<i>Frail Elderly Population</i>	70,189	7,468	11%
Households with Disabilities	463,505	190,965	41%
<i>Hearing or Vision Impairment</i>	220,355	82,045	37%
<i>Ambulatory Limitation</i>	233,240	100,850	43%
<i>Cognitive Limitation</i>	193,465	87,880	45%
<i>Self-Care/Independent Living Limitation</i>	196,155	88,305	45%
Persons with Alcohol or Substance Use Disorder	604,679	251,474	42%
Families with Children	457,946	56,124	12%
<i>Families with 3+ Children</i>	83,359	14,461	17%
<i>Single Parents with Children</i>	164,154	40,508	25%
Persons living with HIV/AIDS	8,242	3,544	43%
Survivors of Domestic Violence	124,554	12,896	10%
LEP Households	43,124	5,361	12%

Note: Elderly households contain at least one person aged 62 years or older; their needs are based on their poverty rate. Households with LEP have Limited English Proficiency; their needs are based on the proportion of LEP residents living in poverty. Victims of domestic violence include rape, physical violence and/or stalking by an intimate partner and their counts are *annual* counts.

Source: CHAS 2016-2020, 2023 1-year ACS, CDC, Oregon Housing Authority, U.S. Department of Health and Human Services

Elderly and frail elderly. According to the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) estimates, there are 563,665 households with at least one person aged 62 or older in Oregon, representing 34% of households. There are 989,317 residents 62 and older in Oregon. Of these residents, 105,257 or 11% have incomes below the poverty level—a proxy for housing and supportive service needs. The elderly population includes 70,189 “frail elderly” residents who require assistance with three or more activities of daily living such as bathing, walking, and performing light housework. Based on the state’s senior poverty rate, 7,468 frail elderly residents live below the poverty level.

According to the National Low Income Housing Coalition’s Out of Reach dashboard for Oregon, home health and personal care aides earn \$20.30/hour at the median—less than the minimum of \$27.59/hour required to afford a modest one-bedroom rental unit at Fair Market Rent in Oregon.

Persons and households with disabilities. The noninstitutionalized population with a disability in Oregon totals 642,234 residents. Of these residents, 21% live below the poverty level and have housing and supportive service needs according to ACS data—putting those with needs at 136,154 residents. HUD CHAS data provides an alternative measure of need for this population: 2017-2021 CHAS data reflecting the entire state of Oregon show that there are 463,505 households containing an individual

with a disability, representing 28% of households in the state. Overall, 41% of households containing an individual with a disability have one or more of the four HUD-designated housing problems and have housing needs, although this rate differs by disability type. According to CHAS data:

- 88,305 of 196,155 households (45%) with a member experiencing a self-care or independent living limitation have housing needs
- 87,880 of 193,465 households (45%) with a member experiencing a cognitive limitation have housing needs;
- 100,850 of 233,240 households (43%) with a member experiencing an ambulatory limitation have housing needs; and
- 82,045 of 220,355 households (37%) with a member experiencing a hearing or vision impairment have housing needs.

Note that these data include elderly residents living with disabilities and that households containing individuals with multiple disabilities are accounted for in more than one group.

The State of Oregon Housing Stakeholder Survey found that 25% of respondents identified accessible housing as an urgent housing need. Additionally, housing for people living with developmental disabilities (22%), housing for people living with cognitive disabilities (20%), and accessibility modifications for low-income homeowners and renters (11% and 9%, respectively) were also identified as urgent needs across the state for people living with disabilities.

Survivors of domestic violence. According to CDC data from the National Intimate Partner and Sexual Violence Survey (NISVS), 4.5% of women and 2.8% of men in the United States experience stalking, physical violence, and/or contact sexual violence (such as rape, sexual coercion, and/or unwanted sexual contact) by an intimate partner, resulting in related impacts each year. Related impacts include any of the following: being fearful, concerned for safety, any post-traumatic stress disorder symptoms, injury, need for medical care, needed help from law enforcement, missed at least one day of work, and/or missed at least one day of school. Based on these national rates, it is estimated that 124,554 Oregon residents experience domestic violence resulting in related impacts each year.

The supportive and housing services needed by intimate partner violence (IPV) victims vary. According to the National Alliance to End Homelessness, domestic violence can contribute to survivors becoming homeless. Survivors who are homeless may also require housing assistance. NISVS data show that nationally, 13.4% of female victims and 5.3% of male victims will need housing assistance because of domestic violence. Based on these rates and the estimates of annual domestic violence incidence estimated above, approximately 12,896 of the 124,554 annual survivors will need housing assistance at some point in their lives.

The National Alliance to End Homelessness has found that affordable housing is critical in preventing both homelessness and future violence for domestic violence survivors.³ The State of Oregon's 2024 Point-in-Time (PIT) Count identified 2,306 people experiencing homelessness (approximately 10% of all individuals identified during the PIT Count) who were also identified as survivors of domestic violence.

³ National Alliance to End Homelessness. 2019. "Domestic Violence - National Alliance to End Homelessness." National Alliance to End Homelessness. 2019. <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/domestic-violence/>.

Nearly one in five respondents (18%) who took the State of Oregon Housing Stakeholder survey identified housing for survivors of domestic violence as an urgent housing need. Additionally, when asked about housing availability as a barrier to fair housing choice, respondents who work with populations impacted by domestic violence were most likely to indicate that the lack of larger housing units available for families was a very serious barrier. Survey respondents who serve this population also indicated a significant need for navigation assistance to find housing or access services.

Stakeholders reiterated the primary needs highlighted above, namely the lack of housing options available for survivors of domestic violence, particularly in rural areas. One stakeholder shared that “[central Oregon] doesn’t have housing options for survivors of domestic violence...if you need to get by on a single income, it’s difficult to compete [in the housing market] with remote worker jobs and people with multiple homes.” As a result, many survivors will either stay in their current situation or in a different housing situation that doesn’t meet their needs.

For example, one stakeholder shared that, “many people must stay in shelters for longer periods of time when those options are meant to be short term. Additionally, they are more likely not to have access to services specifically intended for survivors.” They added that there’s a significant backlog in access to emergency housing for these populations.

Families with children. According to ACS data, there are 457,946 families with children in Oregon, 12% of whom live below the poverty line and have housing or service needs. Poverty rates are higher—indicating higher rates of housing or service needs—for families with three or more children (17%) and for single parents with children (25%).

Housing Stakeholder survey respondents who work with populations and families experiencing homelessness identified several housing challenges and needs experienced by these populations. Seventy four percent of survey respondents (74%) identified accessing permanent housing assistance as the primary challenges faced by people and families experiencing homelessness, followed by remaining housed (67%), accessing services needed (e.g., mental health, substance abuse treatment) (59%), accessing immediate or temporary shelter (58%), and accessing transitional housing and available assistance (58%).

Stakeholders also articulated a need for more units with several bedrooms to accommodate larger families. One stakeholder added that this population is used to multigenerational living or sharing their homes with family friends, which can lead to some housing units that, “are doubled or tripled up.”

Populations with Limited English Proficiency. According to ACS data, 43,124 Oregon residents have limited English proficiency, meaning that household members over the age of 14 do not speak English well or very well. An estimated 12% of this population (5,361 residents) have incomes below the poverty line and have housing and supportive service needs.

Stakeholders who serve these populations identified a general need for more affordable housing options, particularly larger-sized units to better accommodate families. Additionally, services to better meet the specific needs of this population were also identified, including behavioral health, eviction prevention, tenant rights and legal services, and workforce development.

Additionally, one community member shared that residents with limited English proficiency are more likely to be taken advantage of by landlords. They shared an example of client with limited English proficiency who had mold growing in their apartment, saying that “landlords get away with not having to keep their units in good condition [because renters have no other housing options].” They added that

in general, residents with limited English proficiency are less likely to report poor conditions in their housing unit because they don't want to be retaliated against and get evicted.

Persons with Alcohol or Substance Use Disorder. An estimated 604,679 Oregon residents have alcohol or other drug addictions based on national incidence rates applied to the state population. Based on the national rate at which people have substance use disorders and need and are not receiving treatment, 42% of these residents or 251,474 Oregon residents, need and are not receiving treatment for their addiction.

Approximately one in seven stakeholder survey respondents (16%) identified housing for those who are experiencing substance use disorders as an urgent housing need across the state. Additionally, 44% of all respondents identified people living with substance use disorders or chemical addictions as a population perceived to have high housing needs. One stakeholder shared that, "for folks experiencing chronic homelessness, permanent supportive housing is an important intervention. We are finding PSH isn't meeting the needs of many with SPMI and/or substance abuse disorder. Additional connections with the behavioral health system are necessary to address their housing needs."

Approximately 60% of survey respondents who provide services to individuals experiencing homelessness reported that accessing mental health or substance use treatment services was a challenge. Additionally, approximately half of the survey respondents serving populations experiencing homelessness articulated that people living with substance use or chemical addiction challenges are the population at the greatest risk of experiencing homelessness.

What are the housing and supportive service needs of these populations, and how are these needs determined?

The housing and supportive service needs in the table above are based on the incidence of poverty, incidence of disability, cost burden, and national statistics on the likelihood of special needs groups to have both short- and long-term housing and service needs. Needs were also informed by findings from housing stakeholder surveys and feedback from service providers, stakeholders, and residents in focus groups. These needs are discussed by the special needs population group in the answer to the question above.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of December 31, 2023, there were 8,242 people in Oregon living with diagnosed HIV (PLWH). Additionally, it's estimated that another 1,092 people may be living in the state with undiagnosed HIV. The proportion of people living with HIV per 100,000 population in Oregon was highest among:

- Males (88% of PLWH);
- People between the ages of 55-59;
- Black/African American residents; and
- People living in Clackamas, Clatsop, Jackson, Lane, Lincoln, Malheur, Marion, Multnomah, and Washington counties.

Additionally, between 2014 and 2020, the number of new HIV diagnoses decreased from 242 to 180, then increased to 244 in 2023. Over the ten-year period, the average annual HIV incidence in Oregon was 5.3 cases per 100,000. The average annual HIV incidence was highest among:

- Males;
- People between the ages of 25-44;
- Black/African American residents;
- Native Hawaiian/Pacific Islander residents; and
- People living in Multnomah County.

HIV diagnoses increased in Oregon overall since 2020, specifically among:

- Males;
- Black/African American residents;
- White residents; and
- People living in Multnomah County and in urban/rural and frontier counties.

Of the 8,242 Oregon residents living with HIV, 7,132, or 87% of the population, were in medical care in 2023. Some of the 1,110 people without a reported CD4 or viral load in 2023 were engaged in care but did not get their lab tests done in the calendar year. Oregon residents with diagnosed HIV more likely to be out of care were:

- Residents of rural counties; and
- Females who reported injection drug use.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Oregon Housing and Community Services (OHCS) focuses HOME TBRA on Oregon residents experiencing homelessness regardless of disability type. Unmet needs of special needs populations are discussed above.

Discussion:

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction’s need for Public Facilities:

Respondents in the Housing Stakeholder Survey were asked to rank the availability of public facilities from 1 (“Does not exist”) to 10 (“Easy to access and available”). Figure 20 displays the average availability rating by public facilities and region. Affordable childcare was rated lowest across most regions—indicating a need for more affordable childcare options throughout the state. Survey respondents from the South Central/Southeast/Northeast Oregon had the lowest ratings among other participants for centralized services for neglected children, childcare centers in good condition, and affordable childcare. South Coast respondents ranked job training/workforce centers, nonprofit space, and accessible transportation facilities the lowest among all regions in the state.

Figure 20.
Average Availability Ratings of Public Facilities by Region, Housing Stakeholder Survey



Note: n=451.

Source: State of Oregon Housing Stakeholder Survey and Root Policy Research.

Respondents in the Community Development Stakeholder Survey were asked to rank the availability of public facilities from 1 (“Does not exist”) to 10 (“Easy to access and available”). Figure 21 shows

that overall, respondents in all eight regions identified a need for more addiction treatment centers in their communities. Respondents in Southern Oregon rated access to most public facilities the lowest of all regions, with the exception of developed parks and playgrounds, libraries in good condition, and schools in good condition. South Coast respondents also identified a need for more recreation centers in their communities.

Figure 21.
Average Availability Ratings of Public Facilities by Region, Community Development Stakeholder Survey



Note: n=89.

Source: State of Oregon Community Development Stakeholder Survey and Root Policy Research.

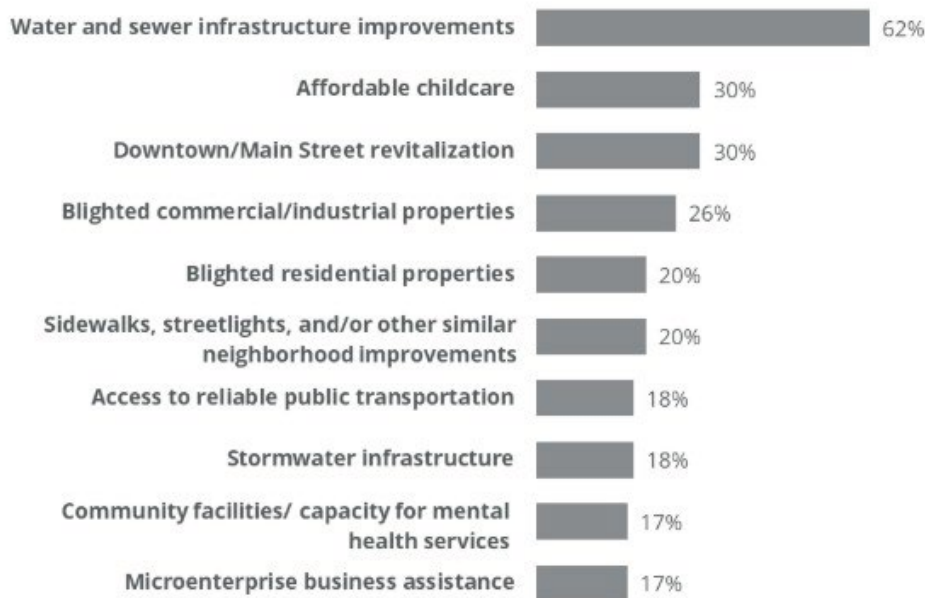
How were these needs determined?

Needs were identified through the community engagement process for the Consolidated Plan, including stakeholder surveys and interviews, resident focus groups, and public hearings. For a comprehensive overview of the community engagement process conducted for this plan, please refer to the Community Engagement Appendix attached to this plan.

Describe the jurisdiction’s need for Public Improvements:

Throughout the community engagement process, stakeholders, community members and residents were asked to identify the greatest public improvements needed in their communities. As shown in Figure 22, nearly two thirds of Community Development survey respondents (62%) identified water and infrastructure improvements as a significant need in their communities. Other public improvements identified by survey respondents included revitalization of their downtowns/main streets (30%), blighted commercial and/or industrial properties (26%), blighted residential properties (20%), and sidewalks, streetlights, and/or other similar neighborhood improvements (20%).

Figure 22.
Top 10 Community and Economic Development Needs, Community Development Stakeholder Survey



Note: n=89.

Source: State of Oregon Community Development Stakeholder Survey and Root Policy Research.

Respondents in the Housing Stakeholder survey were asked to identify outcomes they would like to see prioritized with HUD funding. Specific to public improvements, Housing Stakeholder survey respondents identified more accessible streets and sidewalks (10%), more sustainable water and sewer infrastructure (8%), and revitalized and attractive Main Streets (5%) as the most preferred outcomes.

Interviews and focus groups with stakeholders and other community members also identified public infrastructure as the state’s greatest public improvement need , particularly in more rural areas. Below is a sample of feedback from stakeholders specific to public infrastructure needs:

- Overall, stakeholders identified the need for public infrastructure to support housing and economic development—water and sewer infrastructure was consistently highlighted as the greatest need. One stakeholder noted that, related to counties trying to develop housing, “access to infrastructure is pretty crippling here. The League of Oregon Cities recently commissioned a report on infrastructure needs throughout the state and noted that the need is ‘astronomical.’”
- Several stakeholders highlighted that not only is there not enough funding to build the infrastructure needed in rural areas, but most rural communities also don’t have the capacity to conduct an infrastructure study. In addition to more funding for public infrastructure, stakeholders stressed the need for technical assistance and/or capacity-building to support rural communities taking on these types of projects. One stakeholder articulated that, “local government in rural areas needs assistance to plan for, permit, implement projects that allow for infrastructure improvements, etc.”

How were these needs determined?

Needs were identified through the community engagement process for the Consolidated Plan, including stakeholder surveys and interviews, resident focus groups, and public hearings. For a comprehensive overview of the community engagement process conducted for this plan, please refer to the Community Engagement Appendix attached to this plan.

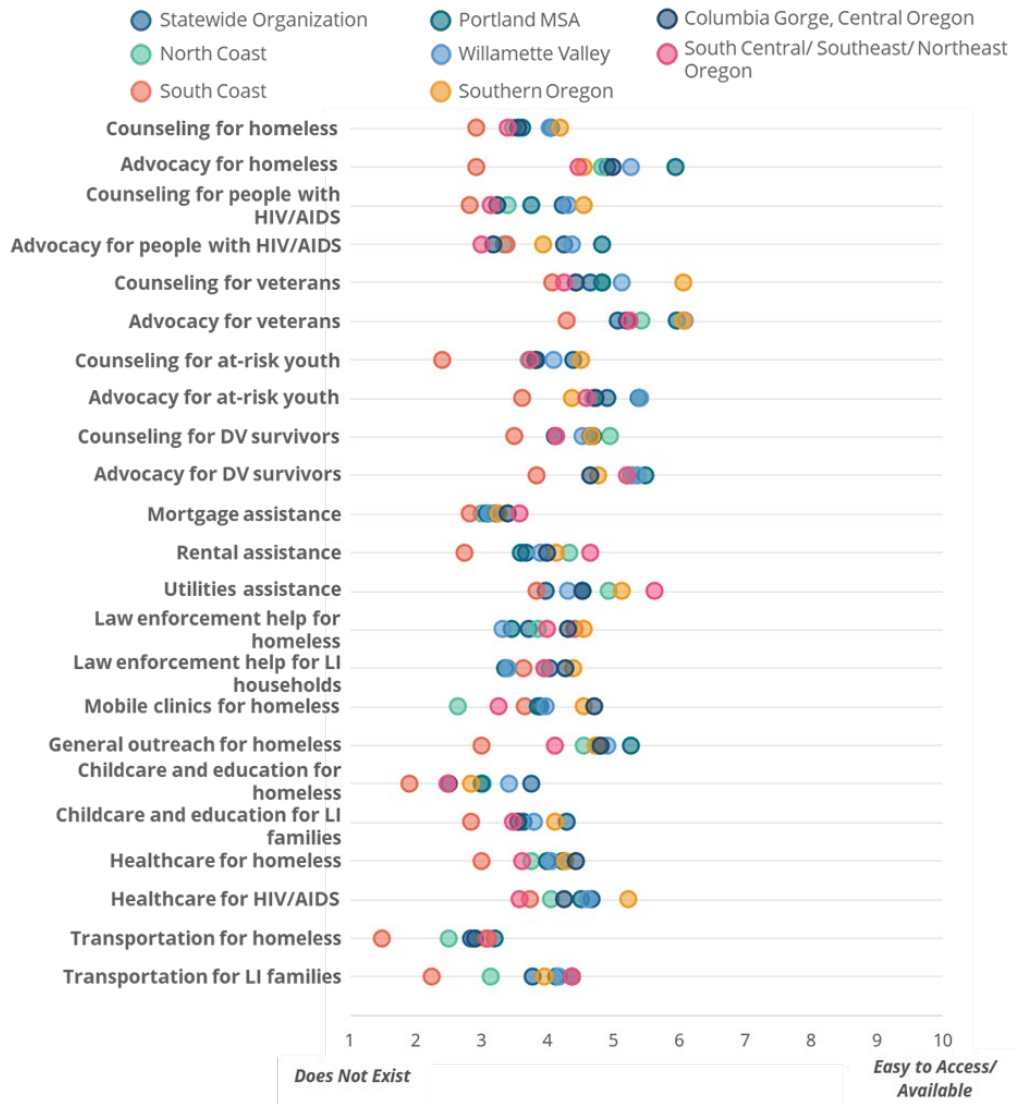
Describe the jurisdiction’s need for Public Services:

Over half (51%) of respondents in the Housing Stakeholder Survey identified the need for affordable childcare as the greatest unmet community and economic development need. This was followed by supportive services for vulnerable populations (50%), services for people experiencing homelessness (50%), and access to reliable public transportation (28%).

Related to childcare, Oregon’s State of the State report found that the annual cost Oregonians pay for child care now rivals housing and college expenses. The report found that over one year of infant care, Oregonians pay \$13,616 on average—nearly \$1,500 above the average rent. On average, childcare costs take up 23% of household income for families across the state, with a range between 18% to 30% for Oregon counties.

Respondents in the Housing Stakeholder Survey were asked to rank the availability of public services from 1 (“Does not exist”) to 10 (“Easy to access and available”). Figure 23 displays the average availability rating by public service and region. Respondents who served the entire state, rated transportation services for populations experiencing homelessness as the least likely service to be available. Respondents on the South Coast consistently provided the lowest availability scores of all regions, with the exceptions of law enforcement help for homeless and low-income households in general, advocacy for people with HIV/AIDS, and mobile clinics for homeless individuals. Southern Oregon generally had the highest accessibility ratings for public services.

Figure 23.
Average Availability Ratings of Public Services by Region, Housing Stakeholder Survey



Note: n=451.

Source: State of Oregon Housing Stakeholder Survey and Root Policy Research.

Through the community engagement process, the following public services were identified as significantly needed in communities throughout the state:

- Mental health services;
- Substance use disorder services;
- Senior services;
- Increased access to healthy food;
- Public transportation
- Youth services;
- Health and medical services;
- Housing navigation services;
- Life skills; and
- Utility assistance

In both surveys, respondents were asked to identify their top community development outcomes. In the Housing Stakeholder survey, the top three outcomes were additional mental healthcare facilities (54%), higher quality/affordable childcare centers (47%), and increase in local jobs (31%) In the Community Development stakeholder survey, economic growth/positive economic impact (60%), increase in local businesses (42%), and lower water and sewer fees paid by residents (38%) were identified as the top three outcomes.

How were these needs determined?

Needs were identified through the community engagement process for the Consolidated Plan, including stakeholder surveys and interviews, resident focus groups, and public hearings. For a comprehensive overview of the community engagement process conducted for this plan, please refer to the Community Engagement Appendix attached to this plan.

CDBG-DR supplement

Infrastructure

According to the Unmet Needs Assessment, “FEMA, Oregon State agencies, and local communities have identified considerable impacts on public facilities and infrastructure from the 2020 Wildfires. While FEMA has determined more than \$581 million in damages to be eligible under its Public Assistance Program, that number does not reflect the entirety of the 2020 Wildfires’ impact. Not only was the damage considerable in scale, but the wildfires also impacted a wide range of facility types, including public buildings, roads and bridges, utilities, and parks.” Below is a summary of infrastructure-related impacts because of the 2020 Wildfires:

- **Roads and Bridges.** At least nine State highways and two interstate highways were forced to close due to fire hazards and many remained closed until the damage could be repaired. Several towns in Jackson County suffered significant road damage.
- **Buildings and Equipment.** At least 923 non-residential buildings across seven counties were destroyed.
- **Utilities.** Utilities represented the costliest infrastructure damage, including power generation and distribution, water treatment and distribution, and communications. A total of 146 public water systems were impacted by the 2020 Wildfires, including 50 with surface water sources and 96 with groundwater source areas within the wildfires’ perimeters.
- **Parks, Recreation, and Other Facilities.** The 2020 Wildfires resulted in the closure of many federal and state recreation areas, some of which remained closed for extended periods. In addition to the emergency work and permanent costs that resulted from these damages, the State also lost considerable revenue from tourism, recreation, and visitation, which its economy relies.
- **Local Capacity Challenges.** Many local government officials and nonprofit leaders in MID areas have reported that they do not have the capacity or resources to support the effort necessary to address the many remaining overwhelming needs. Additionally, their tax bases have been diminished, making it even more difficult to rebuild their communities.

Figure 24 shows estimates of unmet needs by category related to infrastructure.

Figure 24.
FEMA PA Unmet Need by Category

PA Category	Estimated PA Cost	Match Cost	15% Resiliency	Total Need (Match + Resiliency)
A – Debris Removal	\$304,173,430	\$30,417,343	\$45,626,015	\$76,043,358
B – Emergency Protective Measures	\$164,032,248	\$16,403,225	\$24,604,837	\$41,008,062
C – Roads and Bridges	\$2,692,195	\$269,220	\$403,829	\$673,049
D – Water Control Facilities	\$294,838	\$29,484	\$44,226	\$73,710
E – Buildings and Equipment	\$23,319,260	\$2,331,926	\$3,497,889	\$5,829,815
F – Utilities	\$74,875,694	\$7,487,569	\$11,231,354	\$18,718,923
G – Parks, Recreational Facilities, and Other Items	\$12,325,071	\$1,232,507	\$1,848,761	\$3,081,268
Total	\$581,712,736	\$58,171,274	\$87,256,911	\$145,428,185

Note: Data from OEM FEMA PA Report, February 16, 2022, updated with 10% non-federal cost share calculation.

Source: State of Oregon Public Action Plan for Community Development Block Grant Disaster Recovery (CDBG-DR).

Economic Development

According to the Unmet Needs Report, “the economic destruction from the 2020 Wildfires was also significant. Many people were displaced, including a large population of undocumented workers with limited English proficiency. Businesses that employed thousands of Oregonians were wiped out, leaving some Oregonians unemployed. Private industry structures, including restaurants, shops, grocery stores, and other businesses, were destroyed, threatening the ability of communities to have access to the services needed for residents to come back. The impact varied from community to community, and community-based organizations quickly became overwhelmed. There was also significant wildfire flame and smoke damage to agricultural crops and livestock operations.” Below is a summary of economic-related impacts because of the 2020 Wildfires:

- **Unemployment claims.** In September 2020, the Oregon Office of Economic Analysis found that the State had already lost 14% of its existing jobs due to the pandemic. A more accurate indicator of job impacts from the 2020 Wildfires is the number of new unemployment insurance and Disaster Unemployment Assistance (DUA) claims. Between August 30 and September 27, 2020, approximately 375 DUA claims were filed, as well as approximately 10,700 new unemployment claims filed over the same period, most likely due to the fires.
- **Dislocated Worker Program.** Oregon’s Dislocated Worker Program, administered by the Oregon Higher Education Coordinating Commission (HECC), offers help to both employers and workers before and during a layoff. Based on information from local workforce partnerships and projected workforce needs in Oregon, the State received \$7,551,112 in dislocated worker grant funding.
- **Impacts on Seasonal and Agricultural Workers.** CASA of Oregon and the NOWIA Unete Center for Farm Worker Advocacy conducted a stakeholder outreach survey of Latine community

members impacted by the Alameda Fire. The results of this survey indicate a disproportionate impact on agricultural workers during and after the fires.

- **Agricultural Impacts.** The 2020 Wildfires had significant impacts on the agricultural, food, and fiber sectors in Oregon. The crops and livestock most affected included wine vineyards, hemp, hops, recreational marijuana, tree fruit, and cattle.
- **Crop Loss.** The USDA identified 3,975 acres of pasture/hay, 773 acres of tree crops, 1,604 acres of grapes, 75 acres of onions, and 180 acres of sweet corn within the 2020 Wildfire perimeters. Most of the tree crops were contained within the perimeters of Jackson County.
- **Livestock.** West of the Cascades, there was an abnormally high number of large fires that affected not only beef cattle and dairy cattle but also other livestock. Many of the farmers/ranchers who were impacted had relatively small operations and, in many cases, they were able to move their livestock out of the path of the fires. At the same time, they often lost facilities, equipment, and very productive grazing land.
- **SBA Commercial Losses.** There were 136 SBA business loan applications from impacted counties, totaling an estimated \$32 million in verified losses. Of these applications, only 15 loans were approved, representing \$3.3 million in total verified losses (only 11% of the applications and 9% of total verified losses). In total, around \$2 million was loaned to impacted businesses.

Figure 25 shows the number of unemployment insurance claims between August 30, 2020, and September 27, 2020.

Figure 25.
Unemployment Insurance Increase Estimates

Unemployment Insurance Increase Estimates				
	Non-Fire-Impacted Counties		Fire-Impacted Counties	
	Number of Claimants	Number of Claimants	Expected Number of Claimants to Claim the Week (assuming no fire)	Increase in the Number of Claimants Who Claimed a Week, Possibly Due to the Fire
August 30, 2020	174,097	95,052		
September 6, 2020	175,580	100,883	95,862	5,021
September 13, 2020	173,718	98,056	94,845	3,211
September 20, 2020	166,383	92,168	90,840	1,328
September 27, 2020	162,602	89,937	88,776	1,161

Source: Oregon Employment Department.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section summarizes the key findings from the analysis of Oregon’s housing market conducted for the Consolidated Plan, including a review of the state’s current housing stock, affordability issues, provision of publicly assisted housing, the housing needs of special populations, barriers to affordable housing development, broadband service needs, and displacement risks caused by natural hazards. Primary findings of the Housing Market Analysis include:

Housing units. Single-family detached units make up 62% of all units in Oregon—the most common type of housing in the state. However, the composition of residential property types varies considerably among Oregon’s different regions. The “mobile homes and other housing types” category represents an important part of the housing stock in rural regions. This housing type accounts for at least twice the statewide share (approximately 16%) in three of the nine regions. Conversely, 24% in the Portland MSA region are found in buildings with 5 units or more.

The vast majority (80%) of homeowners in the state live in units with three or more bedrooms. Renter occupied units vary more by size: 9% have no bedroom, 23% have one bedroom, 41% have two bedrooms, and 28% have three or more bedrooms. Renters in the Central Oregon and Columbia Gorge regions are more likely to live in larger units than those in other regions—Portland MSA and Willamette Valley renters are least likely to live in large units. Central Oregon, Portland MSA and Willamette Valley homeowners are more likely to live in larger homes compared to homeowners in other regions.

Affordable housing inventory. According to the Oregon Affordable Housing Inventory (OAH), there are 73,750 affordable housing units throughout the state—units supported with federal, state and/or local funding. Approximately 61% of these units are designated for families and 22% are designated for the elderly. While the Portland MSA region accounts for almost half of all units in the state (46%), it accounts for 61% of affordable units in the state. The regions with the next greatest share of affordable units are the Willamette Valley (16%), Southern Oregon (8%), and Northeast Oregon with (4%). It’s estimated that approximately 7.5% of the state’s affordable housing units will expire in the next five years.

Rental gaps analysis. The rental gaps analysis conducted for this plan compares the number of renters at each income level to the number of affordable rental units in the market. According to the analysis, there is a gap of 65,282 units for renter households earning up to \$50,000. Nearly half (47%) of renter households in Oregon earn less than \$50,000 and are affected by cumulative rental affordability gaps.

Purchase gaps analysis. Median home values in Oregon have increased by 98% between 2010 and 2023. The purchase affordability gaps analysis conducted for this plan compares the proportion of renters at each income level to the proportion of affordable homes in the market. The cumulative purchase gap – the difference between the share of renters and the share of affordable homes – for renters making less than \$50,000 is 38%. The majority of homes in Oregon (57%) are valued above \$444,208. These homes are only affordable for Oregon renters who make at least \$150,000. However, a small proportion of Oregon renters – only 8% – have an income higher than \$150,000.

Housing costs. Median gross rent in Oregon increased by 38% between 2018 and 2023 (from \$1,050 to \$1,450) and 66% between 2013 and 2023 (\$875 to \$1,450). Within Oregon, median gross rent is highest in the Portland metro area (Clackamas, Multnomah, and Washington counties) and central Oregon (Deschutes County). These counties also experienced the largest rent increases over the last ten years. Areas with the lowest rents in the state are located in more rural counties—median gross rent in Baker, Lake, Malheur, Wallowa, and Wheeler counties was under \$900/month in 2023. Additionally, rents increased significantly over the last 10 years in almost every county except for Harney County. Compared with other regions, the Portland MSA (19%) and Central Oregon (18%) regions have the highest proportion of rental units that rent for \$2,000 or more. Conversely, the Northeast (75%), South Central/Southeast (75%) and South Coast (62%) regions have the greatest proportions of rental units that rent for \$1,000 or less.

Housing condition. Approximately one in three occupied units in Oregon had one substandard condition, while 2% of occupied units had two substandard conditions. Renters were more likely than homeowners to report substandard conditions: 52% of renter-occupied units had at least one substandard condition, compared to only 26% of owner-occupied units. Approximately 136,901 homeowners and 65,033 renter households in the state have children under the age of 18 living in units that may contain lead-based paint. Throughout the community engagement process, the need for housing rehabilitation was identified as a significant need. In the stakeholder survey, nearly a quarter of respondents (23%) identified better housing conditions for low- to moderate-income renters as an outcome that the state should prioritize. Thirteen percent of survey respondents wanted to see the State prioritize better housing conditions for low- and moderate-income homeowners.

Housing development barriers. Stakeholders and community members engaged throughout the community engagement process for this plan identified tax policies, land use controls, zoning restrictions, and growth limits as common barriers to housing development throughout the state. Other barriers identified by stakeholders and community members related to the development of affordable housing included:

- The lack of affordable housing financing;
- Local opposition to affordable housing development;
- The lack of infrastructure to support housing development;
- High cost and lack of availability of land.

Workforce development needs. A significant challenge for the State of Oregon is the loss of core working-age adults. The economic implications of a decreasing population of middle-aged working adults include labor shortage of skilled and experienced workers and slower economic growth. In 2024, one in four jobs in Oregon was held by workers 55 or older, which will contribute further to the future labor gap as these workers retire from the workforce unless there is a sufficient supply of younger, skilled workers to meet demand. Significant workforce impacts were identified in the healthcare, childcare, and technology sectors.

Broadband challenges. The 2023 American Community Survey 1-year estimate data show that 81% of households in the state with an income of less than \$20,000 have a broadband internet subscription. Comparatively, among Oregon households, 91% of those earning between \$20,000 and \$75,000 and 97% of earning more than \$75,000 have a broadband internet subscription. According to the State's 2024 Digital Equity Plan, a significant barrier to digital equity is inadequate broadband infrastructure in rural areas of Oregon. Those most likely to be impacted by the digital divide include older adults, individuals who live in low-income households, individuals with disabilities, veterans, incarcerated

individuals, individuals who are English-language learners or have low levels of literacy, individuals who are members of racial and ethnic minority groups, and people living in rural areas.

Hazard mitigation challenges. Since 2020, Oregon has experienced multiple [significant natural hazards](#) associated with climate change, including massive wildfires, extreme heat events, severe flooding, and winter storms. These events highlight the harm that climate-related hazards can cause to Oregon’s residents and their property, as well as the increasing frequency and intensity of such hazards. Low- and moderate-income households are more vulnerable to natural hazards due to socioeconomic, demographic, and structural factors. Many of these households live in older buildings, in urban areas affected by the heat island effect, in floodplains, or in other areas with environmental risks. Additionally, low- and moderate-income households may have less access to transportation, healthcare, and emergency services which can lead to disproportionate impacts from severe natural hazards.

Additionally, FEMA’s national risk index shows that Clackamas, Lane, Marion, and Multnomah counties have the highest risk scores among all Oregon counties, indicated that they are more likely to experience negative impacts from natural hazards.

MA-10 Number of Housing Units – 91.310(a)

Introduction

Single-family detached units make up 62% of all units in Oregon—the most common type of housing in the state—and another 5% are single-family attached homes (townhomes). Units in multifamily buildings of 20 or more make up 10% of the state’s housing units, followed by buildings of 5-19 units and mobile homes, boats, RVs, vans, etc., at 8% each, respectively. Du-/tri-/four-plexes make up 7% of the state’s housing units.

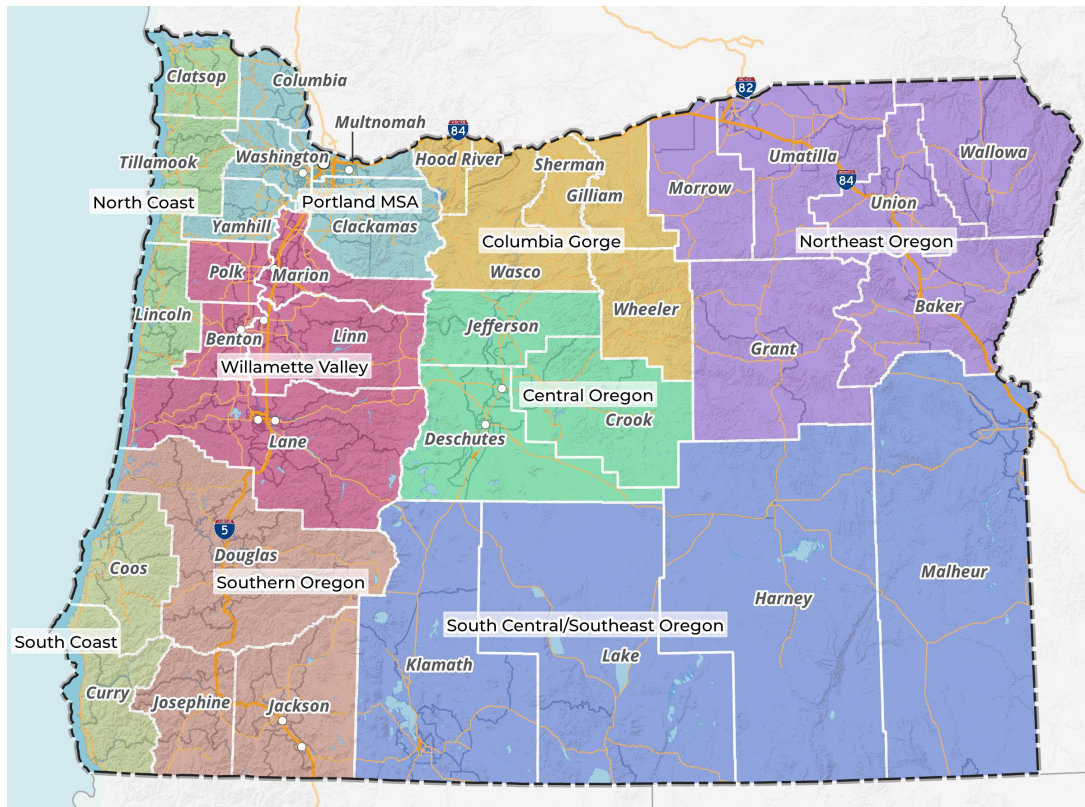
To better understand the distinctions in housing composition across the state, an analysis was conducted of regional housing market differences using the nine regions defined by the Oregon Office of Economic Analysis. Figure 26 provides a geographic overview of the nine defined regions.

- Central Oregon
- Columbia Gorge
- North Coast
- Northeast Oregon
- Portland MSA
- South Central/Southeast Oregon
- South Coast
- Southern Oregon
- Willamette Valley

Figure 26.
Oregon
Regions and
Constituent
Counties

Source:

Oregon Office of
Economic Analysis.



As shown in the tables below, the composition of residential property types varies considerably among Oregon’s different regions. The “mobile homes and other housing types” category represents an integral part of the housing stock in rural regions. This housing type accounts for at least twice the statewide share (approximately 16%) in three of the nine regions. The South Central/Southeast and Southern

regions also have relatively high proportions of this housing type, at 15% and 14%, respectively. Conversely, approximately a quarter of the units (24%) in the Portland MSA region are found in buildings with 5 or more units.

The Unit Size by Tenure table shows the distribution of owner-occupied and renter-occupied units in the state by number of bedrooms. The vast majority (80%) of owner households live in units with three or more bedrooms. Renter-occupied units vary more by size: 9% have no bedroom, 23% have one bedroom, 41% have two bedrooms, and 28% have three or more bedrooms.

Renters in the Central Oregon and Columbia Gorge regions are more likely to live in larger units than those in other regions—Portland MSA and Willamette Valley renters are least likely to live in large units. Central Oregon, Portland MSA and Willamette Valley homeowners are more likely to live in larger homes compared to homeowners in other regions.

Table 25 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	1,168,939	62%
1-unit, attached structure	95,426	5%
2-4 units	134,005	7%
5-19 units	157,938	8%
20 or more units	179,522	10%
Mobile Home, boat, RV, van, etc	143,680	8%
Total	1,879,510	100%

Data Source: 2023 1-year ACS

Table 26a – Residential Properties by Unit Number by Region

Property Type	Central Oregon	Columbia Gorge	North Coast	Northeast	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
1-unit detached structure	90,394	17,161	51,655	43,250	497,552	36,720	30,608	124,109	265,492
1-unit, attached structure	4,543	858	3,035	1,446	50,652	1,212	972	8,010	19,683
2-4 units	6,420	1,149	5,568	3,856	59,281	3,320	2,944	12,793	34,014
5-19 units	4,199	1,182	3,368	2,997	86,663	1,751	1,912	7,239	39,795
20 or more units	4,821	818	2,661	2,773	120,063	1,615	1,259	7,725	30,586
Mobile Home, boat, RV, van, etc	8,666	4,139	8,430	11,138	29,225	8,005	7,126	26,681	37,097
Total	119,043	25,307	74,717	65,460	843,436	52,623	44,821	186,557	426,667

Data Source: 2019-2023 5-year ACS

Table 26b – Residential Properties by Percent of Unit Type by Region

Property Type	Central Oregon	Columbia Gorge	North Coast	Northeast	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
1-unit detached structure	76%	68%	69%	66%	59%	70%	68%	67%	62%
1-unit, attached structure	4%	3%	4%	2%	6%	2%	2%	4%	5%
2-4 units	5%	5%	7%	6%	7%	6%	7%	7%	8%
5-19 units	4%	5%	5%	5%	10%	3%	4%	4%	9%
20 or more units	4%	3%	4%	4%	14%	3%	3%	4%	7%
Mobile Home, boat, RV, van, etc	7%	16%	11%	17%	3%	15%	16%	14%	9%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Residential Properties by Unit Number by Region

Data Source: 2019-2023 5-year ACS

Table 27 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	6,446	1%	56,223	9%
1 bedroom	30,442	3%	148,218	23%
2 bedrooms	190,800	17%	259,652	41%
3 or more bedrooms	883,909	80%	176,360	28%
Total	1,111,597	100%	640,453	100%

Table 17 – Unit Size by Tenure

Data Source: 2023 1-year ACS

Table 28a – Owner Occupied Unit Size by Region

Property Type	Central Oregon	Columbia Gorge	North Coast	Northeast	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
No bedroom	267	164	353	312	3,483	181	185	997	1,389
1 bedroom	1,342	503	1,902	1,062	11,518	1,035	1,495	3,852	4,940
2 bedrooms	10,407	2,765	9,156	7,899	76,714	6,249	8,019	24,649	41,107
3 or more bedrooms	61,077	11,246	24,687	30,286	396,637	22,938	18,837	88,969	201,721
Total	73,093	14,678	36,098	39,559	488,352	30,403	28,536	118,467	249,157

Owner Occupied Unit Size by region

Data Source: 2019-2023 5-year ACS

Table 28b – Owner Occupied Units by Percent of Unit Size by Region

Property Type	Central Oregon	Columbia Gorge	North Coast	Northeast	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
No bedroom	0%	1%	1%	1%	1%	1%	1%	1%	1%
1 bedroom	2%	3%	5%	3%	2%	3%	5%	3%	2%
2 bedrooms	14%	19%	25%	20%	16%	21%	28%	21%	16%
3 or more bedrooms	84%	77%	68%	77%	81%	75%	66%	75%	81%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Owner Occupied Unit Size by region (%)

Data Source: 2019-2023 5-year ACS

Table 28c – Renter Occupied Unit Size by Region

Property Type	Central Oregon	Columbia Gorge	North Coast	Northeast	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
No bedroom	1,284	351	1,287	776	33,061	779	713	2,454	9,299

Property Type	Central Oregon	Columbia Gorge	North Coast	Northeast	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
1 bedroom	4,487	1,418	2,983	3,717	85,018	2,593	2,112	10,258	32,067
2 bedrooms	10,970	2,424	7,291	6,885	121,315	6,270	4,566	22,910	67,580
3 or more bedrooms	12,669	2,877	5,082	6,406	74,320	5,397	3,770	19,603	48,213
Total	29,410	7,070	16,643	17,784	313,714	15,039	11,161	55,225	157,159

Renter Occupied Unit Size by region

Data Source: 2019-2023 5-year ACS

Table 28d – Renter Occupied Units by Percent of Unit Size by Region

Property Type	Central Oregon	Columbia Gorge	North Coast	Northeast	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
No bedroom	4%	5%	8%	4%	11%	5%	6%	4%	6%
1 bedroom	15%	20%	18%	21%	27%	17%	19%	19%	20%
2 bedrooms	37%	34%	44%	39%	39%	42%	41%	41%	43%
3 or more bedrooms	43%	41%	31%	36%	24%	36%	34%	35%	31%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Renter Occupied Unit Size by region (%)

Data Source: 2019-2023 5-year ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Oregon Affordable Housing Inventory (OAHI), last updated in January 2022, identifies 73,750 affordable housing unit across the state. This inventory includes units with federal, state and local funding.

Of the state’s assisted units, about 61% were designated for families and 22% were designated for the elderly. While most affordable units in Oregon are designated for elderly and family households, there are regional differences in the proportion of affordable housing targeted to particular groups.

Figure 27 identifies regional affordable housing priorities using OAHI data. It is important to note that not all affordable housing units are targeted towards a designated group. Also, the table below does not include all groups which may be targeted by affordable housing initiatives. The second column represents the total number of affordable units in a particular region.

**Figure 27.
Proportion of Affordable Units by Region, State of Oregon, 2022**

Region	Affordable Units	% of Affordable Units	% of Total Units	Targeted Populations
Portland MSA	44,628	61%	46%	65% for families, 20% for the elderly, 8% for those with physical disabilities, 6% for the homeless, 6% accessible units, 5% for the workforce
Willamette Valley	11,688	16%	23%	58% for families, 25% for the elderly, 5% for agricultural workers, 5% for those with physical disabilities, 5% accessible units
Southern	5,940	8%	10%	46% for families, 28% for the elderly, 7% for those with physical disabilities, 6% for permanent supportive housing, 5% for the homeless
Northeast	3,024	4%	4%	55% for families, 21% for the elderly, 6% for agricultural workers, 5% for those with physical disabilities
Central	2,830	4%	7%	57% for families, 28% for the elderly, 11% for the workforce, 6% accessible units
North Coast	2,143	3%	4%	53% for families, 25% for the elderly, 11% for the workforce, 7% accessible units
South Central/Southeast	1,382	2%	3%	50% for families, 35% for the elderly, 10% for agricultural workers, 8% for the workforce, 8% accessible units

Columbia Gorge	967	1%	1%	53% for families, 22% for those with physical disabilities, 18% for the elderly, 16% for veterans, 10% for agricultural workers
South Coast	931	1%	2%	69% for families, 14% for the elderly, 7% for agricultural workers, 4% accessible units

Data Source: 2022 Oregon Affordable Housing Inventory

While the Portland MSA region accounts for almost half of all units in the state (46%), it accounts for six out of every ten affordable units in the state (61%). The regions with the next greatest share of affordable units are the Willamette Valley (16%), Southern Oregon (8%), and Northeast Oregon (4%).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Based on the National Housing Preservation Database (NHPD), 4,787 of Oregon’s 63,352 affordable housing units will expire in the next five years (about 7.5%). Roughly half of the expiring units are LIHTC, a quarter are Section 8, 13% have other HUD subsidies, 11% have multiple HUD subsidies, and 4% have USDA subsidies. Almost 90% of the affordable units set to expire are expiring because they have had no recent capital subsidy.

Does the availability of housing units meet the needs of the population?

Broadly, the availability of housing units in Oregon does not meet the affordability needs of the population. This is especially true for renter households earning \$35,000/year or less.

The 2023 ACS data provide the most recent profile of home values, rents, and income distributions for Oregon households. This data is used to conduct a rental and purchase affordability gaps analysis to estimate the housing needs in Oregon.

Figure 28 shows the rental affordability gaps analysis for renter households in the state of Oregon, which compares the number of renters at each income level to the number of affordable rental units in the market. At each income level, a rental unit is considered affordable if the renter spends no more than 30% of their gross income on housing costs. This analysis accounts for income-restricted affordable units and the use of rental subsidies and vouchers. The distribution of rental unit costs reflects the distribution of what renters pay in rent and utilities each month rather than the rent charged. Takeaways from the rental gaps analysis are below:

- Oregon has 120,485 renter households earning less than \$20,000 annually who can afford units that rent up to \$500 per month. Including Housing Choice Vouchers and other forms of rental subsidies, there are only 30,983 rental units affordable to these households, leaving a gap of 89,502 units priced at or below \$500.
- There are 93,400 renter households earning between \$20,000 and \$34,999 annually who can afford units that rent between \$501 and \$875 per month (their affordability range), resulting in a rental gap of 60,783 units priced between \$501 and \$875. Cumulatively, 213,885 renter households earn less than \$35,000 per year and only 91,766 units are priced at or below \$875— a gap of 122,118 units.

- There are more rental units affordable (141,936) than renter households (85,100) at the \$35,000 to \$49,999 income level, but due to shortages of units priced affordably for households earning less than \$35,000, there remains a cumulative gap of 65,282 units for renter households earning up to \$50,000.
- Nearly half (47%) of renter households in Oregon earn less than \$50,000 and are affected by cumulative rental affordability gaps.
- The market oversupplies rental units priced affordably for households earning more than \$50,000.

Figure 28.
Rental Affordability Gaps, State of Oregon, 2023

Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$5,000	\$125	35,078	1,213	-33,865	-33,865
\$5,000 to \$9,999	\$250	16,999	6,147	-10,852	-44,717
\$10,000 to \$14,999	\$375	39,440	13,438	-26,002	-70,719
\$15,000 to \$19,999	\$500	28,968	10,185	-18,783	-89,502
\$20,000 to \$24,999	\$625	32,536	12,989	-19,547	-109,049
\$25,000 to \$34,999	\$875	60,864	47,794	-13,070	-122,118
\$35,000 to \$49,999	\$1,250	85,100	141,936	56,836	-65,282
\$50,000 to \$74,999	\$1,875	121,115	253,323	132,208	66,926
\$75,000 to \$99,999	\$2,500	84,602	126,320	41,718	108,644
\$100,000 or more		135,751	58,072	-77,679	30,965

Source: 2023 1-year ACS and Root Policy Research.

According to the National Low Income Housing Coalition’s Out of Reach dashboard for Oregon, residents earning the minimum wage of \$15.05/hour would have to work 73 hours each week to afford a modest one-bedroom rental home at fair market rent in Oregon. Data show that approximately 1,965,700 workers who earn between \$16.60 and \$25.02 cannot afford to rent a modest one-bedroom rental home at fair market rent. Below are a handful of professions whose workers earning the median hourly wage cannot afford a modest one-bedroom rental home at the fair market rent:

- Waiters and waitresses
- Cashiers
- Fast food and counter workers
- Personal care and service workers
- Home health and personal care aides
- Medical secretaries and administrative assistance
- Bookkeeping, accounting, and auditing clerks
- Maintenance and repair workers

For sale market. Median home values in Oregon have increased by 98% between 2010 and 2023. Figure 29 shows the purchase affordability gaps analysis for the state of Oregon, which compares the proportion of renters at each income level to the proportion of affordable homes in the market. A home is considered to be affordable if the purchaser does not spend more than 30% of their gross income on the home. The current interest rate, average down payment, and other costs such as property taxes, utilities, and insurance are accounted for when determining the affordability of a home. This comparison represents

the accessibility of homeownership to renters at different income levels who wish to become first-time homeowners.

- About 47% of the renters in Oregon make less than \$50,000 dollars a year and are likely not in the position to purchase a home. Furthermore, only 9% of homes in Oregon have a value that is affordable for these renters. The cumulative purchase gap – the difference between the share of renters and the share of affordable homes – for renters making less than \$50,000 is 38%.
- Purchase affordability gaps also exist for renters making between \$50,000 and \$100,000 a year. However, these renters are likely in a better position to become homeowners.
 - Renters making \$50,000 to \$74,999 can afford homes that are priced between \$148,068 and \$222,103. Only 4% of owner-occupied homes in Oregon fall in this price range while 19% of renters are in this income bracket. Therefore, there is a renter purchase gap of 15%.
 - Renters making \$75,000 to \$99,999 can afford homes that are priced between \$222,104 and \$296,138. Only 6% of owner-occupied homes in Oregon fall in this price range while 13% of renters are in this income bracket. Therefore, there is a renter purchase gap of 7%.
- Oregon renters making between \$100,000 and \$149,999 can afford homes valued between \$296,139 and \$444,208. About 13% of Oregon residents fall in this income bracket while 24% of homes in Oregon have values in this range. Since the proportion of renters at this income level is less than the proportion of affordable homes, there is no renter purchase gap for Oregon renters making between \$100,000 and \$149,999.
- The majority of homes in Oregon (57%) are valued above \$444,208. These homes are only affordable for Oregon renters who make at least \$150,000. However, a small proportion of Oregon renters – only 8% – have an income greater than \$150,000.

Figure 29.
Purchase Affordability Gaps, State of Oregon, 2023

Renter Purchase Gaps					
Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$14,807	5%	2%	-4%	-4%
\$5,000 to \$9,999	\$29,611	3%	1%	-2%	-5%
\$10,000 to \$14,999	\$44,418	6%	1%	-5%	-10%
\$15,000 to \$19,999	\$59,225	5%	1%	-3%	-14%
\$20,000 to \$24,999	\$74,032	5%	1%	-4%	-18%
\$25,000 to \$34,999	\$103,646	10%	1%	-8%	-26%
\$35,000 to \$49,999	\$148,067	13%	2%	-12%	-38%
\$50,000 to \$74,999	\$222,103	19%	4%	-15%	-53%
\$75,000 to \$99,999	\$296,138	13%	6%	-7%	-60%
\$100,000 to \$149,999	\$444,208	13%	24%	11%	-49%
\$150,000 or more		8%	57%	49%	

Source: 2023 1-year ACS.

Describe the need for specific types of housing:

Affordable rental units for renter households who make less than \$50,000 annually are significantly needed. There is a cumulative shortage of roughly 65,000 units for renter households at this income level. There is an acute need for rental units affordable to renter households making less than \$35,000, where there is a deficit of about 122,000 units. New construction of deeply affordable rental units and increased provision of vouchers or other subsidies would help to address this significant need.

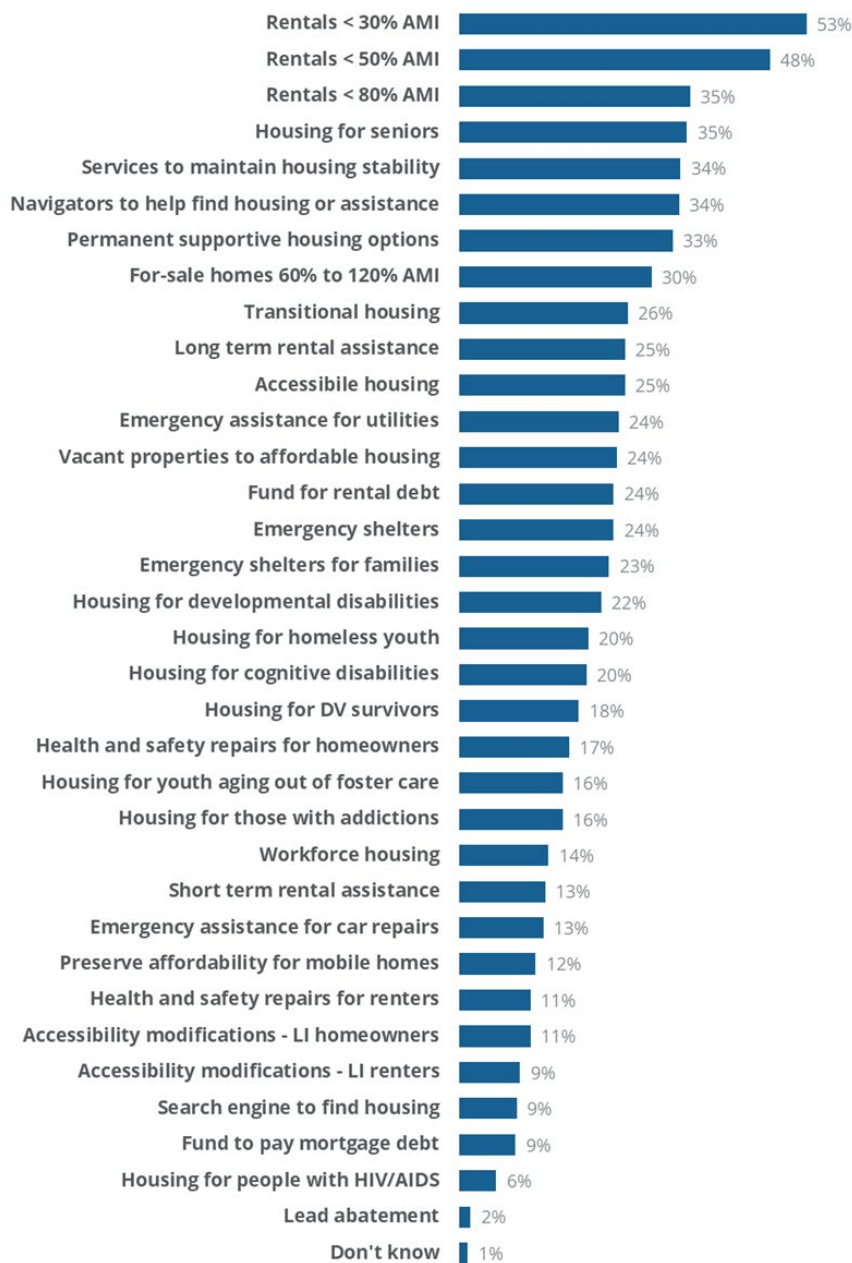
Owner units affordable to households that make less than \$100,000 annually are also needed. Across all income bands below this threshold, the share of renters exceeds the corresponding share of affordable owner units. Therefore, renters earning less than \$100,000 who wish to become first-time homeowners may have difficulty finding an affordable home.

The preservation of rental units for low-income renters was identified as a critical need throughout the state during the community engagement process for this plan. As highlighted above, National Housing Preservation Database (NHPD) data show that about 7.5% of the state’s federally assisted rental units (4,787 units) are set to expire over the course of this Consolidated Plan period (2026-2030). Almost 90% of the affordable units set to expire are expiring because they have had no recent capital subsidy.

Figure 30 shows the most urgent housing needs in the state identified by survey respondents in the Housing Stakeholder survey. More than half of survey respondents (53%) identified rental units affordable to households at 30% AMI as the most urgent housing need in the state followed by rental units affordable to households at 50% AMI (48%), and rental units affordable to units at 80% AMI (35%) as the top three most urgent housing needs in the state. Housing for seniors (35%), permanent supportive housing options (33%), for-sale homes affordable to households between 60% and 120% AMI (30%), and transitional housing (26%) were other housing types identified as urgent needs in the state.

Focus groups and interviews throughout the community engagement process also shared similar needs across the state as identified in the survey, including emergency shelters, transitional housing, affordable housing for tribal communities, housing pathways for justice-involved individuals, permanent supportive housing (particularly in rural areas), housing that supports aging in place, more accessible housing, and housing services, including rental assistance, service navigation support, and behavioral health services.

Figure 30.
Most Urgent Housing Needs, Housing Stakeholder Survey



Note: n=410. Respondents could select more than one answer, therefore percentages exceed one hundred percent.

Source: State of Oregon Housing Stakeholder Survey and Root Policy Research.

Discussion

CDBG-DR supplement

As described in NA-10 section, the Oregon Department of Emergency Management (OEM) is the State agency charged with leading and coordinating disaster response efforts. Beginning the week of September 28, 2020, while the disaster declaration was still open and ongoing, OEM conducted joint preliminary damage assessments with local government partners. The assessment indicated that **more than 4,300 homes were significantly damaged or destroyed** (Figure 31). The Action Plan describes that “[i]n many ways, the wildfire disaster was primarily a housing disaster.” Before the wildfires in 2020, the State already had a significant lack of available housing, particularly affordable housing. In 2020, the State commissioned Oregon’s first ever Regional Housing Needs Analysis, which analyzed housing needed for all income levels by region. The analysis found, “...Oregon will need to produce 30,000 to 40,000 new homes per year over the next 5 years to meet demand and restore balance to the market. The State’s annual production, as measured by residential building permits, is approximately 20,000 per year—half of what it should be.”

Figure 31.
Damaged or Destroyed Homes and Home Types by County

County	Single-Family Units	Multi-Family Units	Manufactured Homes	Major Damaged Homes	Destroyed/Damaged Homes
Clackamas	62	0	0	0	62
Douglas	126	0	12	0	138
Jackson	610	328	1,561	9	2,508
Klamath	11	0	0	0	11
Lane	505	0	69	41	615
Lincoln	65	0	223	0	288
Linn	71	0	0	0	71
Marion	629	0	0	4	633
Total	2,079	328	1,865	54	4,326

Source: State of Oregon Public Action Plan for Community Development Block Grant Disaster Recovery (CDBG-DR) Unmet Needs Assessment.

MA-15 Cost of Housing – 91.310(a)

Introduction

Median gross rent in Oregon increased by 38% between 2018 and 2023 (from \$1,050 to \$1,450) and 66% between 2013 and 2023 (\$875 to \$1,450). Within Oregon, median gross rent is highest in the Portland metro area (Clackamas, Multnomah, and Washington counties) and central Oregon (Deschutes County). These counties also experienced the largest rent increases over the last ten years. Areas with the lowest rents in the state are located in more rural counties—median gross rent in Baker, Lake, Malheur, Wallowa, and Wheeler counties was under \$900/month in 2023. Additionally, rents increased significantly over the last ten years in almost every county except for Harney County.

Compared with the other regions, the Portland MSA (19%) and Central Oregon (18%) regions have the greatest proportion of rental units that rent for \$2,000 or more. Conversely, the Northeast (75%), South Central/Southeast (75%) and South Coast (62%) regions have the greatest proportions of rental units that rent for \$1,000 or less.

Table 29 – Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	\$244,500	\$484,800	98%
Median Contract Rent	\$705	\$1,325	88%

Data Source: 2010, 2023 1-year ACS

Table 30 - Rent Paid

Rent Paid	Number	%
Less than \$500	36,885	5.97%
\$500-999	129,687	20.99%
\$1,000-1,499	218,857	35.43%
\$1,500-1,999	145,703	23.59%
\$2,000 or more	86,634	14.02%
Total	617,766	100%

Data Source: 2023 1-year ACS

Table 31a - Rent Paid by Region

Rent Paid	Central Oregon	Columbia Gorge	North Coast	Northeast Oregon	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
Less than \$500	1,781	704	1,284	2,831	13,302	2,845	1,319	4,972	9,736
\$500-999	5,793	2,431	6,351	9,430	33,790	7,402	5,003	18,035	44,283
\$1,000-1,499	7,943	1,442	5,366	3,162	110,693	2,694	2,662	18,034	62,707
\$1,500-1,999	7,280	660	1,898	579	91,602	534	823	6,876	25,523
\$2,000 or more	4,932	643	512	354	56,649	189	317	3,120	9,406
Total	27,729	5,880	15,411	16,356	306,036	13,664	10,124	51,037	151,655

Data Source: 2019-2023 5-year ACS

Table 31b - Distribution of Rent Paid by Region

Rent Paid	Central Oregon	Columbia Gorge	North Coast	Northeast Oregon	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
Less than \$500	6%	12%	8%	17%	4%	21%	13%	10%	6%
\$500-999	21%	41%	41%	58%	11%	54%	49%	35%	29%
\$1,000-1,499	29%	25%	35%	19%	36%	20%	26%	35%	41%
\$1,500-1,999	26%	11%	12%	4%	30%	4%	8%	13%	17%
\$2,000 or more	18%	11%	3%	2%	19%	1%	3%	6%	6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 18b - Distribution of Rent Paid by Region

Data Source: 2019-2023 5-year ACS

Table 32 – Housing Affordability—Household Area Median Family Income (HAMFI)

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	62,245	No Data
50% HAMFI	102,645	105,945
80% HAMFI	320,455	131,350
100% HAMFI	No Data	172,235
Total	485,345	409,530

Data Source: 2017-2021 CHAS

Table 33 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	n/a	n/a	n/a	n/a	n/a
High HOME Rent	n/a	n/a	n/a	n/a	n/a
Low HOME Rent	n/a	n/a	n/a	n/a	n/a

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. There is not sufficient housing for low- to moderate-income households in Oregon.

- There is a shortage of roughly 65,000 renter units affordable to renter households who make less than \$50,000 annually. There is an acute need for rental units affordable to renter households making less than \$35,000 where there is a deficit of about 122,000 units.
- There is a shortage of owner units affordable to households that make less than \$100,000 annually. Across all income bands below this threshold, the share of renters exceeds the corresponding share of affordable owner units. Therefore, renters earning less than \$100,000 who wish to become first-time homeowners may have difficulty finding an affordable home.

How is affordability of housing likely to change considering changes to home values and/or rents?

In Oregon, home values have increased 42% over the past five years, and nearly 100% since 2010. Similarly, contract rent has increased 34% over the past five years and by almost 90% since 2010. Median household income has increased at a slower rate, increasing by 26% over the last five years and 72% since 2010.

Accordingly, Oregon Housing and Community Services (OHCS) developed the 2024 State of the State’s Housing report, which reported that, “the past decade [in Oregon] has been marked by rapid population growth and housing underproduction, exacerbated by a global pandemic that caused housing prices to

skyrocket, deepening the housing crisis.”⁴ The report also articulated that the State must add 500,000 housing units over the next two decades to begin addressing its housing supply challenges.

As described throughout the previous sections, the most urgent housing needs across the state are for rental units affordable to households at 30%, 50%, and 80% AMI. If home values, rents, and income rates continue to increase at similar rates as they have over the last five and ten years, low-income households, particularly extremely low-income households, will continue to experience the greatest housing challenges. While the State of Oregon has heavily invested in housing production over the past few years, the amount of public subsidy available to address the housing challenges experienced by these populations is outweighed by the overall need.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

N/A; HUD Fair Market Rents (FMRs) are not calculated at the state level.

Discussion

CDBG-DR supplement

Prior to COVID-19 and the 2020 Wildfires, the State was experiencing significant increases in housing costs. The statewide median home value rose by 40% (around \$100,000) between 2010 and 2018. Similarly, the median rent also increased by nearly \$300 (just above 40% during the same period).⁵

Other relevant information related to housing costs included in the report:

- Using American Community Survey (ACCS) data, the Unmet Needs Assessment reported that 52% of Oregon renters were paying more than 30% of their income on housing, slightly higher than the national average. Looking at pre-disaster housing in the impacted counties, the renter burdens in Jackson and Lane counties are above the state average.
- Given the diversity of populations and environments, the cost of housing in Oregon varies greatly, especially between metropolitan and rural areas. The median value of an owner-occupied home across the State was \$312,200 in 2019. Meanwhile, the median gross rent was around \$1,100. Median home values in the eight impacted counties vary widely—from \$170,600 (Klamath) to \$395,100 (Clackamas).

The rising costs of housing, the limited availability of housing, and the number of renters experiencing housing cost burdens in the counties impacted by the 2020 Wildfires highlight the need for reconstruction, replacement, and enhancement of affordable housing.

Oregon, like many other parts of the country, faces challenges in construction, manufactured home supply chains, and rising labor and material costs. Construction costs have increased 20% to 25% since the September 2020 Wildfires, forcing many lower-income property owners or property owners with insufficient funds to postpone rebuilding. The construction industry has been one of the fastest-growing industries in Oregon, before and during COVID-19, and is facing a labor shortage. In a 2021 publication from the Oregon-Columbia Chapter of Associated General Contractors, 89% of contractors reported

⁴ <https://www.oregon.gov/ohcs/about-us/Documents/state-of-the-states-housing.pdf>, page 6

⁵ State of Oregon’s Public Action Plan for Community Development Block Grant Disaster Recovery (CDBG-DR) Unmet Needs Assessment, pages 33-34.

having difficulty finding craft workers, 88% of firms are experiencing project delays, and 93% are affected by rising material prices. These shortages and costs increases have resulted in an average 2-year timeline for constructing or reconstructing a single-family, stick-built home. The nation is also facing delays in the production of manufactured and other prefabricated homes, with an anticipated production timeline of more than a year for new manufactured homes to be delivered after they are ordered.

MA-20 Condition of Housing – 91.310(a)

Introduction:

This section discusses conditions of housing stock in the State of Oregon. HUD defines housing “conditions” similarly to the definition of housing problems previously discussed in the Needs Assessment. These conditions are:

- More than one person per room;
- Cost burden greater than 30%;
- Lack of complete plumbing; and
- Lack of complete kitchen facilities.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

OHCS uses the following definitions:

- **Standard condition:** Housing conditions that provide for decent, safe, and sanitary living conditions.
- **Substandard condition:** Housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.
- **Substandard but suitable for rehabilitation:** Housing conditions that are conventionally considered unacceptable, but the home can be rehabilitated to standard conditions.

Condition of Units

As shown in Table 34, 34% of occupied units in Oregon had one substandard condition, while 2% of occupied units had two substandard conditions. Renters were more likely than homeowners to report substandard conditions: 52% of renter-occupied units had at least one substandard condition, compared to only 26% of owner-occupied units.

Table 19 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	284,703	26%	305,053	48%
With two selected Conditions	6,672	1%	26,440	4%
With three selected Conditions	494	0%	1,725	0%
With four selected Conditions	62	0%	36	0%
No selected Conditions	819,666	74%	307,199	48%
Total	1,111,597	100%	640,453	100%

Data Source: 2023 1-year ACS

Year Unit Built

Table 35 shows that 55% of renter-occupied units and 51% of owner-occupied units in Oregon were built after 1980, equating to 52% of all occupied units. As such, 48% of all units, including 45% of renter-

occupied units and 49% of owner-occupied units were built before 1980. Approximately 15% of the state’s housing stock was built before 1950.

Table 20 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	289,169	26%	191,998	30%
1980-1999	274,697	25%	159,974	25%
1950-1979	376,811	34%	197,867	31%
Before 1950	170,920	15%	90,614	14%
Total	1,111,597	100%	640,453	100%

Data Source: 2023 1-year ACS

The regions with the greatest proportion of **owner-occupied** housing **built after 1980** include:

- Central Oregon (77% of owner-occupied housing);
- Southern (52% of owner-occupied housing); and
- North Coast (51% of owner-occupied housing).

The regions with the greatest proportion of **owner-occupied** housing **built before 1980** include:

- South Central/Southeast (60% of owner-occupied housing);
- South Coast (59% of owner-occupied housing); and
- Columbia Gorge (56% of owner-occupied housing).

The regions with the greatest proportion of **owner-occupied** housing **built before 1950** include:

- Columbia Gorge (24% of owner-occupied housing);
- Northeast Oregon (22% of owner-occupied housing); and
- South Central/Southeast (21% of owner-occupied housing).

Table 36a – Owner Occupied Unit Age by Region

Year Unit Built	Central Oregon	Columbia Gorge	North Coast	Northeast Oregon
2000 or later	32,338	3,429	7,954	7,953
1980-1999	22,054	3,140	10,331	9,711
1950-1979	15,314	4,652	10,573	13,150
Before 1950	3,387	3,457	7,240	8,745
Total	73,093	14,678	36,098	39,559

Owner Occupied Unit Age by Region

Data Source: 2019-2023 5-year ACS

Table 36b – Owner Occupied Unit Age Percentage by Region

Year Unit Built	Central Oregon	Columbia Gorge	North Coast	Northeast Oregon
2000 or later	44%	23%	22%	20%
1980-1999	30%	21%	29%	25%
1950-1979	21%	32%	29%	33%
Before 1950	5%	24%	20%	22%
Total	100%	100%	100%	100%

Owner Occupied Unit Age by Region (%)

Data Source: 2019-2023 5-year ACS

Table 36c – Owner Occupied Unit Age by Region

Year Unit Built	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
2000 or later	112,027	5,079	5,226	28,782	54,862
1980-1999	123,452	6,985	6,665	32,603	60,608
1950-1979	157,380	11,881	12,299	44,532	98,980
Before 1950	95,493	6,458	4,346	12,550	34,707
Total	488,352	30,403	28,536	118,467	249,157

Owner Occupied Unit Age by Region

Data Source: 2019-2023 5-year ACS

Table 36d – Owner Occupied Unit Age Percentage by Region

Year Unit Built	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
2000 or later	23%	17%	18%	24%	22%
1980-1999	25%	23%	23%	28%	24%
1950-1979	32%	39%	43%	38%	40%
Before 1950	20%	21%	15%	11%	14%
Total	100%	100%	100%	100%	100%

Owner Occupied Unit Age by Region (%)

Data Source: 2019-2023 5-year ACS

The regions with the greatest proportion of **renter-occupied** housing **built after 1980** include:

- Central Oregon (73% of renter-occupied housing);
- Portland MSA (56% of renter-occupied housing); and
- Willamette Valley (49% of renter-occupied housing).

The regions with the greatest proportion of **renter-occupied** housing **built before 1980** include:

- South Central/Southeast (64% of renter-occupied housing);
- Columbia Gorge (62% of renter-occupied housing); and
- South Coast (61% of renter-occupied housing).

The regions with the greatest proportion of **renter-occupied** housing **built before 1950** include:

- Columbia Gorge (30% of renter-occupied housing); and
- North Coast, Northeast Oregon, and South Central/Southeast (25% of renter-occupied housing each, respectively).

Table 36e – Renter Occupied Unit Age by Region

Year Unit Built	Central Oregon	Columbia Gorge	North Coast	Northeast Oregon
2000 or later	12,605	994	2,665	2,166
1980-1999	8,770	1,687	4,538	4,900
1950-1979	6,037	2,273	5,272	6,314
Before 1950	1,998	2,116	4,168	4,404
Total	29,410	7,070	16,643	17,784

Renter Occupied Unit Age by Region

Data Source: 2019-2023 5-year ACS

Table 36f – Renter Occupied Unit Age Percentage by Region

Year Unit Built	Central Oregon	Columbia Gorge	North Coast	Northeast Oregon
2000 or later	43%	14%	16%	12%
1980-1999	30%	24%	27%	28%
1950-1979	21%	32%	32%	36%
Before 1950	7%	30%	25%	25%
Total	100%	100%	100%	100%

Renter Occupied Unit Age by Region (%)

Data Source: 2019-2023 5-year ACS

Table 36g – Renter Occupied Unit Age by Region

Year Unit Built	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
2000 or later	86,528	1,688	1,375	12,091	35,734
1980-1999	86,277	3,702	2,967	13,730	40,298
1950-1979	97,378	5,864	5,127	20,888	63,220
Before 1950	43,531	3,785	1,692	8,516	17,907
Total	313,714	15,039	11,161	55,225	157,159

Renter Occupied Unit Age by Region

Data Source: 2019-2023 5-year ACS

Table 36h – Renter Occupied Unit Age Percentage by Region

Year Unit Built	Portland MSA	South Central/Southeast	South Coast	Southern	Willamette Valley
2000 or later	28%	11%	12%	22%	23%
1980-1999	28%	25%	27%	25%	26%
1950-1979	31%	39%	46%	38%	40%
Before 1950	14%	25%	15%	15%	11%
Total	100%	100%	100%	100%	100%

Renter Occupied Unit Age by Region (%)

Data Source: 2019-2023 5-year ACS

Risk of Lead-Based Paint Hazard

Homes built before 1980 have the greatest risk of lead-based paint hazards, as the federal government banned lead from paint beginning in 1978. According to the Environmental Protection Agency (EPA), 24% of homes built between 1960 and 1977, 69% of homes built between 1940 and 1959, and 87% of homes built before 1940 contain lead-based paint.

As discussed above, 48% of the state’s housing units were built before 1980 and could have lead-based paint. One in seven (15%) of the state’s units have an especially high risk due to being built before 1950.

The estimated number of units with lead-based paint risk is shown in Table 37. A total of 547,731 owner-occupied units and 288,481 renter-occupied units were built before 1980 and could have lead paint—accounting for 49% of owner-occupied units and 45% of renter-occupied units, respectively.

CHAS data on the number of owner-occupied and renter-occupied housing units built before 1980 with children present (the second row of the table) are not available, but it is possible to estimate these numbers based on the shares of owner-occupied and renter-occupied households that have children under the age of 18 (12% and 10%, respectively in the state according to 2023 1-year ACS estimates). Approximately 136,901 owner households and 65,033 renter households in the state have children under the age of 18 and live in units that may have lead-based paint.

The Oregon Health Authority’s Lead Poisoning Prevention Program works to eliminate childhood lead poisoning by identifying and caring for lead poisoned children and preventing environmental exposures to lead. The program also enforces state regulations related to lead paint regulations, oversees certification and training of professionals working with lead-based paint, protects the public from the hazards of improperly conducted lead-based paint activities, and ensures that the public receives information to prevent lead poisoning in homes that may contain lead paint.

Table 21 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	547,731	49%	288,481	45%
Housing units built before 1980 with children present	136,901	12%	65,033	10%

Data Source: 2023 1-year ACS

Vacant Units

According to 2023 1-year ACS estimates, there are 137,083 vacant units in Oregon, translating to a vacancy rate of 8%. Residential vacancy rates are low—between 3.3% and 4.7% and indicating tight markets—in Washington, Marion, Linn, and Yamhill counties. The share of units that are vacant *and available*—meaning for sale or for rent—was much lower at 1.3%. This is a slightly lower share than homes in the United States overall (2.4%), meaning Oregon residents face a slightly tighter housing market than United States’ residents.

Table 228 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	137,083
Abandoned Vacant Units	n/a	n/a	n/a
REO Properties	n/a	n/a	n/a
Abandoned REO Properties	n/a	n/a	n/a

Data Source: 2023 1-year ACS

Need for Owner and Rental Rehabilitation

Of the 1,111,597 owner-occupied units in Oregon, 291,931 units (26%) are reported to have one or more housing conditions. The incidence of housing problems is higher in renter-occupied units—333,254 renter occupied units have one or more housing conditions (52% of renter-occupied units). Collectively, there are 625,185 units with one or more conditions that could benefit from rehabilitation. Approximately 48% of the state’s housing stock was constructed before 1980. These units are reaching a need for rehabilitation due to age.

Throughout the community engagement process, the need for housing rehabilitation was identified as a significant need. In the stakeholder survey, nearly a quarter of respondents (23%) identified better condition of housing for low- to moderate-income renters as an outcome that should be prioritized by the State. Nearly one in seven survey respondents (13%) wanted to see the State prioritize better housing conditions for low- and moderate-income homeowners.

In interviews and focus groups, stakeholders identified a critical need for better housing conditions for low- and moderate-income residents across the state. One stakeholder shared that because of high rental prices and low vacancy rates, vulnerable residents are less likely to ask their landlords to make repairs to their units because they are afraid of getting evicted if they complain. As a result, “landlords get away with not having to keep their units in good condition.” Another stakeholder who works in a rural area of the state shared that there are “around 1,000 blighted homes throughout the county...homeowners don’t have the resources to fix their homes.” They noted that a housing rehabilitation grant program for their county was set up using ARPA resources; however, because there was a match requirement, “it just didn’t work for low-income homeowners.”

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As previously shown in Table 37, 836,212 units in the state were built before 1980—547,731 owner-occupied units and 288,481 renter-occupied units—and may have lead-based paint. Based on the overall shares of owner and renter households that have children under the age of 18 (12% and 10% respectively in the state according to 2023 1-year ACS estimates), 136,901 owner households and 65,033 renter households in the state have children under the age of 18 and live in units that may have lead-based paint. Based on the overall poverty rate for families with children in the state (15% of families with children in the state live in poverty according to 2023 1-year ACS estimates) an estimated 20,535 owner-occupied and 9,754 renter-occupied units house families with children living in poverty that could contain lead-based paint hazards.

CDBG-DR Supplement

Based on data for the eight counties approved for FEMA IA Individuals and Household Program (IHP), it is estimated that 59% of the impacted residents were homeowners and 41% were tenants. While this information is not inclusive of all impacted residents, it is the only data set available specific to fire survivors that includes a breakout of renters and homeowners. Figure 32 shows the type of property damage experienced by households by tenure and by county.

Of owner-occupied homes that were damaged, a majority (55%) were considered “severe.” The next greatest proportion of owned-occupied homes (36%) that experienced damage were considered “minor-low.” Compared with other homeowners impacted by the wildfires, three of every four damaged owner-occupied homes considered “severe” were located in Jackson County.

For rental homes that were damaged by the wildfires, just over a third (36%) were considered to have “severe” damage and approximately a third (32%) were considered to have “major-high” damage. The greatest proportion of rental homes considered severely damaged were found in Douglas County (47% of all homes considered severely damaged) and Jackson County (29%).

Figure 32.
FEMA Real Property Damage, Owner-Occupied and Renter-Occupied Damage Level by County

Owner-Occupied					
County	Severe	Major – High	Major – Low	Minor – High	Minor – Low
Clackamas	7	9	0	0	114
Douglas	17	8	1	0	75
Jackson	710	62	1	1	155
Klamath	1	0	0	0	19
Lane	53	22	0	4	100
Lincoln	73	14	0	1	42
Linn	19	2	0	5	46
Marion	73	24	1	2	86
Total	953	141	3	13	637

Renter-Occupied					
County	Severe	Major – High	Major – Low	Minor – High	Minor – Low
Clackamas	38	47	6	33	19
Douglas	348	87	18	39	17
Jackson	213	333	119	103	61
Klamath	6	4	1	2	4
Lane	55	79	18	40	28
Lincoln	19	39	11	21	15
Linn	12	14	9	13	9
Marion	54	56	19	37	43
Total	745	659	201	288	196

Source: State of Oregon Public Action Plan for Community Development Block Grant Disaster Recovery Unmet Needs Assessment.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Although this section of the Consolidated Plan is optional for states, the State of Oregon feels it is important to include the needs of current voucher holders and residents residing in public housing, as well as families on the wait list for these programs, to add greater detail and clarity on the needs of low income renters, and the availability of programs to accommodate those needs.

Describe the supply of public housing developments:

According to the National Housing Preservation Database's Federally Assisted Housing Dashboard, as of 2024, there are 2,639 public housing units in the state.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The National Housing Preservation Database's Federally Assisted Housing Dashboard for Oregon shows that there are 2,639 public housing units in the state, 24 or 0.9% of which have failing REAC scores.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

The National Housing Preservation Database's Federally Assisted Housing Dashboard for Oregon shows that there are 2,639 public housing units in the state, 24 or 0.9% of which have failing REAC scores.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

OHCS does not own or operate public housing. However, OHCS does support other Public Housing Authorities operating in the state in their efforts to improve the living environments of low- and moderate-income families residing in public housing.

MA-30 Homeless Facilities – 91.310(b)

Introduction

The Housing Inventory Count (HIC) is an inventory of beds and units available for housing individuals and families experiencing homelessness in one single night in January.

Table 23 - Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1,608	432	514	2,881	Data Unavailable
Households with Only Adults	6,519		1,694	6,293	
Chronically Homeless Households	n/a		n/a	2,523	
Veterans	201		335	2,012	
Unaccompanied Youth	251		257	112	

Table 40a – Total Year-Round Shelter, Safe Haven, and Transitional Housing Beds

	Emergency Shelter	Safe Haven	Transitional Housing	Total
# of Year-Round Beds	8,228	5	2,226	10,459

Table 40b – Total Year-Round Permanent Housing Beds

	Permanent Supportive Housing	Rapid Re-Housing	Other	Total
# of Year-Round Beds	9,174	5,636	4,103	18,913

Table 40c - Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	209	12	130	25	Data Unavailable
Households with Only Adults	1,023		280	61	
Chronically Homeless Households	n/a		n/a	86	
Veterans	0		3	0	
Unaccompanied Youth	41		66	0	

Table 40d – Total Year-Round Shelter, Safe Haven, and Transitional Housing Beds, Balance of State

	Emergency Shelter	Safe Haven	Transitional Housing	Total
# of Year-Round Beds	1,266	n/a	420	1,686

Table 40e – Total Year-Round Permanent Housing Beds, Balance of State

	Permanent Supportive Housing	Rapid Re-Housing	Other	Total
# of Year-Round Beds	86	481	28	595

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Community Action Partnership of Oregon (CAPO) serves as the state association for the Community Action Network in Oregon. CAPO runs three core programs to support its network addressing poverty, including:

- Serving as the Collaborative Applicant (CA) for the Balance of State CoC. The Balance of State CoC is made up of members from 26 counties, not covered by any other Continuum of Care in the state. These members include Community Action Agencies (CAAs), cities, counties, tribal governments, and other service providers that help connect people experiencing homelessness to other mainstream services.
- Administering the Oregon Training Institute for low-income home weatherization and energy conservation training, and
- Supporting the Supportive Services for Veterans Families Program (SSVF) through six subrecipient Community Action Agencies (CAAs).

The Community Action Agency (CAA) network in Oregon is made up of 17 CAAs located throughout the state, as well as the Oregon Human Development Corporation, a statewide agency serving farmworkers. The CAA network works closely with mainstream providers of employment, health/mental health, veterans, elderly, education, child welfare and TANF self-sufficiency clients. One unique aspect of the CAA network’s approach to service provision is that it is community informed. CAPO states that:

“The services provided by each agency are determined through thorough, community-driven needs assessments, conducted within the local areas they serve. These assessments are a crucial part of the process, enabling agencies to identify the specific challenges faced by their communities and develop tailored solutions to meet those needs. By engaging directly with local populations, these agencies are able to build programs that reflect the diverse and evolving needs of each community, ensuring that their interventions are both relevant and impactful. This localized, data-informed approach ensures that the programming not only addresses immediate concerns but also promotes lasting, sustainable improvements in the lives of Oregonians.”

Additionally, local partnerships have been developed with the Department of Human Services branches to provide preventative services for TANF (Temporary Assistance for Needy Families) eligible families who are at risk of becoming homeless. In many cases, Community Action Agencies operate mainstream services internally. These services include childcare, employment training, energy assistance, emergency food, Head Start, information and referral, in-home care, transportation, and supportive services for seniors.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following list of programs and services aim to meet the needs of populations experiencing homelessness, particularly individuals and families experiencing chronic homelessness, families with children, veterans and their families, and unaccompanied youth. Figure 33 shows the services and programs provided by each of the 17 CAAs throughout the state, respectively. Below is a general list of programs and services provided by the CAA network across the state:

- Advocacy and community education
- Asset building
- Services supporting children, youth, and parents
- Community economic development
- Domestic violence victims' assistance
- Basic needs support
- Health care resources
- Migrant/farmworker services
- Re-entry services
- Senior services
- Veteran services

Figure 33.
Programs/Services Offered by Community Action Agencies, State of Oregon, 2025



Helping Families
 Across Oregon

Programs/Services Offered by Community Action Agencies

	ACCESS	Community Action Organization	Community Action Program of East Central Oregon	Community Action Team, Inc.	Community Connection of NE Oregon	Clackamas County Social Services	Community Services Consortium	Community in Action	Klamath/Lake Community Action Services	Lane County Human Services Division	Mid-Columbia Community Action Council	Multnomah Dept. of County Human Services	Mid-Willamette Valley Community Action Agency	NeighborImpact	Oregon Coast Community Action	United Community Action Network	Yamhill Community Action Partnership	Oregon Human Development Corporation
Advocacy and Community Education	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Asset Building		✓				✓		✓						✓				
Children, Youth, and Parents	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
Community Economic Development	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	
Domestic Violence Victims Assistance		✓		✓	✓			✓	✓	✓	✓	✓	✓	✓				✓
Basic Needs Support	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Health Care Resources		✓	✓	✓	✓	✓	✓			✓		✓	✓			✓		
Migrant/Farmworker Services			✓										✓					✓
Re-entry Services	✓						✓				✓		✓					
Senior Services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Verteran Services	✓	✓		✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	

Source: Community Action Partnership of Oregon (CAPO) 2025 Statewide Impact Report.

Several federal and state homelessness assistance programs are made available to community action agencies (CAAs) and other service providers throughout Oregon. Funding and resources from these programs are distributed to communities to serve their populations experiencing homelessness. OHCS distributes funding for the following [homelessness programs](#):

- **Community Services Block Grant (CSBG):** assists communities for the reduction of poverty, the revitalization of low-income communities, and the empowerment of low-income families and individuals to become fully self-sufficient.
- **Emergency Housing Assistance Program (EHA):** assists homeless or unstably housed persons by providing funding for emergency shelters, transitional housing, case management, program delivery, facilities rehabilitation, and general financial assistance.
- **Elderly Rental Assistance Program (ERA):** assists very low-income seniors who are homeless or unstably housed by funding case management, program delivery, and general financial assistance.
- **Emergency Solutions Grant Program (ESG):** helps low-income individuals and families regain housing stability after experiencing a housing crisis or homelessness. Funding for this program can

be used for street outreach, emergency shelters, rapid re-housing, homelessness prevention, and data collection for Homeless Management Information System (HMIS).

- **HOME Tenant-Based Assistance (HTBA):** assists very low-income families to stabilize their housing through refundable security deposits, utility deposits, and monthly rent and utilities.
- **Housing Stabilization Program (HSP):** assists low-income families who are homeless or unstably housed and are receiving a TANF grant. HSP funds can pay for housing-related costs, case management, and program delivery.
- **Long-term Rental Assistance for Youth:** \$4.5 Million was invested to create a long-term rental assistance program supporting individuals younger than 25 that are transitioning out of foster care, homelessness, a behavioral health or treatment facility, or a corrections or detention facility. The program was created by HB 2163 in the 2021 Regular Session and will be piloted in one urban, rural, and coastal area.
- **Oregon Rehousing Initiative (ORI):** helps move homeless households to permanent, stable, and safe housing. Grantees should customize financial and support services to a household's particular needs.
- **State Housing Assistance Program (SHAP):** addresses the needs of the homeless population by providing support for emergency shelters and supportive services. Funds can be used for emergency shelter operational assistance, maintenance, or rehabilitation; case management and program delivery; and general financial assistance.
- **Youth Emergency Housing Assistance (YEHA):** provides funding to organizations that specialize in helping homeless or unstably housed K-12 students and their families.

Additionally, the Oregon Health Authority administers the Oregon Housing Opportunities in Partnership Program (OHOP). The program's goal is to assist clients to achieve and maintain housing stability. This helps to avoid homelessness and improve access to HIV care and treatment. OHOP is meant to act as a bridge to long-term assistance programs, such as the Housing Choice Voucher program. It also provides tenant-based rental assistance to low-income persons living with HIV/AIDS. Additionally, the program helps:

- Locate and/or securing suitable rental housing;
- Identify other related housing and community-based resources;
- Provide housing information and referral to those housing resources.

OHCS provides a comprehensive list of resources for veterans experiencing homelessness, including:

- Community Action Agencies services and programs. Such programs may offer street outreach, emergency and transitional housing operations, rapid rehousing, homelessness prevention, and shelter and transitional housing facilities renovation, rehabilitation, and conversion; and
- HUD-Veterans Affairs Supportive Housing (VASH) vouchers, which are distributed through local public housing authorities.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

A high-level summary of the State’s efforts to increase supportive housing for populations who are precariously housed and/or at risk of experiencing homelessness and need supportive housing is included below:

- Housing Trust Fund (HTF) resources—OHCS often uses this source of funding for capital financing of permanent supportive housing projects.
- Oregon Supportive Housing Institute—a joint partnership between OHCS and the Corporation for Supportive Housing to increase the development of permanently supportive housing units in the state.
- Home Investment Partnership Program (HOME) resources—the State has primarily used its resources over the last five years for new construction of affordable housing for low-income Oregonians, as well as provided rental assistance to those extremely low and very low-income households experiencing cost burden.
- HUD 811 Project Rental Assistance (PRA) program— the State uses resources to help integrate 811 PRA subsidized units into properties located throughout the state for extremely low-income Oregonians with severe and persistent mental illness (SPMI), intellectual disabilities, and/or developmental disabilities
- The Oregon Department of Corrections’ Reentry and Release program provides transition classes, reentry preparation, and individualized release planning services to adults in custody in DOC institutions and Oregon Youth Authority facilities. These services extend to country reentry programs, Oregon AICs housed out-of-state, and Oregon AICs serving a concurrent sentence in another state. This program helps this population with basic needs, such as housing, employment, and medical and mental health care.
- Oregon Health Authority uses its HOPWA funding to support PLWH with rental assistance and other housing support services.

In addition to the State’s efforts described above, Oregon’s statewide network of community-based organizations, including CAAs, community food banks, and workforce development entities, as well as other agencies that provide mental health and behavioral health services work to support people who are precariously housed and/or at risk of experiencing homelessness and need supportive housing.

Table 41 displays the average number of households assisted with HOPWA over the last five years.

Table 41 – HOPWA Assistance Baseline

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	80
PH in Facilities	
STRMU	
ST or TH Facilities	
PH Placement	10

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Supportive housing needs vary for non-homeless special needs populations, including elderly and frail elderly persons, people living with disabilities (intellectual, physical, development), persons with substance use disorders, persons with HIV/AIDS and their families, among others. Below is a description of available supportive housing programs and services in place to assist these populations.

Oregon Housing and Community Services (OHCS) administers Housing Trust Funds (HTF) to assist with the development of housing units to households with income up to 30% AMI—households with the greatest needs for supportive housing. According to the State’s 2024 CAPER, since 2016, a total of 31 affordable rental projects have received HTF funding commitments. Most recently, one affordable rental property with HTF resources was completed in 2024, with five of the units restricted to households with income up to 30% AMI.

Additionally, OHCS collaborates with the Corporation for Supportive Housing (CSH) to operate the Oregon Supportive Housing Institute, a program that consists of developers, property managers, service providers, people with lived experienced, and other critical project partners, to participate and receive intensive training over five months on navigating the process of developing permanent supportive housing. Over the last five years, the Oregon Supportive Housing Institute has directly contributed to the development of more than 700 new permanently supportive housing units.

Stakeholders shared that the greatest housing need for older populations and people living with disabilities is more affordable and accessible housing. Several stakeholders specifically identified more housing options and supportive services that allow these populations to live independently.

- Oregon Housing and Community Services (OHCS), in partnership with the Oregon Department of Human Services (ODHS) and Oregon Health Authority (OHA), work together to provide **supportive housing opportunities through the HUD 811 Project Rental Assistance (PRA) program** for extremely low-income Oregonians with severe and persistent mental illness (SPMI), intellectual disabilities, and/or developmental disabilities. OHCS receives funding from HUD to integrate seventy-one, 811 PRA subsidized units into properties located throughout the state funded with federal, state, and/or local programs such as the Low-Income Housing Tax Credits (LITHC) and the HOME program.
- The Oregon Department of Human Services provides **independent living services for people living with disabilities**. Independent Living Services are designed to help individuals experiencing disabilities achieve personal goals for independence and participation in their families and communities. Services provided to individuals experiencing a disability include information and referral support, independent living skills training, peer counseling, individual and systems advocacy, and life transition assistance.

One stakeholder who works with residents living with HIV/AIDS shared that there is a significant unmet need of supportive housing with behavioral health components, adding that “high acuity clients take a lot of effort.” Additionally, this stakeholder shared that the population currently living with HIV is an aging population and “there is going to be a shortage of assisted living.” It is also difficult to identify and navigate assisted living options for low-income people across Oregon because there is no centralized resource available. To assist this particular population:

- **Oregon's HIV Care and Treatment (CAT) Program** is made up of three distinct and collaborative programs: HIV Case Management, CAREAssist, and Oregon Housing Opportunities in Partnership (OHOP). Together, these programs aim to ensure that people living with HIV across Oregon can easily and equitably access high-quality and cost-effective HIV medical care and support services.
 - **HIV Case Management** includes care coordination, medical case management, treatment adherence counseling, and financial support services to ensure access and retention in medical care. OHA contracts with county health departments and community-based organizations to deliver these services in the 31-county Balance of State, outside of the Portland-Metro area.
 - The Oregon Health Authority, **CAREAssist** Program, is responsible for the administration of Oregon's AIDS Drug Assistance Program (ADAP). CAREAssist provides access to life-saving medications used to treat Human Immunodeficiency Virus (HIV) and improve the overall health of people living with HIV who have limited resources or no health insurance coverage.
 - **OHOP (Oregon Housing Opportunities in Partnership Program)** provides housing case management and rent and utility subsidy assistance to people enrolled in HIV Case Management in the 31-county Balance of State. Understanding that housing is healthcare, five regional housing coordinators work closely with clients to help them achieve and maintain housing stability.

Stakeholders described that across the state, there is an insufficient number of residential treatment beds for Oregonians experiencing mental health challenges and/or substance use disorders.

- The Oregon Health Authority's Behavioral Health Division helps Oregonians achieve physical, mental and social well-being by providing access to health, mental health and addiction services and supports to meet the needs of Oregon's adults and children. In spring of 2024, the Division restructured its work to maximize collaboration and resources for the continued implementation of more than \$1.3 billion in behavioral health system investments made by the state in 2021. Specific to supportive housing, the Division administers the following programs:
 - **Aid and Assist**, which provides funding for treatment, housing, and other supports for people who are not competent to face a criminal proceeding due to the severity of the mental health challenge(s) they are experiencing; and
 - **Behavioral Health Housing**, which provides funding to expand residential settings for people with serious and persistent mental illness.
 - Specifically, the investments here are for start-up and operational costs for community-based residential treatment facilities, which provide higher levels of care for individuals with serious and persistent mental illness (SPMI) or substance use disorder (SUD), and community-based housing with appropriate supportive services for individuals with SPMI, which helps support independent living.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In 2024, the Oregon Health Authority (OHA) launched a new rental assistance program through its Medicaid plan that serves low-income Oregonians when medical crises impact their ability to pay rent. The program made Oregon the first state in the nation to offer a statewide rental assistance program through Medicaid. OHA is providing the program through its Medicaid 1115 waiver, which runs from Oct 1, 2022, through Sept 30, 2027.

The housing benefits, considered health-related social needs (HRSN) benefits can cover:

- Rental and utility costs for up to six months, including past-due amounts;
- Utilities, including gas, electric and water, including past-due amounts;
- Up to six months of storage fees;
- Tenancy support, including help understanding the lease, speaking with a landlord and referrals to other services;
- Home changes for safety, including pest control, heavy duty cleaning, and installation of ramps, grab bars, and drawer pulls; and
- Home changes for health during extreme weather, including A/C units, heaters, air filters, mini fridges, and portable power supplies.

To qualify for the housing benefits described above, OHP members must have one of the following health conditions:

- Complex physical health condition;
- Complex behavioral health condition;
- Developmental or intellectual disability;
- Difficulty with self-care and daily activities;
- Experience of abuse or neglect;
- 65 or older or under the age of six;
- Pregnant or gave birth in the past 12 months;
- Repeated use of emergency room or crisis services.

Additionally, the **Choice Model**, previously known as the Adult Mental Health Initiative (AMHI), is designed to promote more effective utilization of current capacity in facility-based treatment settings, increase care coordination, and increase accountability at the local and state levels. Specific to supportive housing, using information provided by the LOCUS assessment, providers have the responsibility to work with each individual to determine a plan of care and service package that meets an individual's needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Goals related to supporting the housing and service needs of non-homeless special needs populations including Fund Affordable Housing, Prevent and divert people from becoming homeless, and Provide people with HIV/AIDS supportive housing.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In general, several barriers exist that impact the development of affordable housing, including:

- Tax policies;
- Land use controls;
- Zoning ordinances;
- Building codes;
- Fees and charges; and
- Growth limits.

Pertaining to the barriers identified above in the state of Oregon, stakeholders and community members engaged with throughout the community engagement process for this plan identified tax policies, land use controls, zoning restrictions, and growth limits as perceived barriers to housing development throughout the state. Below are examples of feedback collected during the community engagement process related to those barriers:

- *[Tax policies] Several stakeholders identified Measures 5 and 50, which impose limitations on property tax increases and impacts revenue growth for Oregon municipalities, as a significant barrier to housing development, particularly affordable housing development. Stakeholders identified that as a consequence, municipalities are finding it to be increasingly challenging to have enough revenue to pay for critical services, let alone to support new housing development. One stakeholder shared that as a result of slower revenue growth at the municipal level, the State of Oregon "...is also being squeezed. As a result of the inability of governments to pay for these services, you're seeing an expansion of services provided at the state level. Traditional shared services between the State and counties are being chipped away."*
- *[Tax policies] Another stakeholder noted that in rural communities, property tax exemptions for affordable housing are a "catch 22" because the jurisdictions rely on property taxes for other services. They added because of this, most communities don't want affordable housing projects because they don't contribute to the tax base.*
- *[Zoning restrictions] One stakeholder shared that they tried to move forward with a 30-unit housing development in a frontier community that was located in an area of the city zoned for a maximum of 15 units. Even though the housing was significantly needed, the municipality did not approve the upzone request and the developer missed their opportunity to apply for funding to build the project. The parcel was rezoned a couple years later.*
- *[Land use controls] One stakeholder shared "there is a lot of pressure to permit everything faster and to get out of the way of private development." However, they referenced a report commissioned by the Office of Economic Analysis that found throughout the state, "450 local government permitting positions are needed to get building and land use permits through current processes." This stakeholder felt that collectively, "we're trying to squeeze a super constrained system." They advocated for more resources to fill these positions.*
- *[Land use controls] One stakeholder shared in smaller jurisdictions, "permitting and project timelines are all different, which can impact if staff have capacity to help smaller developers work through these [development] processes."*

- *[Zoning ordinances]* This stakeholder added that overly burdensome design requirements are also a barrier to moving through the development process quickly, noting that having a lot of design requirements are “detrimental to building housing.”
- *[Growth limits]* One stakeholder noted that related to Oregon counties, the greatest housing challenge is that the land use system is designed to concentrate housing development in the urban growth boundary and within cities. They added that, “from a governing perspective, most counties aren’t trying to make housing development occur but they are interested in housing availability. For the unincorporated areas of a county that are allowed to develop, “it’s really expensive [to build housing in these areas].”

Other barriers identified by stakeholders and community members related to the development of affordable housing, and housing in general, included:

- The lack of affordable housing financing;
- Local opposition to affordable housing development;
- The lack of infrastructure to support housing development;
- High cost and lack of availability of land.

Below are examples of feedback collected during the community engagement process related to those barriers:

- *[Lack of financing]* One stakeholder shared that as a non-profit housing developer, “their organization experiences challenges accessing financing to develop their projects.”
- *[Local opposition to development]* One stakeholder shared that they were working on a permanent supportive housing project in south central Oregon and they received a lot of threats about moving forward with the project.
- *[Local opposition to development]* Another stakeholder shared that related to housing and community development funding programs through the state, “we are not having as much buy-in from the general population. There is an increase in ‘not in my backyard’ thinking.”
- *[Lack of infrastructure]* The lack of infrastructure in rural communities, particularly water and sewer infrastructure, was identified as one of the greatest barriers to housing development identified through the community engagement process. One stakeholder shared that related to counties trying to develop housing, “access to infrastructure is pretty crippling here.” The League of Oregon Cities recently commissioned a report on infrastructure needs throughout the state and stated that “the infrastructure need is astronomical.” Stakeholders also emphasized the high costs of infrastructure in rural communities, specifically that rural communities don’t even have capacity (or funding) to conduct infrastructure studies.
- *[High cost/lack of land]* Numerous stakeholders identified the lack of available and/or unsuitable land for development as a barrier to building more housing in their communities. One Tillamook County stakeholder shared that “some counties are just land constrained and don’t have buildable lands.” Another stakeholder who works in the public sector shared that it’s difficult to compete with private developers and people with resources coming from out of state who are able to buy land at a really high cost.

In 2022, the University of Oregon’s Institute for Policy Research and Engagement conducted a report to identify housing construction barriers in the state of Oregon. The research team administered a survey to select stakeholder groups, including local government staff, for-profit housing developers, and non-profit developers, to better understand perspectives on barriers to housing production. Of the 61 barriers presented in the survey, the following twelve barriers were identified by survey respondents as “extreme”:

- High construction costs (materials);
- Limited ability for low and moderate income households to compete in the market;
- High cost of land;
- High cost/limited supply of skilled labor;
- Insufficient workers in skilled trades;
- High construction costs (labor);
- Lack of available vacant buildable lots;
- High cost/limited supply of construction workers;
- Development not keeping pace with population growth;
- Lack of larger (5+ acre) development ready tracts;
- Developers are not building enough housing that is needed and affordable; and
- Not enough workers for other jobs.

Key conclusions from the research found that:

- Barriers are varied and interact in complex ways;
- Regulatory barriers are real but vary by community and are community dependent;
- Land supply is generally perceived as a barrier, but the constraint is much more nuanced than having an adequate supply of land in UGBs—provision of infrastructure and the size of lots pose barriers;
- Industry-related barriers (e.g., construction and labor costs; availability of labor) are significant and difficult to address with state policy;
- Private and nonprofit housing developers perceive process barriers (e.g., permitting, fees, etc.) as extreme at much higher rates than the public sector; and
- The private sector is not producing lower cost housing.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

This section summarizes economic development needs in Oregon based on feedback received through the community engagement process, analysis of data, and other information.

Economic Development Market Analysis

Table 42- Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	45,901	46,128	2.6%	2.6%	-0.1%
Arts, Entertainment, Accommodations	167,312	170,790	9.6%	9.5%	-0.1%
Construction	114,093	118,252	6.5%	6.5%	0.0%
Education and Health Care Services	398,500	407,928	22.8%	22.6%	-0.2%
Finance, Insurance, and Real Estate	82,236	83,252	4.7%	4.6%	-0.1%
Information	38,403	39,126	2.2%	2.2%	0.0%
Manufacturing	175,805	183,169	10.0%	10.1%	0.1%
Other Services	58,172	59,887	3.3%	3.3%	0.0%
Professional, Scientific, Management Services	156,165	159,901	8.9%	8.9%	-0.1%
Public Administration	75,958	77,542	4.3%	4.3%	0.0%
Retail Trade	190,615	197,380	10.9%	10.9%	0.0%
Transportation & Warehousing	78,179	85,570	4.5%	4.7%	0.3%
Wholesale Trade	71,471	75,639	4.1%	4.2%	0.1%
Grand Total	1,751,509	1,806,111	100.0%	100.0%	0.0%

Data Source: 2022 LEHD Data

Table 243 - Labor Force

Total Population in the Civilian Labor Force	2,190,250
Civilian Employed Population 16 years and over	2,099,913
Unemployment Rate	4.12%
Unemployment Rate for Ages 16-24	9.41%
Unemployment Rate for Ages 25-65	3.34%

Data Source: 2023 1-year ACS

Table 25 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	383,719
Farming, fisheries and forestry occupations	25,414
Service	344,964
Sales and office	393,179
Construction, extraction, maintenance and repair	148,302
Production, transportation and material moving	245,249

Data Source: 2023 1-year ACS

Table 26 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	1,198,576	71%
30-59 Minutes	393,728	23%
60 or More Minutes	104,650	6%
Total	1,696,954	100%

Data Source: 2023 1-year ACS

Education:

Table 27 - Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	120,089	7,973	60,636
High school graduate (includes equivalency)	333,412	15,964	130,961
Some college or Associate's degree	516,875	17,700	154,749
Bachelor's degree or higher	733,692	17,483	110,888

Data Source: 2023 1-year ACS

Table 28 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4,798	10,480	20,811	42,412	23,016
9th to 12th grade, no diploma	34,954	32,569	29,500	52,926	32,986
High school graduate, GED, or alternative	139,987	139,720	118,311	222,741	191,931
Some college, no degree	107,512	127,832	122,854	229,994	219,758
Associate's degree	23,641	55,484	55,940	98,527	74,245
Bachelor's degree	39,010	166,287	155,002	233,788	160,856
Graduate or professional degree	2,980	59,520	98,330	149,773	125,082

Data Source: 2023 1-year ACS

Table 29 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$33,681
High school graduate (includes equivalency)	\$39,308
Some college or Associate's degree	\$45,326
Bachelor's degree	\$67,100
Graduate or professional degree	\$86,858

Data Source: 2023 1-year ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

The three largest sectors in Oregon (entire state) are education and health care services (407,928, 22.6% of jobs in the state), retail (197,380 jobs, 10.9% of jobs in the state), and manufacturing (183,169 jobs, 10.1% of jobs in the state). These are also the three employment sectors that employ the most workers in the state.

The U.S. Bureau of Labor Statistics publishes a “location quotient” for occupations to assess the concentration of workers by occupation compared to the nation as a whole. Higher location quotients signify local concentrations of employment in that occupation relative to concentrations in that industry in the country as a whole. The subsectors with the highest location quotients in Oregon are forestry and logging, wood product manufacturing, crop production, support activities for agriculture and forestry, and computer and electronic product manufacturing.

Describe the workforce and infrastructure needs of business in the state.

A significant challenge for the State of Oregon is the loss of core working age adults (a decline of nearly 10,000 45- to 54-year-olds between 2013 and 2023). The economic implications of a decreasing population of middle age working adults include labor shortage of skilled and experienced workers and slower economic growth. In 2024, one in four jobs in Oregon were held by workers 55 or older which will contribute further to the future labor gap as these workers retire from the workforce unless there is a sufficient supply of younger, skilled workers to meet demand. Manufacturing in Oregon, for example, has nearly 50,000 Oregon workers who are 55 and older and will retire in the next 5-10 years.⁶ The Oregon Talent Assessment is a biannual report by the Higher Education Coordinating Committee and found that the overall shortage of labor in Oregon is severe with only 66 people to fill 100 jobs. In addition to manufacturing, a significant shortage exists in the growing healthcare/education services industry in Oregon (diversity of workforce, rural shortage) and in technology, specifically in the semiconductor industry.^{7,8}

In the healthcare/education services sector, the healthcare industry would need approximately 27,000 more workers, with registered nurses having the largest share of need in the state. The 2025 Health Care Workforce Needs Assessment found insufficient workers to meet demand in rural areas and also determined that the racial, ethnic and gender makeup of Oregon’s health care workforce lacks the diversity requisite to serving Oregon’s demographic landscape. The report also identified a shortage of childcare workers which ultimately impacts the ability of people to work, exacerbating the labor shortage.⁹

In the technology sector, the State of Oregon made a \$240 million investment in Intel (semiconductor development), necessitating more skilled labor to fill highly technical jobs, but not necessarily skills acquired through a traditional college degree. In order to meet this demand, the State legislature passed the Semiconductor Talent Sustaining Fund which infuses funding and resources into developing a

⁶ <https://www.oregon.gov/employ/Documents/Labor-Market-and-Economic-Info--2024-04..pdf>

⁷ <https://www.opb.org/article/2024/05/15/oregon-industries-workers-shortage-critical-positions-new-report/>

⁸ <https://www.opb.org/article/2024/03/07/oregon-legislature-on-looming-semiconductor-workforce-needs/>

⁹ Higher Education Coordinating Committee. Oregon 2024 Talent Assessment. May 10, 2024.

training platform, and pipeline of skilled semiconductor technicians between Oregon’s public schools, community colleges, community organizations and the industry. These efforts are implemented through the Future Ready Oregon initiative overseen by the Higher Education Coordinating Committee and discussed in further detail below.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Please see above.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

As indicated above, the shortage of skilled workers in Oregon’s growing industries is profound, particularly in healthcare/education, manufacturing and technology (semiconductor development specifically). An analysis by the National Skills Coalition using data from 2020 shows that 50% of Oregon’s jobs require skills beyond a high school diploma, but not a college degree and only 45% of Oregon’s workers have the precise skillset to fill these jobs.¹⁰ The State of Oregon’s efforts to bolster Career and Technical Education (CTE) programs to address this gap are discussed below.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

Increased job training and educational attainment have been proven to reduce gaps between wealthy and low-income households making access to a variety of continuing education opportunities pivotal to addressing income inequality.¹¹ An estimated 56% of Oregon’s high school graduates attended college in 2023; a reduction from 64% in 2019 according to data from the State of Oregon Higher Education Coordinating Commission, however, enrollment in Career and Technical Education (CTE) programs available at the secondary level (high school) could partially account for this decline.¹²

The State of Oregon workforce development initiatives are funded through the federal Workforce Innovation and Opportunity Act (WIOA). Oregon has 9 Local Workforce Areas that work regionally to leverage funding and match workers with growing industries and employment opportunities. The Local Workforce Boards manage Worksource centers that offer a variety of workforce development services.

Future Ready Oregon (Senate Bill 1545) was signed into law in 2022 infusing \$200 million into workforce development with priority on improving access to workforce development opportunities for underserved communities. Future Ready Oregon will also focus on sectors with highest growth that provide wages contributing to economic stability including education/healthcare, manufacturing, technology and construction. Future Ready Oregon is implemented by the HECC, the Oregon Bureau of Labor and Industries, and the Youth Development Oregon division of the Oregon Department of

¹⁰ [OR-Skills-Mismatch-Fact-Sheet-2020.pdf](#) (note to find their data source)

¹¹ Karl L. Alexander, “Public Schools and the Public Good,” *Social Forces* (1997), 76(1), <https://doi.org/10.2307/2580316>.

¹² [2023-APPR-HECC-Performance-Measures.pdf](#)

Education in connection with the Workforce Talent Development Board, the Oregon Employment Department. Future Ready Oregon provides residents support for workforce development through 8 programs:

- Prosperity 10,000: Provides funding to the workforce development boards to fund community organizations, schools and other providers to increase capacity provide workforce development programs locally with the goal of serving 10,000 residents by 2026;
- Postsecondary Career Pathways: Links education and student support with employment through grants to community colleges;
- Apprenticeships: Provides funding for healthcare and manufacturing apprenticeship development;
- Youth Programs: Provides funding for community based programs supporting disengaged youth;
- Credit for Prior Learning: Awards grants to community colleges and universities for developing a method of earning postsecondary credit for training outside of traditional schools;
- Workforce Ready Grants: Invest in training programs in healthcare, manufacturing and technology;
- Industry Consortia: Established a statewide industry consortia to identify specific workforce needs and development recruitment strategies;
- Workforce Benefits Navigators: Connect residents with resources in education and training.

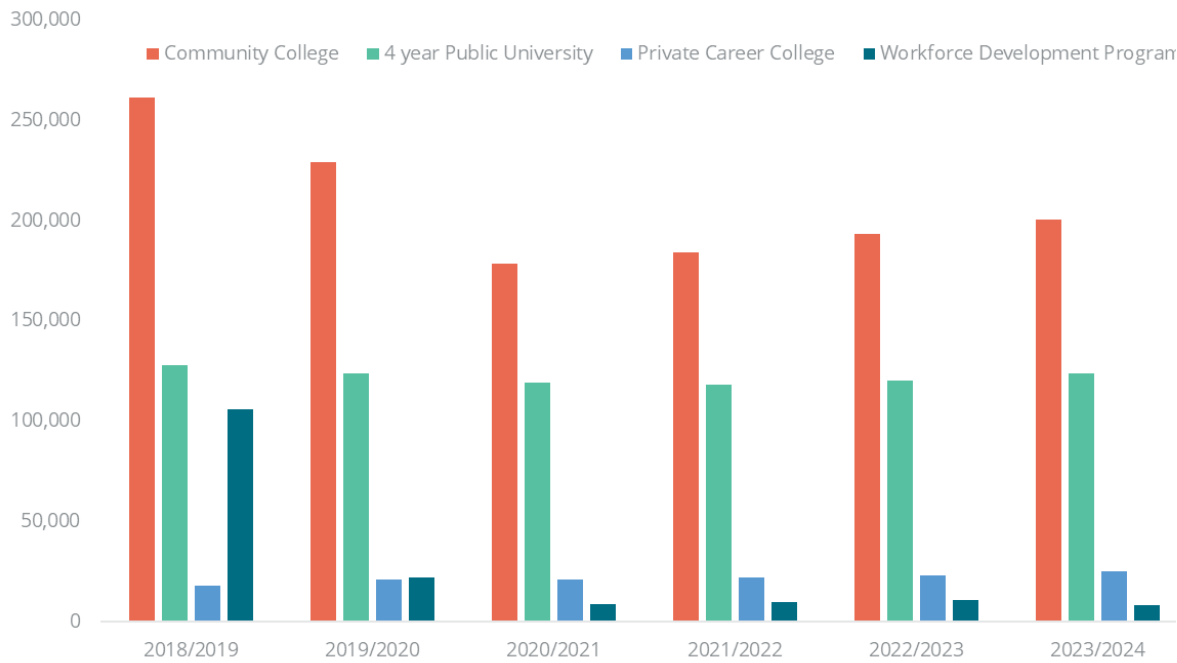
The Oregon Department of Education works collaboratively with the Higher Education Coordinating Commission's Office of Community Colleges and Workforce Development (HECC/CCWD), and the Oregon Bureau of Labor and Industries (BOLI), collectively referred to as the Partnering State Agencies to ensure that relevant Career and Technical Education (CTE) programs are offered through the public school system and workforce development locations across the state. The State CTE plan has a number of priorities including the development of institutional partnerships (schools, universities, trade unions, public agencies) for efficient and seamless program delivery beginning in high school through transition to the workforce, addressing academic gaps that might prevent students from success in a CTE program, bolstering of mentorship and apprenticeship opportunities, and outreach to Oregon students and parents to increase participation.

Data from the Oregon Higher Education Coordinating Commission (HECC) shows that participation in CTE programs by secondary (high school) students increased by a significant 10% between the 2021-2022 and 2022-2023 school years to nearly 185,000 students. For CTE secondary students from protected classes, graduation rates are significantly higher than the general population. By race/ethnicity, all groups have 4-year graduation rates at 90% or greater. Students with disabilities and English Language Learners had graduation rates of 94% and 95% respectively. Graduation rates across protected classes for students participating in CTE programs are therefore roughly 15-20% higher than the general high school population.

Figure 34 below shows the participation level of students in different post-secondary education opportunities available in Oregon. By far, community colleges have the highest enrollment followed by public 4-year colleges and universities. Enrollment across all programs has declined with the exception of private career colleges, which has remained small but stable. Increasing opportunities available to high school students in CTE programs who are able to participate in internship / apprenticeship programs could partially account for a decrease in post-secondary education enrollment. Post

secondary student participation remained stable at approximately 42,000 students. Rural areas struggle the most with providing post-secondary education opportunities to students who are entering the labor market due to limited resources and geographic isolation / distance to employment partnership opportunities. Despite recent investments by the State of Oregon in workforce development programs, the number of residents participating in these programs has declined significantly since 2018/2019.

Figure 34.
Continuing Education Enrollment, State of Oregon, 2018 to 2023



Source: Oregon Higher Education Coordinating Commission and Root Policy Research.

Describe any other state efforts to support economic growth.

Launched in 2002, the Oregon Business Plan is an ongoing collaborative effort among the state’s business community, elected officials and other stakeholders with the goal of achieving greater

economic growth and prosperity across all of Oregon’s regions. The Business Plan has established four long-range goals for the state:

- **Grow wages** to boost the economic well-being of Oregonians, primarily by increasing productivity and elevating the skills of individuals;
- **Increase the share of people working**, building an environment where everyone has the opportunity to succeed and making a concerted effort to find ways to bring displaced workers back into the economic mainstream;
- **Grow household wealth**, especially at lower and middle income levels and increase family security and intergenerational well-being; and
- **Increase economic mobility**, allowing new generations of Oregonians, regardless of race or place, to thrive economically.

In addition to the goals, the Oregon Business Plan also has developed three policy imperatives, which include:

- **Economy: Grow, Create, and Attract Good Jobs.** This policy imperative is focused on nurturing “traded sector” business, which sell their products and services beyond their own locality and typically outside of Oregon. OBP strives to create the conditions that enable these businesses to start up, grow, and compete regionally, nationally, and globally.
- **Education: Prepare Oregonians for the Jobs of Today and Tomorrow.** This policy imperative envisions that all Oregonians will have more equitable access to higher levels of education and training that prepare them for the future and put them on the pathway to opportunity.
- **Opportunity: Provide Supports that Empower Oregonians and Ensure that Zip Code is Not Destiny.** This policy imperative aims to provide more opportunity to Oregonians with fewer means to help them achieve greater agency, financial stability, and personal and family wealth through desegregation in housing, investments in early childhood stability and learning, transforming social safety net policies into instruments of mobility, and adopting specific solutions to immobility.

The OBP has also identified three industry clusters—geographic concentrations of similar and/or related firms that draw competitive advantage from their proximity to competitors, to a skilled workforce, to specialized suppliers and a shared base of sophisticated knowledge about their industry—as having immediate opportunities for mobilization and action: clean tech, semiconductors, and food and beverage.

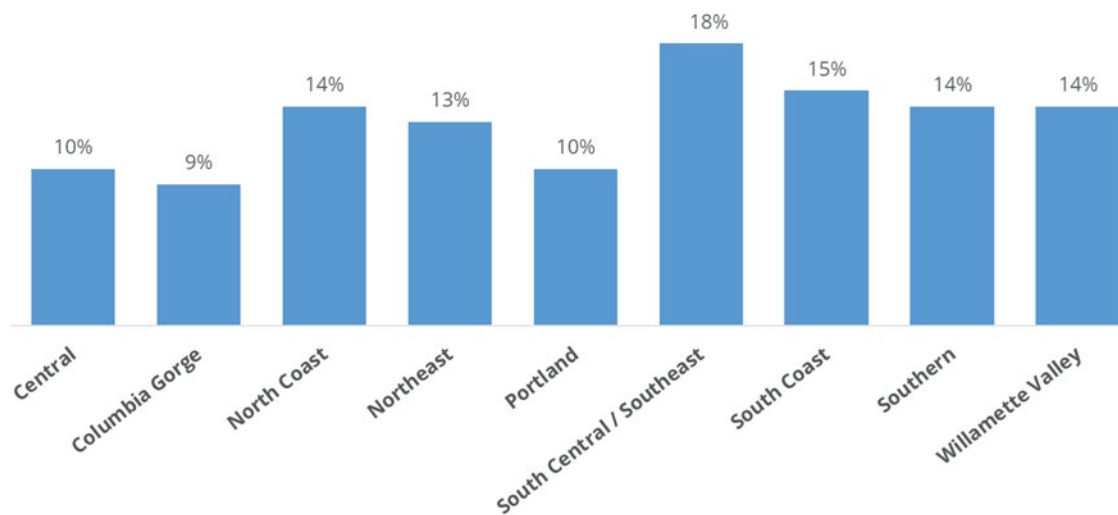
Additionally, Oregon has a statewide land use planning program that guides land use planning for communities across the state. One of the state’s 19 statewide planning goals, Goal 9: Economic Development, looks to ensure that cities plan and designate an adequate land supply for future economic development and employment growth in Oregon. The Department of Land Conservation and Development (DLCD) helps support communities with implementing this goal by providing resources, training, and information on economic development planning.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As discussed earlier in this report, households living in poverty are very likely to have a broad range of housing and supportive service needs. Figure 35 shows poverty rates by different regions in Oregon in 2023. The South Central/Southeast region of Oregon experienced the highest levels of poverty at 18%, followed by the South Coast region at 15%. By county, individual poverty rates are highest in Benton, Klamath, Malheur, and Sherman Counties—all four counties' poverty rates are either 18% or 19%.

Figure 35.
Individual Poverty Rate, Oregon Regions, 2023



Source: 2023 ACS 5-year estimates and Root Policy Research.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

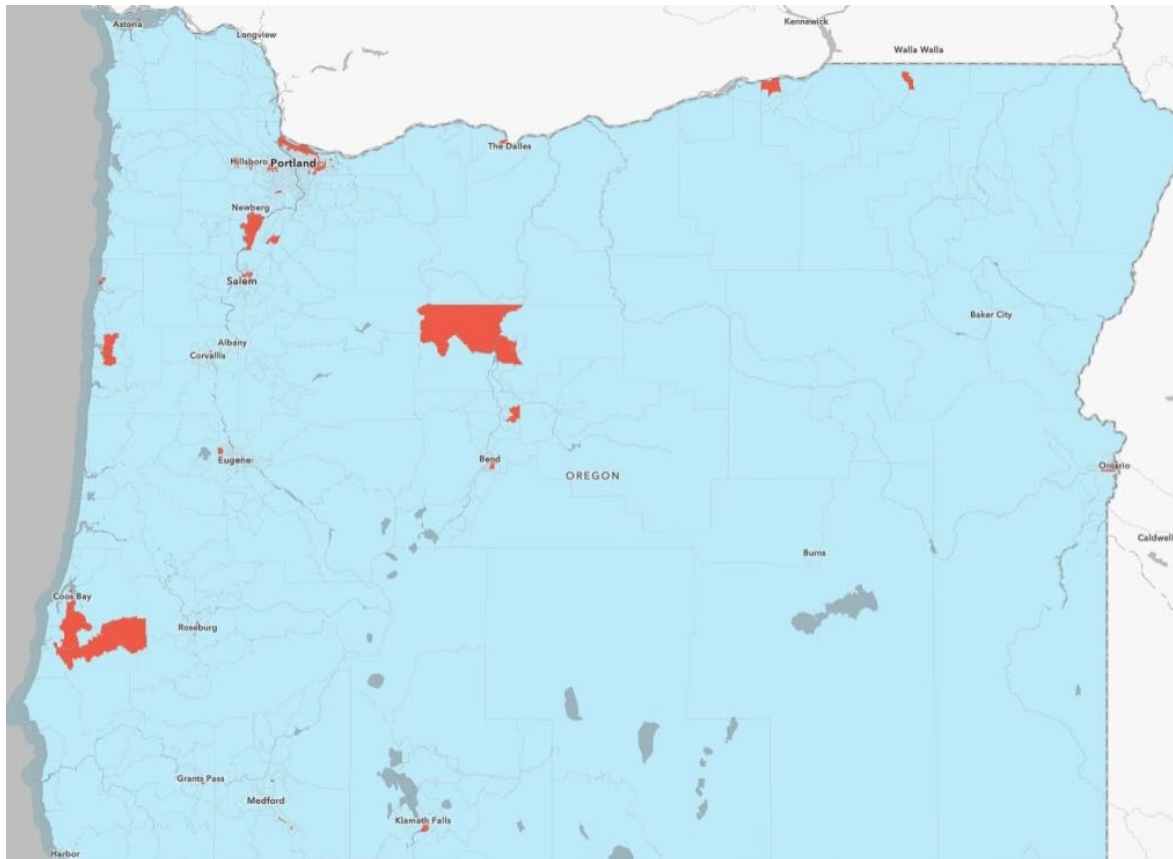
As defined by HUD, over half a million households, or 34% of households in the state, live with housing problems. In Oregon, housing problems disproportionately impact Black/African American households as well as Hispanic/Latino/a/e and Native American/American Indian households; almost half of these households have one or all housing problems compared to only a third of non-Hispanic White residents.

Additionally, an analysis of racial and ethnic concentrated areas of poverty (RECAPs) was conducted for this plan. Typically, RECAPs are identified by analyzing which census tracts have more than 50% of non-White Hispanic populations, as well as a poverty rate of 40% or three times the county rate. To better understand where these concentrations are located in the state, a new methodology was developed by applying 75th percentile thresholds to poverty rates and proportions of people of color specific to the nine different identified regions in Oregon. By identifying census tracts that surpass the top quartile for both poverty and people of color population share in each region, the analysis highlights areas where

residents face disproportionately high barriers to opportunity compared to most other communities in the region.

Figures 36 and 37 shows the 103 identified R/ECAPs across nine different regions, with nearly half (48%) concentrated in the Portland MSA region.

Figure 36.
R/ECAPs under 75th Regional Percentile Definition



Source: 2023 5-year ACS Estimates, and Root Policy Research.

Figure 37.
List of R/ECAPs under 75th Regional Percentile Definition

Census Tract	County	Region	Tract Pov Rate	Tract Min Share
Census Tract 7.01	Deschutes	Central	13.8%	21.4%
Census Tract 9.01	Deschutes	Central	13.5%	29.8%
Census Tract 15.01	Deschutes	Central	17.0%	22.2%
Census Tract 18.02	Deschutes	Central	26.7%	24.5%
Census Tract 20.02	Deschutes	Central	13.2%	31.4%
Census Tract 9400	Jefferson	Central	22.7%	95.2%
Census Tract 9602.01	Jefferson	Central	21.9%	51.1%
Census Tract 9603.05	Jefferson	Central	12.3%	31.7%
Census Tract 9705	Wasco	Columbia Gorge	20.7%	35.9%
Census Tract 9503	Clatsop	North Coast	26.8%	28.0%
Census Tract 9504.01	Lincoln	North Coast	23.7%	24.0%
Census Tract 9513	Lincoln	North Coast	16.0%	27.3%
Census Tract 9502.02	Umatilla	Northeast	20.9%	39.4%
Census Tract 9509	Umatilla	Northeast	21.2%	48.6%
Census Tract 6.02	Multnomah	Portland MSA	22.5%	43.5%
Census Tract 37.01	Multnomah	Portland MSA	17.5%	41.8%
Census Tract 39.03	Multnomah	Portland MSA	19.7%	43.2%
Census Tract 40.03	Multnomah	Portland MSA	31.3%	54.4%
Census Tract 41.04	Multnomah	Portland MSA	26.1%	58.3%
Census Tract 56.02	Multnomah	Portland MSA	39.0%	44.9%
Census Tract 72.02	Multnomah	Portland MSA	14.5%	51.8%
Census Tract 73	Multnomah	Portland MSA	30.3%	45.7%
Census Tract 74	Multnomah	Portland MSA	32.5%	61.2%
Census Tract 76	Multnomah	Portland MSA	13.4%	54.4%
Census Tract 81	Multnomah	Portland MSA	33.1%	51.3%
Census Tract 82.01	Multnomah	Portland MSA	13.7%	42.2%
Census Tract 82.03	Multnomah	Portland MSA	24.3%	45.5%
Census Tract 82.04	Multnomah	Portland MSA	28.7%	59.7%
Census Tract 83.01	Multnomah	Portland MSA	26.0%	64.5%
Census Tract 83.02	Multnomah	Portland MSA	20.3%	41.6%
Census Tract 84	Multnomah	Portland MSA	16.1%	48.5%
Census Tract 89.04	Multnomah	Portland MSA	20.9%	45.7%
Census Tract 90.01	Multnomah	Portland MSA	21.3%	45.6%

Source: 2023 5-year ACS Estimates, and Root Policy Research.

Census Tract 91.01	Multnomah	Portland MSA	20.1%	52.7%
Census Tract 91.02	Multnomah	Portland MSA	20.1%	51.3%
Census Tract 92.02	Multnomah	Portland MSA	25.5%	47.4%
Census Tract 92.04	Multnomah	Portland MSA	26.7%	52.5%
Census Tract 93.01	Multnomah	Portland MSA	18.6%	57.9%
Census Tract 95.01	Multnomah	Portland MSA	24.7%	56.4%
Census Tract 96.03	Multnomah	Portland MSA	18.5%	42.8%
Census Tract 96.06	Multnomah	Portland MSA	25.3%	62.5%
Census Tract 97.01	Multnomah	Portland MSA	15.6%	42.1%
Census Tract 98.01	Multnomah	Portland MSA	15.4%	43.1%
Census Tract 98.03	Multnomah	Portland MSA	24.4%	50.6%
Census Tract 98.04	Multnomah	Portland MSA	20.1%	51.7%
Census Tract 103.04	Multnomah	Portland MSA	22.8%	66.9%
Census Tract 104.11	Multnomah	Portland MSA	17.3%	42.4%
Census Tract 311	Washington	Portland MSA	15.0%	41.7%
Census Tract 312.02	Washington	Portland MSA	23.6%	51.5%
Census Tract 313.02	Washington	Portland MSA	16.6%	61.9%
Census Tract 314.02	Washington	Portland MSA	13.3%	46.8%
Census Tract 316.23	Washington	Portland MSA	15.3%	65.2%
Census Tract 316.25	Washington	Portland MSA	15.5%	50.8%
Census Tract 317.05	Washington	Portland MSA	19.0%	46.9%
Census Tract 317.06	Washington	Portland MSA	21.2%	59.5%
Census Tract 320.03	Washington	Portland MSA	14.7%	50.1%
Census Tract 324.09	Washington	Portland MSA	24.4%	71.0%
Census Tract 324.10	Washington	Portland MSA	22.0%	64.2%
Census Tract 325.01	Washington	Portland MSA	16.1%	46.0%
Census Tract 325.02	Washington	Portland MSA	13.7%	45.5%
Census Tract 329.03	Washington	Portland MSA	18.0%	50.5%
Census Tract 332.01	Washington	Portland MSA	18.1%	66.9%
Census Tract 332.02	Washington	Portland MSA	20.9%	50.3%
Census Tract 9715	Klamath	South Central/Southeast	25.3%	50.6%
Census Tract 9716	Klamath	South Central/Southeast	45.2%	36.7%
Census Tract 9718	Klamath	South Central/Southeast	37.3%	37.8%
Census Tract 9703	Malheur	South Central/Southeast	22.6%	45.3%
Census Tract 9704	Malheur	South Central/Southeast	23.6%	56.3%

Source: 2023 5-year ACS Estimates, and Root Policy Research.

What are the characteristics of the market in these areas/neighborhoods?

The statewide-level analysis is too broad to provide assessments of the market in more localized areas and neighborhoods. As noted in the previous answer, the R/ECAPs highlighted above were identified by applying 75th percentile thresholds to poverty rates and proportions of people of color specific to the nine different identified regions in Oregon. The analysis found 103 census tracts, with nearly half (48%)

concentrated in the Portland MSA region, in the top quartile for both poverty and people of color population share in each region, respectively. The analysis highlights areas where residents face disproportionately high barriers to opportunity compared to most other communities in the region.

Are there any community assets in these areas/neighborhoods?

The statewide level analysis is too broad to fully assess community assets in local areas and neighborhoods throughout the state. This analysis should be included in the Consolidated Plans of other Oregon entitlement communities, including the:

- Counties of Clackamas, Marion, Multnomah and Washington; and
- Cities of Albany, Ashland, Beaverton, Bend, Corvallis, Eugene, Grants Pass, Gresham, Hillsboro, Medford, Portland, Redmond, Salem, and Springfield.

Are there other strategic opportunities in any of these areas?

As with the assessment of community assets, a statewide analysis is too broad to identify strategic opportunities in local areas and neighborhoods in a comprehensive manner.

CDBG-DR supplement

In summary, the State has a critical undersupply of housing, exacerbated by the 2020 Wildfires and COVID-19 pandemic. Below is a succinct description detailing the current state of the State's housing market from the Unmet Needs Assessment:

“In many ways, the wildfire disaster was primarily a housing disaster. The unprecedented scale of the 2020 Wildfires, combined with the challenges of the COVID-19 pandemic, drastically increased Oregon's already tenuous housing and homelessness crises. Prior to the 2020 Wildfires, Oregon's vacancy rate was near the State's record low and a third lower than the national average. This means that the State had a significant lack of available housing—particularly affordable housing—even before the COVID-19 pandemic and 2020 Wildfires.

The severity of the housing shortage, especially for lower income households, has been well documented in Oregon for years. In 2020, EcoNorthwest conducted Oregon's first ever Regional Housing Needs Analysis (RHNA) on behalf of OHCS and Oregon DLCD. The RHNA analyzes housing needed for all income levels by region and is being used as a planning tool for informing the State's CDBG-DR programs. A key finding of the RHNA is that Oregon will need to produce 30,000 to 40,000 new homes per year over the next 5 years to meet demand and restore balance to the market. The State's annual production, as measured by residential building permits, is approximately 20,000 per year—half of what it should be. In addition, prior to the COVID-19 pandemic and 2020 Wildfires, the State was experiencing significant increases in housing costs. The statewide median home value rose by 40% (around \$100,000) between 2010 and 2018. Similarly, the median rent also increased by nearly \$300 (just above 40% during the same period.”¹³ Over the next 20 years, Oregon will need to build about 584,000 new homes—nearly a quarter of these homes are currently needed to address current housing shortages. The Portland metropolitan area, Deschutes County, and the Willamette Valley will experience the greatest amount of production pressure.

¹³ State of Oregon Public Action Plan for CDBG-DR Unmet Needs Assessment, pages 33-34

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Throughout the state, there is a significant need for more broadband wiring and connections for households, particularly for low- to moderate-income populations and those living in more rural areas. For example, 2023 American Community Survey 1-year estimate data show that 81% of households in the state with income less than \$20,000 have a broadband internet subscription. Comparatively, 91% of state households with income between \$20,000 and \$75,000 and 97% of households with income greater than \$75,000 have a broadband internet subscription. In the State of Oregon's 2024 Digital Equity Plan, four critical barriers were identified related to broadband access and affordability:

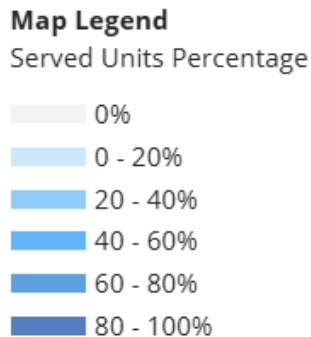
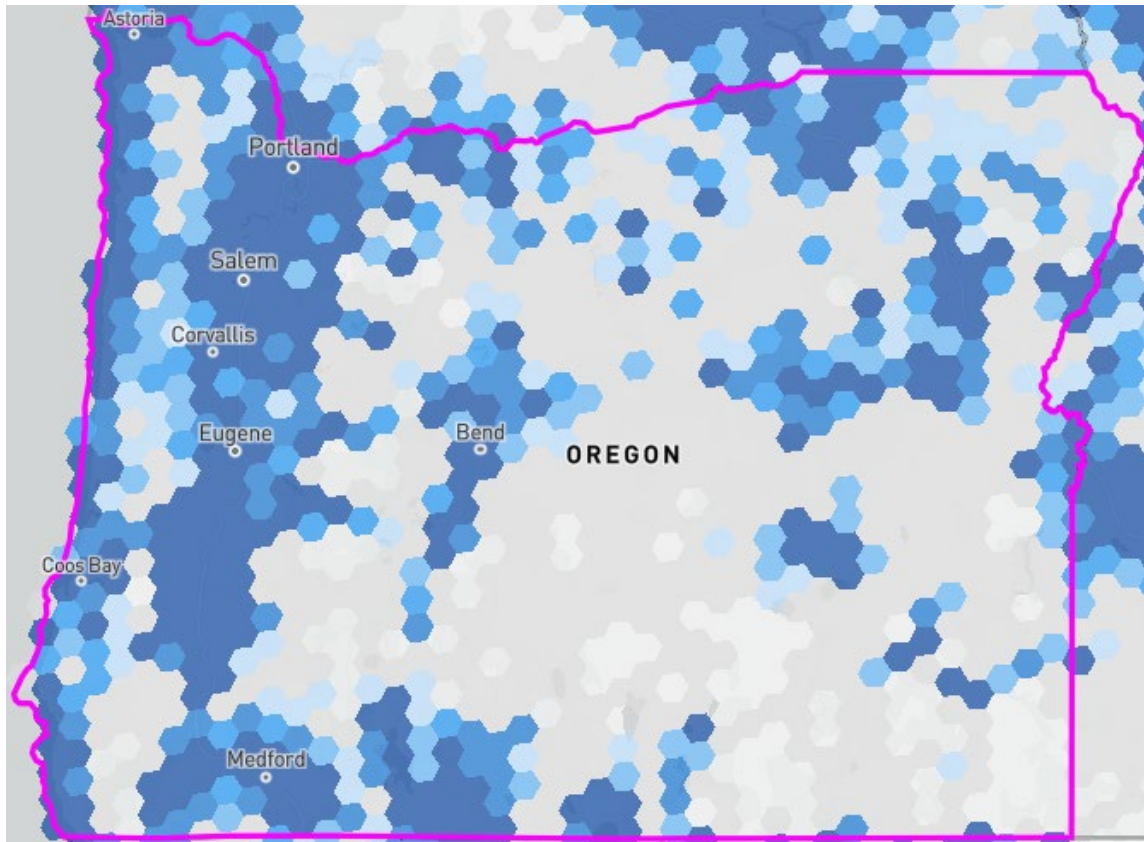
- **Critical Barrier #1: Lack of broadband availability.** A significant barrier to digital equity is inadequate broadband infrastructure in rural areas of Oregon. Within rural areas of the state, infrastructure is not as ubiquitous as it is in urban areas with greater population density. Some people who reside in rural areas do not have the opportunity to use the internet at home or, in some cases, at their places of work or even at the community anchor institutions (CAI) that serve them. As a result, individuals residing in rural areas that lack access to affordable and reliable broadband internet are less likely to develop digital literacy skills and have access to workforce development skill programming.
- **Critical Barrier #2: Low-income households struggle to consistently afford broadband internet services, internet-enabled computing devices, and technical support.** Many people struggle to consistently afford access to the internet, a modern, fully capable, internet-enabled computing device, and the technical services to support those devices and internet use. This Plan recognizes internet and computing device affordability as a key priority for digital equity efforts in Oregon.
- **Critical Barrier #3: Individuals who are members of covered populations require support to develop digital literacy skills.** Some people who are members of covered populations (including older adults, individuals who live in low-income households, individuals with disabilities, veterans, incarcerated individuals, individuals who are English-language learners or have low levels of literacy, individuals who are members of racial and ethnic minority groups, and people living in rural areas) do not yet have updated digital literacy skills to navigate the modern internet and to do so without risk to their personal privacy and security. Specific barriers include:
 - Unaffordable cost of service for speeds and at the data capacity necessary to meet critical needs such as education and working from home;
 - Low levels of knowledge of or access to discount internet subsidy programs;
 - Living in public housing, rural, or low-income communities with outdated, unreliable, and slow service; and
 - More likely to live in old building with inadequate wiring to support newer broadband internet services.
- **Critical Barrier #4: Local communities requires resources and expertise for digital equity efforts.** Oregon's commitment to digital equity means a significant commitment of resources to sustain the initiatives.

Figure 38 shows the scope of coverage by units served with broadband for the state of Oregon. In March of 2024, the [FCC raised the benchmark](#) for broadband internet to download speeds of 100 megabits per second and upload speeds of 20 megabits per second. The previous broadband benchmark was download speeds of 20 megabits per second and upload speeds of 3 megabits per second. Figure 36 shows the availability of broadband internet access (with the new benchmarks) in the state. Broadband internet is not available throughout most of central and eastern Oregon, as well as pockets along the coast (particularly in the south). These regions tend to be rural and lack the infrastructure for broadband internet access.

The State of Oregon has several programs that aim to increase internet access in underserved areas:

1. **Broadband Deployment Program (BDP).** This program provides grants to local governments, tribes, nonprofits, and other eligible entities to build out broadband infrastructure. Grant distribution is administered by the state, but the funding for this program comes from the American Rescue Plan Act's Capital Projects Fund (ARPA CPF). Oregon has awarded grants to 17 of Oregon's 36 counties and the capital improvement projects through this program will conclude in late 2026.
2. **BEAD program.** This program targets regions with internet speeds slower than 25 megabits per second download and 3 megabits per second upload. It is federally funded through the Infrastructure Investment and Jobs Act (IIJA), and Oregon was allocated \$689 million to distribute to subgrantees that apply for program funds.
3. **Oregon Lifeline.** This program provides a monthly discount on phone or high-speed internet for low-income Oregon households that qualify. Households that qualify can receive a discount of up to \$15.25 off their phone bill or \$19.25 off their high-speed internet bill each month. The program is administered by the Public Utility Commission and is funded through the Federal Universal Service Fund. There are 42 discounted service providers that participate in Oregon Lifeline.
4. **Tribal Lifeline.** This program is related to Oregon Lifeline and offers residents on federally-recognized tribal lands an additional discount of up to \$25 a month. There are only six service providers for the Tribal Lifeline Program.
5. **Tribal Link Up.** This program provides qualifying Tribal residents with a one-time discount of up to \$100 off the set up for wireline or wireless phone service. Additionally, those who qualify can pay the remaining amount they owe for on a deferred schedule without interest.

Figure 38.
FCC National Broadband Map

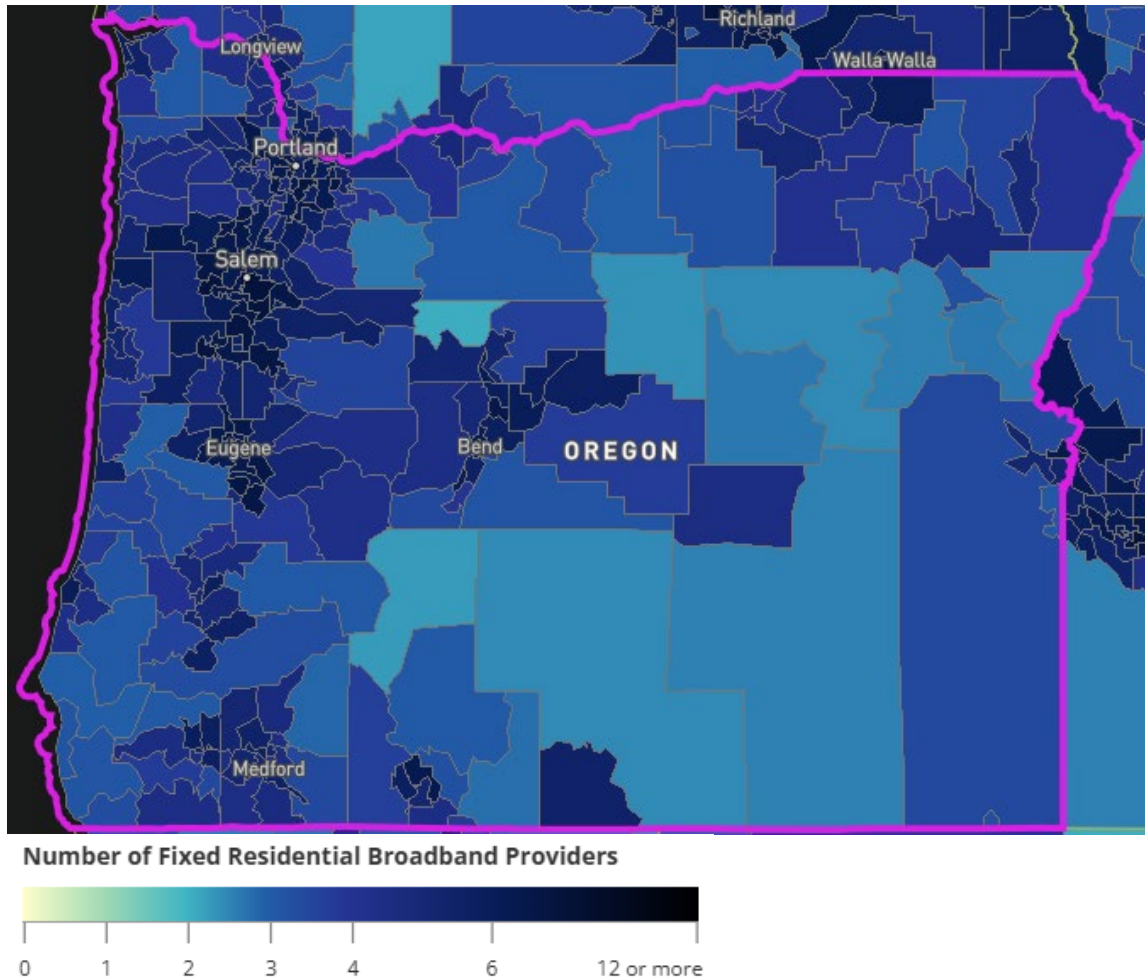


Source: FCC National Broadband Map as of December 2024.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Figure 39 shows the number of internet service providers in different regions across Oregon. Based on the map, all regions have at least two internet providers, however urban regions like Portland, Salem, and Eugene tend to have more providers. Internet access is essential to accessing educational resources, economic opportunities, and healthcare; as a result, residents who live in areas served by a fewer number of internet providers may face a higher likelihood of higher prices and slower speeds.

Figure 39.
FCC Fixed Broadband Map, State of Oregon, June 2021



Source: FCC Fixed Broadband Deployment Map as of June 2021.

Figure 40 shows the fiber internet providers that serve the largest proportion of Oregon residents. Fiber internet is considered to be the fastest and most reliable internet technology today. Most fiber internet providers serve the Portland metropolitan area, but some provide services in less populous regions of the state as well. For example, Ziplly serves towns in northeast Oregon and on the south coast; Quantum serves Bend and Redmond in central Oregon; Hunter Communications serves the small towns of Dayton and Amity and communities surrounding Medford and Klamath Falls in southwest Oregon; and Blue Mountain serves Hood River, Hermiston, Athena, and other communities in northern Oregon. Several fiber internet providers are a part of the Oregon Lifeline Program (mentioned above).

**Figure 40.
Available Fiber
Internet
Providers,
State of
Oregon**

Source:
ISPReports.org and Root
Policy Research.

Provider	Availability	Avg Download Speed (Mbps)	Low Cost Option
ZiPLY Fiber	24.3%	5,464	Yes; Oregon Lifeline Program
Quantum Fiber	22.6%	2,060	Yes; Oregon Lifeline Program
CenturyLink Fiber	20.1%	954	Yes; Oregon Lifeline Program
Hunter Communications Fiber	9.4%	2,530	Yes; Oregon Lifeline Program
Douglas Fast Net Fiber	4.2%	1,507	Yes; Oregon Lifeline Program
Spectrum Fiber	2.1%	1,000	Yes; Spectrum Internet Assist
Astound Broadband Fiber	1.6%	1,500	No
Blue Mountain Fiber	1.3%	1,461	No
TDS Fiber	1.1%	1,000	No

Figure 41 shows non-fiber and non-satellite internet providers in Oregon. These providers use older technologies—DSL, cable, and fixed wireless—and provide internet to a larger share of Oregon’s residents. Some providers like XFINITY and Spectrum provide fast internet with comparable speeds to fiber providers, but the majority of these providers provide much slower internet. Some providers also have average download speeds that are slower than the new benchmark for broadband internet. Several providers have their own affordability programs or are a part of the Oregon Lifeline program.

**Figure 41.
Available Non-
Fiber Internet
Providers, State
of Oregon**

Source:
ISPReports.org and Root Policy
Research.

Provider	Availability	Avg Download Speed (Mbps)	Low Cost Option
T-Mobile Home Internet	88.4%	61	Yes; Project 10Million
XFINITY	61.5%	1,739	Yes; Internet Essentials
Verizon	61.3%	304	No
CenturyLink	59.1%	62	Yes; Oregon Lifeline Program
Earthlink	38.6%	47	No
AT&T	38.6%	47	Yes; AT&T Access
Spectrum	20.6%	1,000	Yes; Spectrum Internet Assist
Alyrica	18.6%	117	Yes; Oregon Lifeline Program
Elevate ConnX	15.1%	100	No
FireServe	6.1%	100	No
PEAK Internet	5.0%	96	Yes; Oregon Lifeline Program

Figure 42 shows satellite internet providers in Oregon which can theoretically provide internet to any of Oregon’s residents. However, satellite internet technology relies on having a clear view of the sky, so residents in heavily wooded or mountainous areas may need to mount their satellite on a pole or in a clearing. Satellite internet coverage can also be impacted by severe weather. Both Viasat and HughesNet use older geostationary satellite technology, while Starlink uses newer low-earth orbit satellites. Most user reviews indicate that Starlink is significantly faster than the other two providers and is the only satellite provider that may be able to meet the new benchmark for broadband internet. Satellite internet can help Oregon residents without other internet providers or in very remote areas access the internet, but satellite internet tends to be one of the most expensive forms of internet.

Figure 42.
Available Satellite Internet
Providers, State of Oregon

Source:
 ISPReports.org and Root Policy Research.

Provider	Availability	Avg Download Speed (Mbps)	Low Cost Option
Viasat	100%	15 avg. (up to 150)	Yes; Oregon Lifeline Program
HughesNet	100%	25 avg. (up to 100)	No
Starlink	100%	80 avg. (up to 200)	No

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

According to the Oregon Department of Emergency Management's 2025 Oregon Natural Hazards Mitigation Plan, the State of Oregon is subject to twelve natural hazards, many of which have impacted the state in recent years. Since 2020, Oregon has experienced multiple [significant natural hazards](#). In 2020, massive wildfires burned over 1.2 million acres of land, destroyed over 5,000 businesses and homes, and caused the deaths of nine people. In 2021, Oregon experienced a heat dome—an extreme heat event—which contributed to the deaths of at least 102 people. Other significant wildfires impacted the state in 2021 and 2022, including the Bootleg Fire in southern Oregon. In 2024 and 2025, Oregon faced severe flooding and winter storms including the floods in Burns, Oregon in April 2025. These events highlight the harm that climate-related hazards can cause to Oregon's residents and their property, as well as the increasing frequency and intensity of such hazards. Throughout the community engagement process, stakeholders described a noticeable uptick in the frequency and intensity of natural disasters impacting communities in the state over the last five years.

Different regions of Oregon face unique natural hazard risks due to their geography. These hazards are often driven by extreme weather events, which are being intensified by climate change. The impacts of such hazards vary across communities depending on their level of preparedness, infrastructure, and available resources for recovery.

Natural hazards tend to have a disproportionate impact on rural and low-income communities. One stakeholder shared that, "last season, [wildfires] absolutely decimated our frontier counties. These communities are made up of farmers and ranchers, as well as low- to moderate-income households." Other areas and communities facing increased risk include floodplains, drought-prone regions, urban areas affected by the heat island effect, wildland-urban interface zones, agricultural communities, coastal areas, housing on steep slopes, and households dependent on private water systems.

Another stakeholder shared that all Oregon counties are required to have an emergency management director. As such, county governments are implicated in any emergency that occurs within their jurisdiction. They described that as a result of increased natural disasters occurring in the state, "... a lot of places are financially upside down. Some places have had to direct their entire general fund in responses to these disasters." Natural hazards also tend to disproportionately impact vulnerable populations.

The NOAA Storm Events Database shows that since 2020, the state of Oregon has experienced 2,530 natural hazard occurrences (Figure 41), with high wind events (499), heavy snow (455), and frost/freeze events (305) being the most common natural hazard occurrences over the last five years. Additionally, there have been 266 wildfires in the state over the same time period.

Figures 43 through 52 show the number and type of natural hazard occurrences by region over the last five years. The Southern Oregon region has the greatest number of natural hazard occurrences over this time period (381), followed by the Willamette Valley region (342), the South Coast region (319), and the South Central/Southeast region (312). For each region, High wind or frost/freeze events are the most common event, respectively. Southern Oregon (67), South Central/Southeast (56), and the Willamette Valley (53) also have experienced the greatest number of wildfire occurrence events over the last five years.

Figure 43.
Number of Natural Hazard Occurrences,
State of Oregon, 2020 to 2024

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
High Wind	499
Heavy Snow	455
Frost/Freeze	305
Wildfire	266
Winter Storm	216
Excessive Heat	195
Flood	82
Hail	73
Thunderstorm Wind	72
High Surf	64
Heavy Rain	53
Ice Storm	42
Heat	42
Strong Wind	37
Sneakerwave	36
Tornado	13
Winter Weather	13
Coastal Flood	11
Funnel Cloud	11
Debris Flow	10
Blizzard	9
Flash Flood	5
Dense Fog	4
Freezing Fog	4
Tsunami	3
Cold/Wind Chill	3
Rip Current	2
Dust Storm	2
Dust Devil	1
Extreme Cold/Wind Chill	1
Lightning	1
Grand Total	2530

Figure 44.
Number of Natural Hazard Occurrences,
Central Oregon region, 2020 to 2024

Note:
 Includes Crook, Deschutes, and Jefferson County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
Heavy Snow	53
Hail	20
Excessive Heat	12
Thunderstorm Wind	11
Winter Storm	7
Frost/Freeze	6
High Wind	5
Wildfire	4
Ice Storm	4
Heat	3
Flash Flood	2
Blizzard	1
Flood	1
Grand Total	129

Figure 45.
Number of Natural Hazard Occurrences,
Columbia Gorge region, 2020 to 2024

Note:
 Includes Gilliam, Hood River, Sherman, Wasco, and Wheeler County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
Heavy Snow	96
High Wind	34
Excessive Heat	29
Wildfire	24
Winter Storm	21
Frost/Freeze	17
Thunderstorm Wind	12
Ice Storm	10
Heat	7
Hail	4
Blizzard	3
Flash Flood	1
Cold/Wind Chill	1
Winter Weather	1
Flood	1
Extreme Cold/Wind Chill	1
Strong Wind	1
Grand Total	263

Figure 46.
Number of Natural Hazard Occurrences, North Coast region, 2020 to 2024

Note:
 Includes Clatsop, Lincoln, and Tillamook County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
High Wind	118
Flood	22
Heavy Snow	19
High Surf	17
Coastal Flood	10
Ice Storm	8
Winter Storm	5
Excessive Heat	5
Frost/Freeze	3
Sneakerwave	3
Tsunami	2
Heavy Rain	2
Wildfire	2
Strong Wind	2
Tornado	2
Rip Current	2
Winter Weather	1
Hail	1
Debris Flow	1
Funnel Cloud	1
Grand Total	226

Figure 47.
Number of Natural Hazard Occurrences,
Northeast Oregon region, 2020 to 2024

Note:
 Includes Baker, Grant, Morrow, Umatilla, Union, and Wallowa County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
Heavy Snow	88
High Wind	51
Excessive Heat	36
Hail	30
Frost/Freeze	28
Thunderstorm Wind	20
Heavy Rain	13
Flood	7
Winter Storm	6
Tornado	5
Heat	4
Strong Wind	3
Wildfire	2
Dense Fog	1
Flash Flood	1
Dust Storm	1
Grand Total	296

Figure 48.
Number of Natural Hazard Occurrences,
Portland MSA region, 2020 to 2024

Note:
 Includes Clackamas, Columbia, Multnomah, Washington, and Yamhill County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
Heavy Snow	48
Wildfire	34
Winter Storm	31
High Wind	20
Strong Wind	19
Excessive Heat	17
Heat	17
Flood	16
Frost/Freeze	14
Ice Storm	9
Heavy Rain	7
Debris Flow	6
Winter Weather	5
Thunderstorm Wind	3
Tornado	3
Hail	3
Funnel Cloud	3
Blizzard	3
Dust Devil	1
Dense Fog	1
Cold/Wind Chill	1
Lightning	1
Grand Total	262

Figure 49.
Number of Natural Hazard Occurrences,
South Central/Southeast Oregon region,
2020 to 2024

Note:
 Includes Harney, Klamath, Lake, and Malheur County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
High Wind	82
Wildfire	56
Winter Storm	45
Frost/Freeze	36
Heavy Snow	24
Excessive Heat	19
Heavy Rain	19
Thunderstorm Wind	13
Hail	7
Flood	3
Winter Weather	3
Flash Flood	1
Dust Storm	1
Freezing Fog	1
Funnel Cloud	1
Tornado	1
Grand Total	312

Figure 50.
Number of Natural Hazard Occurrences,
South Coast region, 2020 to 2024

Note:
 Includes Coos and Curry County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
Frost/Freeze	92
High Wind	78
High Surf	26
Wildfire	24
Heavy Snow	23
Winter Storm	21
Sneakerwave	20
Excessive Heat	20
Flood	13
Ice Storm	1
Freezing Fog	1
Grand Total	319

Figure 51.
Number of Natural Hazard Occurrences,
Southern Oregon region, 2020 to 2024

Note:
 Includes Douglas, Jackson, and Josephine County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
Frost/Freeze	99
Wildfire	67
Winter Storm	53
High Wind	45
Excessive Heat	44
Heavy Snow	40
High Surf	13
Sneakerwave	10
Thunderstorm Wind	5
Freezing Fog	2
Hail	2
Ice Storm	1
Grand Total	381

Figure 52.
Number of Natural Hazard Occurrences,
Willamette Valley region, 2020 to 2024

Note:
 Includes Benton, Lane, Linn, Marion, and Polk County.

Source:
 NOAA Storm Events Database.

Hazard Type	Occurrences
High Wind	66
Heavy Snow	64
Wildfire	53
Winter Storm	27
Flood	19
Excessive Heat	13
Strong Wind	12
Heavy Rain	12
Heat	11
Frost/Freeze	10
Ice Storm	9
Thunderstorm Wind	8
High Surf	8
Hail	6
Funnel Cloud	6
Debris Flow	3
Winter Weather	3
Sneakerwave	3
Blizzard	2
Dense Fog	2
Tornado	2
Cold/Wind Chill	1
Tsunami	1
Coastal Flood	1
Grand Total	342

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households are more vulnerable to natural hazards due to socioeconomic, demographic, and structural factors. Many of these households live in older buildings, urban areas affected by the heat island effect, floodplains, or other areas with environmental risks. Additionally, low- and moderate-income households may have less access to transportation, healthcare, and emergency services which can lead to disproportionate impacts from severe natural hazards. Households that include older adults, persons with disabilities, limited English speakers, and persons of color are particularly vulnerable.

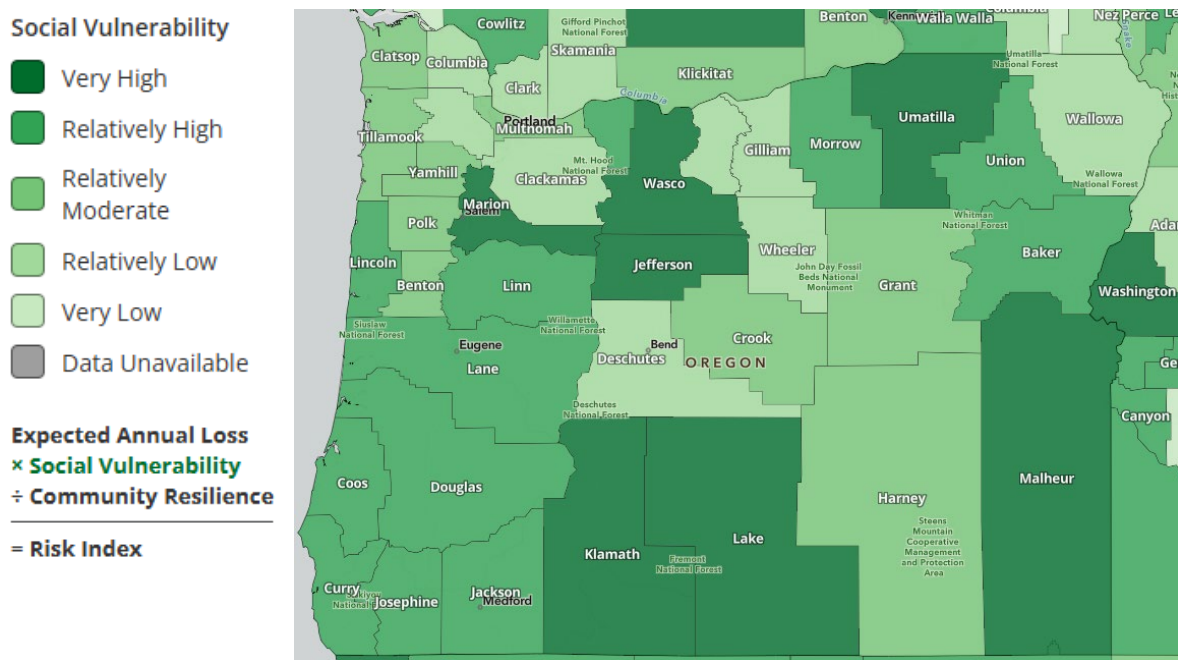
Stakeholders described a noticeable uptick in the frequency and intensity of natural disasters impacting communities in the state. Several stakeholders highlighted the significant impacts of the Labor Day fires in 2020, as well as other significant fires over the last five years. One stakeholder shared that, “last season, [wildfires] absolutely decimated our frontier counties. These communities are made up of farmers and ranchers, as well as low- to moderate-income households.”

Stakeholders and community members argued that low- to moderate-income households have been and will continue to be most impacted by natural hazard events, particularly wildfires. One Jackson County stakeholder shared that during the Labor Day Fires in 2020, 3,000 manufactured homes were lost to the fires, along with other affordable facilities. This stakeholder added that, “people who were displaced [as a result of the fires] are still struggling to get rehoused. They need documentation for something that happened five years ago just to get assistance, but often they don’t have what they need or can’t find it, and so they give up.”

Another stakeholder shared that as a result of the Labor Day Fires, approximately 300 manufactured homes were destroyed in Lincoln or Tillamook counties. This stakeholder added that, “these manufactured home parks aren’t coming back so a lot of people are going to remain displaced.” They added that as a result of the fires, they’ve seen increases in domestic violence incidents, child abuse, and mental health challenges among residents who lost their homes. Stakeholder from communities most impacted by the wildfires shared that housing in their areas was lost “across the entire [housing] continuum.”

The next section describes the different factors of risk by Oregon county related to natural hazard events. Figure 53 shows FEMA’s social vulnerability index scores for each Oregon county. Social vulnerability is a function of factors such as income, age, disability, minority status, housing type, and access to transportation. Based on these scores, Jefferson, Klamath, Lake, Malheur, Marion, Umatilla, and Wasco counties are considered to have the greatest social vulnerability among the state’s counties.

Figure 53.
FEMA Social Vulnerability – Oregon

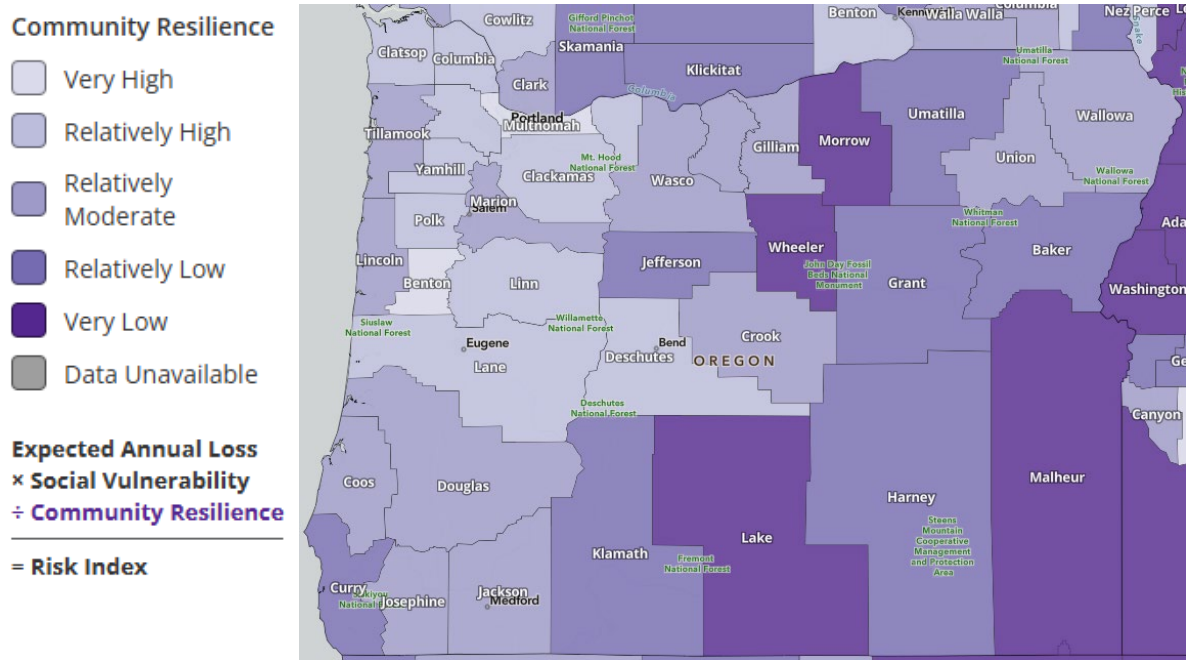


Source: FEMA National Risk Index.

Figure 54 shows FEMA’s community resilience index scores for each Oregon County. Community resilience is defined by FEMA as a community’s capacity to prepare for, respond to, and recover from natural hazards, which is determined by assessing the local economy, infrastructure, institutional capacity, social connectedness, and environmental conditions. Based on these scores, Lake, Malheur,

Morrow, and Wheeler counties are considered to have the lowest community resilience scores among Oregon counties.

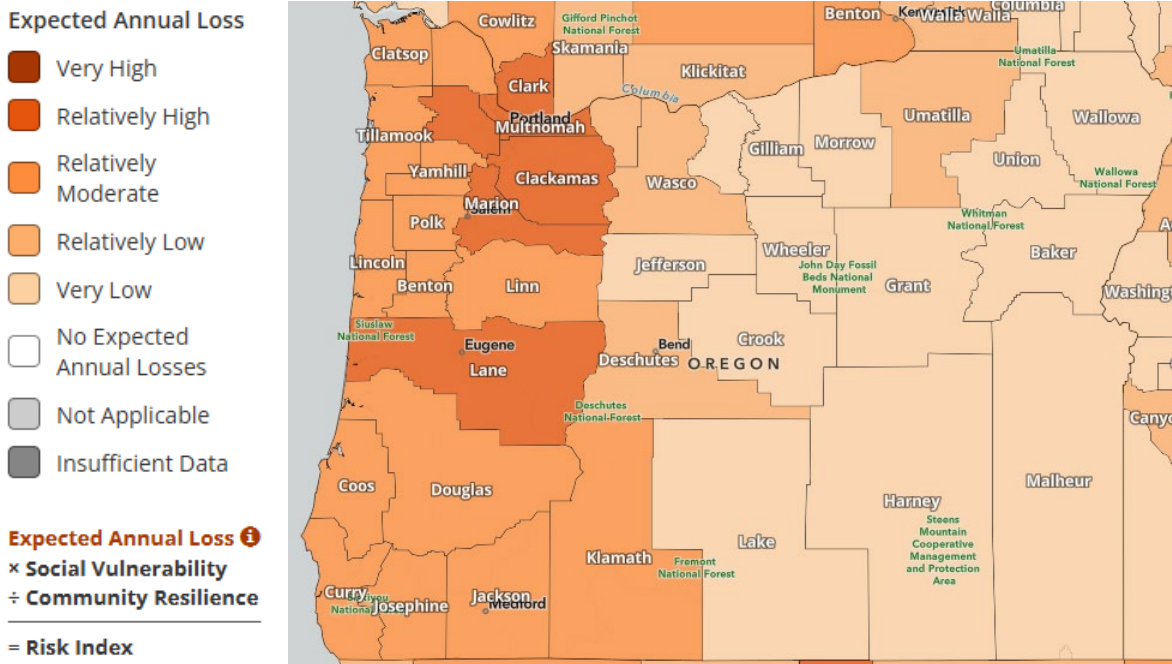
Figure 54.
FEMA Community Resilience – Oregon



Source: FEMA National Risk Index.

Figure 55 shows the expected annual loss score for each Oregon county. The Expected Annual Loss represents the average economic loss (in \$) as a result of natural hazards annually. It is calculated for each type of hazard and quantifies loss for relevant consequence types, such as people, agriculture, and buildings. Based on the scores, Clackamas, Lane, Marion, and Multnomah counties are among the counties in the state expected to have the greatest annual economic loss (in \$) each year resulting from natural hazards.

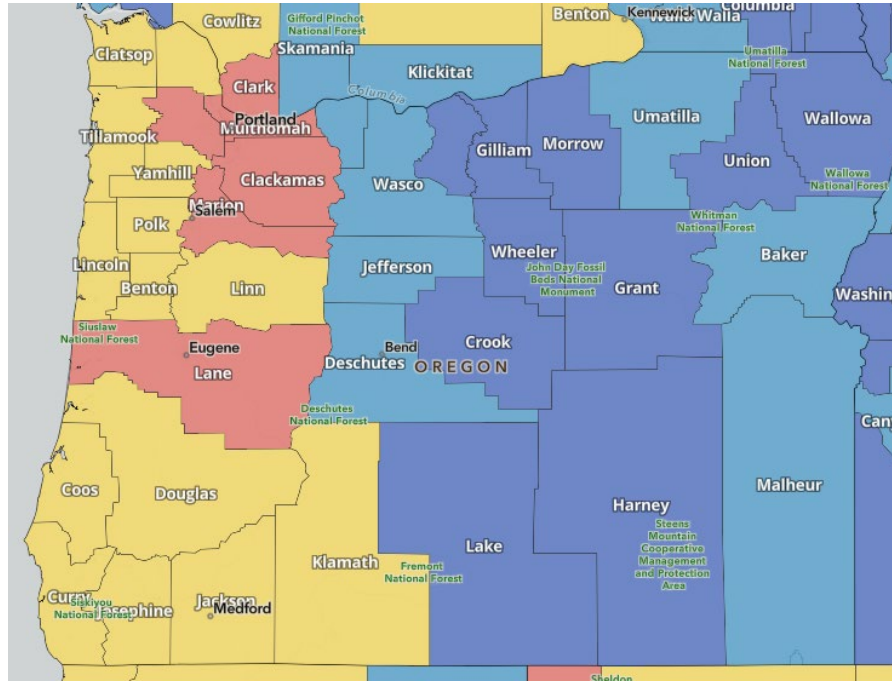
Figure 55.
FEMA Expected Annual Loss – Oregon



Source: FEMA National Risk Index.

Figure 56 shows FEMA’s national risk index for the state of Oregon by county. FEMA defines risk as the potential for negative impacts as a result of the 18 different natural hazards. The risk index equation is built upon the previous three maps: the Risk Index equals the Expected Annual Loss score multiplied by the Community Risk Factor (Social Vulnerability divided by Community Resilience). Clackamas, Lane, Marion, and Multnomah counties have the highest risk scores among all Oregon counties, meaning that these counties are more likely to experience negative impacts as a result of natural hazards.

Figure 56.
FEMA National Risk Index – Oregon



Source: FEMA National Risk Index.

Strategic Plan

SP-05 Overview

The SP section of the Consolidated Plan details the State of Oregon’s five-year strategic goals to address housing and community development needs with CDBG, HOME, ESG, HOPWA, and HTF—beginning with program changes for the five-year planning period. The section builds upon the findings of the Needs Assessment and Housing Market Analysis to guide and develop the priority needs and goals for the 2026-30 Consolidated Plan.

Priority needs identified through the community engagement process include:

- Affordable rental housing
- Rental assistance
- Housing and supportive services to vulnerable populations
- Permanent supportive housing
- Transitional housing
- Accessible housing
- Housing rehabilitation
- Homelessness services
- Infrastructure
- Public facilities
- Affordable childcare
- Downtown/Main Street revitalization
- Broadband for rural areas

The priority needs identified above helped to inform the State of Oregon’s 2026-30 Consolidated Plan goals, which include:

- CDBG – Public Works
- CDBG – Public/Community Facilities
- CDBG – Community and Economic Development
- CDBG – Housing Rehabilitation
- CDBG – Community Capacity/Technical Assistance
- CDBG – Emergency Projects
- Prevent and divert people from becoming homeless
- Reduce homelessness
- HOME and HTF – Fund Affordable Housing
- Provide people with HIV/AIDS supportive housing
- Provide support grants to certified CHDOs
- CDBG – Disaster Recovery
- Administration

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

The State of Oregon does allocate HUD CPD program funds—CDBG, HOME, HTF, ESG, and HOPWA—using geographic priorities. The State is committed to ensuring public resources are invested in an impactful way that addresses the diversity of low-income housing needs, as well as other community development and economic development needs, around the balance of state.

The State of Oregon’s Qualified Allocation Plan (QAP), which governs the federal Low Income Housing Tax Credit (LIHTC) program, prioritizes projects on location accessibility, amenities, areas of opportunity, and alignment with the Oregon Housing Needs Analysis (OHNA) and local jurisdiction’s Housing Production Strategy (if population is greater than 10,000) and needed housing at specific AMIs. OHCS has divided the HOME Balance of State (BOS) region into urban and rural areas to ensure equitable access to resources.

Because funds are not tied to geographic priorities, OHCS and the Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA) collaborate to continue building out capacity in Oregon’s non-entitlement areas so that communities that lack financial resources and staff capacity can compete for HUD block grants. The overarching goal of these funds is to increase the development and project pipeline in the balance of state.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG. CDBG funds are awarded on a quarterly basis to eligible units of general local government in the non-entitlement areas of the state. Allocations are made through a competitive application process and can be found in the CDBG Method of Distribution (MOD) attached to this plan.

HOME. HOME funds are distributed through the Oregon Centralized Application which reserves funding on a first come-first, first-served basis once a project can demonstrate it meets stated threshold criteria. HOME funding may be awarded to any project located within the Balance of State. HOME funds are allocated to Tenant Based Rental Assistance (TBRA) to serve households at or below 50 percent of median household income. TBRA allocations are determined using a formula established by a strategic needs analysis which factors in the percentages of cost burdened, severely cost burdened, households below poverty level, and households with 50 percent median household income or less per county. The geographic distribution of these funds is related to where residents find housing.

ESG. Distribution of ESG funds follow an allocation formula based on the percentage of the state’s severely rent-burdened households and economically disadvantaged households in each county, and the Point-in-Time homeless count. Economically disadvantaged households are defined as a percent of total households based on the number of persons living below the federal poverty line reported in the Census Bureau’s Small Area Income and Poverty Estimates report.

HOPWA. HOPWA funds are distributed based on client acuity and made through direct payment on behalf of participating clients. Clients are prioritized for assistance based on their assessed need. The

distribution of resources closely aligns with the HIV prevalence in the Balance of State.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Priority needs for the 2026-30 Consolidated Plan were identified from findings in the Needs Assessment, Market Analysis, and community engagement process. While all of the priority needs identified are considered critically needed, the priority level designations in the table below are based on the availability of other non-HUD funding sources to address the identified need. For example, while affordable childcare was identified as a significant need by stakeholders and residents, it was given the priority level designation of “low” due to the State of Oregon’s substantial investment in childcare access over the last five years. However, even though some of the priorities are given the “low” priority level designation, the State will still consider providing HUD block grant funding to those needs based on specific requests.

Priority Need Name	Affordable rental housing
Priority Level	High
Population	Extremely-low income, low-income, moderate-income, elderly, families with children, homeless, persons with disabilities, persons with HIV/AIDS, victims of domestic violence
Geographic Areas Affected	Statewide
Associated Goals	HOME and HTF – Fund Affordable Housing; Provide support grants to certified CHDOs
Basis for Relative Priority	More affordable rental housing was identified as the most needed housing type across the state. The most urgent housing needs identified in the Housing Stakeholder survey were rental units affordable at 30%, 50%, and 80% AMI. Similarly, in focus groups and interviews, stakeholders, residents, and other community members described the lack of available affordable housing options in their communities. Rising housing costs, regulatory barriers, restrictive local land use and zoning regulations, state land use laws, and a lack of public funding were common reasons cited for the lack of affordable rental housing.
Priority Need Name	Rental assistance
Priority Level	High
Population	Extremely-low income, low-income, moderate-income, elderly, families with children, homeless, persons with disabilities, persons with HIV/AIDS, victims of domestic violence
Geographic Areas Affected	Statewide
Associated Goals	Prevent and divert people from becoming homeless; Reduce homelessness
Basis for Relative Priority	Rental assistance was identified as a high priority need throughout the community engagement process. One of the top outcomes identified by housing stakeholder survey respondents was a need for a larger supply of rental subsidies/housing choice vouchers. The survey also asked what the most impactful issues are contributing to affordability and survey respondents identified the lack of public funding to support rental and down payment assistance. Through interviews and focus groups, stakeholders and community members wanted to see a focus on expanding rental assistance to populations most in need.
Priority Need Name	Housing and supportive services to vulnerable populations
Priority Level	High
Population	Extremely-low income, low-income, elderly, families with children, homeless, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol or other addictions
Geographic Areas Affected	Statewide
Associated Goals	Prevent and divert people from becoming homeless; Reduce homelessness; Provide people with HIV/AIDS supportive housing

Basis for Relative Priority	Supportive services, including housing navigation services, were identified as a high priority need throughout the community engagement process. In the housing stakeholder survey, one of the top five community and economic development needs identified included supportive services for vulnerable populations. Housing stability and navigation services were commonly identified as two of the most needed supportive services—better access to these services was identified by housing stakeholder survey respondents as outcomes that should be prioritized with HUD funding. Public resource navigation assistance was also identified as a critical need.
Priority Need Name	Permanent supportive housing
Priority Level	High
Population	Extremely-low income, low-income, elderly, homeless, persons with disabilities, persons with alcohol or other addictions
Geographic Areas Affected	Statewide
Associated Goals	HOME and HTF – Fund Affordable Housing
Basis for Relative Priority	Permanent supportive housing (PSH) was identified as a significant statewide need, as well as a need for more staff to assist people living in PSH units. Stakeholders agreed that the demand for permanent supportive housing statewide to support this population far outweighs what is currently available. Several stakeholders also emphasized that permanent supportive housing is the best approach to serving individuals experiencing chronic homelessness, citing the critical importance of on-site wraparound services. Stakeholders and residents also agreed it’s much more difficult to serve individuals with a high acuity of needs in rural areas compared with urban areas.
Priority Need Name	Transitional housing
Priority Level	High
Population	Extremely-low income, low-income, elderly, homeless, persons with disabilities, persons with alcohol or other addictions
Geographic Areas Affected	Statewide
Associated Goals	HOME and HTF – Fund Affordable Housing; Reduce homelessness
Basis for Relative Priority	Transitional housing was also identified as a specific housing need across the state throughout the community engagement process. Several stakeholders described that with the state’s emergency shelter capacity increasing, there needs to be more options available to people who aren’t ready for a more permanent situation. Stakeholders felt that more transitional housing options can better prepare vulnerable residents for more housing stability success.
Priority Need Name	Accessible housing
Priority Level	High

Population	Elderly, persons with disabilities
Geographic Areas Affected	Statewide
Associated Goals	HOME and HTF – Fund Affordable Housing
Basis for Relative Priority	Accessible housing was identified as a critically needed housing type throughout the state, particularly for older adults and people living with disabilities. Housing for seniors was identified as one of the five most urgent housing needs by housing stakeholder survey respondents. In general, stakeholders and residents identified that accessible housing is limited or unavailable in many areas of the state. Additionally, limited affordable and accessible housing for people living with disabilities was identified as a serious fair housing barrier.
Priority Need Name	Housing rehabilitation
Priority Level	High
Population	Extremely-low income, low-income, moderate-income
Geographic Areas Affected	Statewide
Associated Goals	CDBG – Housing Rehabilitation; HOME and HTF – Fund Affordable Housing
Basis for Relative Priority	Stakeholders and community members described housing rehabilitation as a critical need throughout the state, particularly in rural areas and for low- to moderate-income households. Stakeholders described housing rehabilitation as a critical strategy to ensure households at risk of experiencing homelessness because of poor housing condition are able to remain in their homes.
Priority Need Name	Homelessness services
Priority Level	High
Population	Homeless
Geographic Areas Affected	Statewide
Associated Goals	Prevent and divert people from becoming homeless; Reduce homelessness
Basis for Relative Priority	Stakeholders and residents described that as housing costs have continued to increase over the last few years, there’s been an increase in the number of unhoused individuals and families. Compounding this challenge are recent funding reductions for homelessness services at the state level. One stakeholder emphasized that “without services, homelessness is much more likely to be cyclical.” Stakeholders and community members articulated that the funding reduction at the state level will make it more difficult to serve people experiencing homelessness and prevent those who are at risk of experiencing homelessness from becoming unhoused. Stakeholders and community emphasized the need for trauma-informed services.
Priority Need Name	Infrastructure

Priority Level	High
Population	Non-housing community development
Geographic Areas Affected	Statewide
Associated Goals	CDBG – Public Works
Basis for Relative Priority	Infrastructure, to support both housing and economic development, was highlighted as a significant need throughout the state, specifically in rural communities. Water and wastewater (e.g., sewer) infrastructure was identified most often as the most needed infrastructure in Oregon communities, primarily in rural areas.
Priority Need Name	Public facilities
Priority Level	High
Population	Non-housing community development
Geographic Areas Affected	Statewide
Associated Goals	CDBG – Public/Community Facilities
Basis for Relative Priority	Stakeholders and community members, particularly those living in rural communities, identified several public facilities in need of improvement and/or new construction. Mental health care facilities and opioid rehabilitation centers were identified as greatly needed public facilities. Other facilities highlighted through the community engagement process included, but is not limited to, renovated/new fire halls; public hygiene facilities (e.g., restrooms, showers, laundry services); and more green spaces.
Priority Need Name	Affordable childcare
Priority Level	Low
Population	Extremely-low income, low-income, large families, families with children, non-housing community development
Geographic Areas Affected	Statewide
Associated Goals	CDBG – Community and Economic Development
Basis for Relative Priority	In both the housing stakeholder and community development stakeholder surveys, one of the top five community and economic development needs identified is affordable childcare; accordingly, one of the top outcomes identified in both surveys was a need for higher quality, affordable childcare centers. Many stakeholders throughout the state described their communities as childcare deserts.
Priority Need Name	Downtown/Main Street revitalization
Priority Level	Low
Population	Non-housing community development
Geographic Areas Affected	Statewide
Associated Goals	CDBG – Community and Economic Development

Basis for Relative Priority	In the Community Development Stakeholder Survey, Downtown/ Main Street revitalization was identified as one of the top five community and economic development needs. Similarly, survey respondents identified blighted commercial, industrial, and residential properties as challenges in their communities.
Priority Need Name	Local business support
Priority Level	Low
Population	Non-housing community development
Geographic Areas Affected	Statewide
Associated Goals	CDBG – Community and Economic Development
Basis for Relative Priority	More support for local businesses was identified as a critical need throughout the community engagement process. Housing stakeholder survey respondents identified an increase in local jobs as an outcome that should be prioritized with HUD funding. Additionally, community development stakeholder survey respondents identified positive economic impact and an increase in local businesses as outcomes they wanted to see prioritized with HUD funding. Additionally, stakeholders described that the lack of affordable housing is negatively impacting local economies and small businesses.
Priority Need Name	Broadband for rural areas
Priority Level	Low
Population	Non-housing community development
Geographic Areas Affected	Statewide
Associated Goals	CDBG – Community and Economic Development
Basis for Relative Priority	Stakeholders identified that broadband access, particularly in rural areas, is pivotal for expanding economic and community development opportunities. In the Housing Stakeholder survey, South Central/Southeast/Northeast Oregon respondents reported the highest rate of barriers to broadband access, followed by Columbia Gorge/Central Oregon and South Coast respondents. Respondents from the Portland MSA region reported the fewest barriers to access.

Table 30 – Priority Needs Summary

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Rental assistance was identified as a high priority need throughout the community engagement process. One of the top outcomes identified by housing stakeholder survey respondents was a need for a larger supply of rental subsidies/housing choice vouchers. The survey also asked what the most impactful issues are contributing to affordability and survey respondents identified the lack of public funding to support rental and down payment assistance. Through interviews and focus groups, stakeholders and community members wanted to see a focus on expanding rental assistance to populations most in need. As such, the need for TBRA will continue to be a high priority.
TBRA for Non-Homeless Special Needs	Rental assistance was identified as a high priority need throughout the community engagement process. One of the top outcomes identified by housing stakeholder survey respondents was a need for a larger supply of rental subsidies/housing choice vouchers. The survey also asked what the most impactful issues are contributing to affordability and survey respondents identified the lack of public funding to support rental and down payment assistance. Through interviews and focus groups, stakeholders and community members wanted to see a focus on expanding rental assistance to populations most in need. As such, the need for TBRA will continue to be a high priority.
New Unit Production	More affordable rental housing was identified as the most needed housing type across the state. The most urgent housing needs identified in the Housing Stakeholder survey were rental units affordable at 30%, 50%, and 80% AMI. Similarly, in focus groups and interviews, rising housing costs, regulatory barriers, restrictive local land use and zoning regulations, state land use laws, and a lack of public funding were common reasons cited for the lack of affordable rental housing. Oregon’s 2024 State of the State of Housing Report found approximately 128,000 affordable housing units need to be built throughout the state to serve the needs of extremely low-income and very low-income residents.
Rehabilitation	Stakeholders and community members described housing rehabilitation as a critical need throughout the state, particularly in rural areas and for low- to moderate-income households. Stakeholders described housing rehabilitation as a critical strategy to ensure households at risk of experiencing homelessness are able to remain in their homes despite living in poor housing conditions. Due to the state’s aging population, demand for housing rehabilitation resources will grow.
Acquisition, including preservation	In addition to constructing new housing, several stakeholders and community members highlighted the importance of policies and funding directed to preserving existing affordable housing units. One stakeholder articulated that “a focus on new construction at the expense of preservation will result in a loss of units...we cannot build our way out of it. You cannot offset what you’re building without a focus on preservation.” Opportunities for acquisition and affordable housing preservation are dependent on local market conditions and owners’ willingness to sell their properties.

Table 31 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Note: As of the posting of this plan for public review, PY2026 allocations have not been released. The funding amounts below are based on PY2025 allocation amounts. Contingency plans were developed to adjust the allocation if PY2026 funding is different than estimated in the draft plan. According to the State of Oregon's CPP, a substantial amendment is defined as a variance of 20% or more from the average of the previous five years funding and/or goals. If the PY2026 allocations are 20% less than the PY2025 allocations, the State will still apply the same allocation priorities across programs as specified in AP-25. If the PY2026 allocations are 20% greater than PY2025 allocations, the State will redistribute the additional funding based on the specified allocation priorities identified in AP-25 and hold an additional public comment period to allow for feedback on the proposed updates."

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$11,761,407	\$0	\$0	\$11,761,407	\$47,045,628	PY25 allocation times four.
HOME	Federal	Multifamily Acquisition Multifamily Rental New Construction Multifamily Rental Rehab TBRA CHDO Operating Support Grants	\$7,861,617.49	\$0	\$0	\$7,861,617.49	\$31,446,469.96	PY25 allocation times four.
HTF	Federal	Multifamily Acquisition Multifamily Rental New Construction Multifamily Rental Rehab	\$3,195,793.58	\$0	\$0	\$3,195,793.58	\$12,783,174.32	PY25 allocation times four.

HOPWA	Federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities Short-Term Rent, Mortgage and Utility Assistance Supportive Services TBRA	\$0	\$0	\$0	\$0	\$3,024,268	PY25 allocation times four. The State will not be receiving HOPWA for PY26.
ESG	Federal	Conversion and rehab of emergency shelters Financial Assistance Overnight Shelter Rapid Re-housing (rental assistance) Homeless Prevention Rental Assistance Services Transitional Housing	\$1,958,763	\$0	\$0	\$1,958,763	\$7,835,052	Current year allocation times four.

CDBG-DR	Federal	Housing Infrastructure Economic Revitalization	n/a	n/a	n/a	\$122,942,277.27	\$203,231,600.97	\$96,112,121.76 has been spent or allocated to date. FY 27 estimate: \$122,942,277.27 FY 28 estimate: \$135,729,331.26 FY 29 estimate: \$22,959,714.38 Total: \$422,286,000
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Table 32 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HUD funds will be used in conjunction with other federal, state, and local funding to maximize investments in affordable housing and community development activities.

There is no match requirement for the implementation of CDBG funds to the prioritized activities listed in the table above. However, CDBG funds often are leveraged with other local resources. OBDD-IFA will provide additional funds as a match to the CDBG allocation, fulfilling the one-to-one matching requirements of the program.

OHCS provides tax credits and various gap financing to affordable housing developers. This process encourages creativity in the use of federal, state, and local government resources with private resources to meet the needs of communities. OHCS administers the federal LIHTC program, a significant funding source for affordable housing development. Tax credits are leveraged with other state and federal funds through the Oregon Centralized Application (ORCA) process. OHCS also administers the non-competitive four percent tax credits used in conjunction with tax-exempt bonds. Matching funds for the HOME Program come from various state and local resources, including the Oregon Affordable Housing Tax Credit.

There is no non-federal match requirement for the National Housing Trust Fund program.

One hundred percent match is required by the ESG program. Matching contributions for the ESG Program may come from many sources, including federal, state, local, and private sources. HOME TBRA can be used as match in very limited circumstances.

The following requirements apply to matching contributions from a federal source of funds:

- Adherence to laws and/or grant restrictions, which govern use of funds for ESG match; and

- If ESG funds are used to satisfy matching requirements of another federal program, funding from that program cannot be used to satisfy the match requirements for ESG.

Non-cash matching resources may include the value of the lease on a building, salary paid to staff carrying out the program (paid for with non-ESG dollars), and the value of the time and services contributed by volunteers to carry out the program. OHCS may consider exceptions on a case-by-case basis in consultation with the sub-grantee.

HOPWA funding is leveraged through additional resources. Federal Ryan White Part B funds and general state funds provide households served with insurance assistance, case management services, and wrap around support services. Emergency utility assistance is provided through the state’s Low-Income Energy Assistance Program. HOPWA has no match requirement, does not generate any program income, and will not use land or property that is publicly owned. As the grantee, OHA works with community housing and social service partners and leverages additional program funding to provide a continuum of HIV services.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

Established by Governor Kotek on January 2023 through Executive Order 23-04, the State of Oregon’s Housing Production Advisory Council (HPAC) was established to develop an action plan to meet the state’s housing production targets. HPAC’s Recommendation Report was published in February 2024, highlighting priority recommendations developed by the Council. One of the recommendations from the report is “leveraging state owned and leased land for housing production.” The summary of this recommendation articulates that:

“Leveraging State Owned and Leased Land for Housing Production builds on existing work and capability of state agencies [and] focuses on land inside UGBs that already [have] needed services and infrastructure.” The report notes that the recommendation can be implemented programmatically and no legislative action is needed.

Other HPAC recommendations related to publicly owned land for the utilization of affordable housing development include:

- **Public Owned Lands for Affordable Housing Production** focuses on public agencies that have demonstrated willingness to utilize land for housing
- **Expand Capacity of Oregon Brownfields Program to Encourage Housing Production** builds on existing work and capability of state agencies, focuses on land inside UGBs that already has needed services and infrastructure. To implement this recommendation, legislative action would be needed to amend statutes, however, Business Oregon has existing programmatic capacity to implement.

Additionally, as part of the HPAC recommendations, the Governor’s Office and Department of Administrative Services (DAS) developed the Oregon State-Owned or Managed Lands Inventory, an online resource that provides public access to detailed information about lands owned or

managed by state entities for individuals or organizations considering housing development opportunities on state-owned or managed lands. As part of the Governor’s Housing Production Framework, in 2025, the Governor’s Office in partnership with DAS, has been exploring solutions to the various challenges/barriers in the state’s disposition process for developing housing on state land. Moreover, the State does not control the type of applications received for block grant funds. If publicly owned land is contributed as part of a project, that should be identified in the application and would be considered as match.

Discussion

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

There are three state agencies charged with carrying out the goals identified in the 2026-2030 Consolidated Plan: the Oregon Business Development Department-Infrastructure Finance Authority (CBDD-IFA), Oregon Housing and Community Services (OHCS), and the Oregon Health Authority (OHA). However, these agencies work with several other key agencies and community partners to ensure the goals of the Consolidated Plan are achieved, including but not limited to, the Oregon Housing Stability Council, Oregon Department of Human Services, the Community Action Partnership of Oregon, and the Rural Oregon Continuum of Care.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Oregon Housing and Community Services (OHCS)	State Agency, Housing Finance Authority	HOME, ESG, and HTF program delivery	Statewide and non-entitlement areas
Oregon Business Development Department-Infrastructure Finance Authority (OBDD-IFA)	State Agency, State Economic Development Agency	CDBG program delivery	Non-entitlement areas
Oregon Health Authority (OHA)	State Agency, State Health Authority	HOPWA program delivery	Statewide and non-entitlement areas

Table 33 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

As a state, Oregon uses all available tools to provide services to persons experiencing homelessness and persons living with HIV, as well as mainstream services available to the community at-large. While all of the services shown below are available in the state, some are not available in every community throughout the balance of state. Stakeholders who work with these populations highlighted the lack of access to mental health and substance use disorder treatment options, particularly in many rural and frontier communities. Additionally, many service providers in these areas identified a critical need for permanent supportive housing as a much-needed housing type (with wraparound services). While the State Legislature has allocated funding to improve access to supportive services in the last few years, many residents are required to travel long distances to access these services. Additionally, the lack of affordable and/or reliable broadband internet in rural areas of the state can impact access to finding available services and/or access to telehealth services.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 34 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

Recipients of HOPWA funded housing are required to be enrolled in Ryan White HIV Case Management; this is a strength of Oregon’s HOPWA program. Housing staff work in close partnership with Ryan White funded case management providers throughout the 31 counties outside of the Portland metropolitan area. Because Ryan White funded services are the payer of last resort, case managers are required to ensure clients access mainstream state, federal, and community-based resources such as food stamps, Medicaid/Medicare, Social Security, Social Security Disability, and other services through partner agencies. When existing resources cannot meet client needs, Oregon Housing Opportunities in Partnership (OHOP) program clients can qualify for an array of Ryan White funded supportive services including but not limited to: substance use treatment, mental health treatment, nutritional therapy/food, transportation, translation services, oral health care, home health care, referral and information, and emergency housing. Clients also qualify for CAREAssist, Oregon’s AIDS Drugs Assistance Program, which provides access to health insurance, medical care, and prescription medications.

Oregon Housing and Community Services, through the state's Community Action Agencies (CAAs), has historically utilized ESG funds to serve people experiencing homelessness through street outreach, emergency shelter, rapid rehousing and the case management provided in association with those services. Through the CAAs, which have a presence and leadership role in each of the Continuums of Care (CoCs), households experiencing homelessness or those unstably housed are eligible to receive services for other needs, including but not limited to medical care, mental health care, and food and nutrition. OHCS also grants Emergency Housing Assistance (EHA) program resources to CAAs to help households at risk of experiencing homelessness remain housed while ESG funds are prioritized for permanent supportive housing and emergency shelter. OHCS maintains strong partnerships with the CAAs and CoCs to ensure that people experiencing homelessness have access to mainstream services.

Since the last Consolidated Plan, OHCS has become the statewide Homeless Management Information System (HMIS) lead to better support coordinated entry and to lead data-driven programming. OHCS is supported by the Oregon Multi-CoC HMIS Governance Committee, which is charged with advising, assisting, and providing guidance and recommendations related to all matters related to HMIS implementation. Representatives from four different CoCs, including the Oregon Balance of State CoC, make up the Governance Committee.

People who benefit from coordinated entry and these systems include foster youth, people with disabilities, veterans, people leaving correctional institutions, people discharged from hospitals, homeless students, and victims of domestic violence. CAAs work with area partners, small businesses, government entities, and landlords to help low-income people who have a criminal history or other barriers successfully re-enter communities.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The State supports policies and programs that increase the supply of affordable housing, provide needed services to residents, and recognizes the unique and often disproportionate needs experienced by members of special needs populations and people experiencing homelessness. The state's Continuums of Care (CoC) were consulted during the development of the plan and identified the following strengths and gaps of the service delivery systems in their respective areas:

Strengths highlighted by CoC staff included compassionate and collaborative staff; strong partnerships with local partners and providers; creative problem solving and commitment to best serving the needs of the most vulnerable; and a strong diversion approach with clients.

Gaps highlighted by CoC staff included barriers in accessing needed services, primarily mental health and behavioral services; a lack of providers sufficient to meet demand; the lack of flexible and diverse funding sources to meet specific client needs; lack of eviction prevention services and other housing resources; and lack of support for new providers and challenges with reimbursement models. Several stakeholders also identified a need for better collaboration and alignment between healthcare organizations/entities and affordable housing/housing service providers.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

OBDD-IFA and OHCS remain committed to providing technical assistance to help build capacity in smaller communities in the balance of state and organizations serving those communities to ensure that people experiencing homelessness have access to the housing and services they need.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

This table provides an overview of the goals identified by each program and the estimated funding available over the Consolidated Plan period (PY2026 through PY2030).

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG-Public Works	2026	2030	Non-Housing Community Development	None	Infrastructure	CDBG: \$30,533,125	37,500 persons assisted
2	CDBG-Community/Public Facilities	2026	2030	Non-Housing Community Development and Homeless/Non-Homeless Special Needs	None	Public Facilities	CDBG: \$14,135,705	13,000 persons assisted
3	CDBG-Community and Economic Development	2026	2030	Non-Housing Community Development	None	Local business support, Downtown/Main Street Revitalization Broadband Affordable childcare	CDBG: \$1,130,855	250 businesses assisted Other: 5 projects
4	CDBG-Housing Rehabilitation	2026	2030	Affordable Housing	None	Housing Rehabilitation	CDBG: \$10,743,140	500 housing units rehabilitated
5	CDBG-Community Capacity/Technical Assistance	2026	2030	Non-Housing Community Development	None	All	CDBG: \$588,070	Other: 10 projects
6	CDBG-Emergency Projects	2026	2030	Non-Housing Community Development	None	All	TBD	OBDD will ensure if a bona fide disaster occurs, projects will meet CDBG requirements and will be reported accordingly.
7	Prevent and divert people from becoming homeless	2026	2030	Homelessness Prevention	None	Rental assistance Housing and supportive services to vulnerable populations, Homelessness services	HOME: \$8,176,084 ESG: \$2,178,144	TBRA for 400 households Homelessness prevention for 400 persons

8	Reduce homelessness	2026	2030	Homeless	None	Housing and supportive services to vulnerable populations Rental Assistance Transitional Housing Homelessness Services	ESG: \$5,069,280	Tenant-based rental/rapid rehousing assistance for 400 persons; Shelter: 4,000 persons; Street Outreach: 3,500 persons
9	Fund affordable housing	2026	2030	Affordable Housing	None	Affordable Rental Housing Accessible Housing Permanent Supportive Housing Housing Rehabilitation	HOME: \$19,725,740 HTF: \$12,783,174.32	Rental units constructed: 150 Housing Units Housing Units Accessible Units: Minimum of five percent of units built.
10	Provide people with HIV/AIDS supportive housing	2026	2030	Other/Supportive housing for people with HIV	None	Housing and supportive services to vulnerable populations	HOPWA: \$2,933,540	Tenant-based rental assistance and Supportive Services for 240 households
11	CHDO operating support grant	2026	2030	Affordable Housing	None	Affordable Housing	HOME: \$400,000	To provide operating support grants to 2 certified CHDOs that are actively involved in development of a HOME assisted affordable housing project.
12	CDBG-DR	2026	2030	Other	Specified geography	n/a	CDBG-DR: \$326,173,878.24	Other: 1
13	Administration	2026	2030	Affordable Housing Administration	None	All	CDBG: \$1,676,140 HOME: \$3,144,646.80 HTF: \$1,278,316 ESG: \$587,628 HOPWA: \$90,728	A percentage of each program allocation is generally allowed for administration costs.

Table 35 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
1. CDBG – Public Works	Provide sustainable and suitable living environments through enhancements, improvements or construction of water and wastewater systems to provide availability and accessibility to clean, safe drinking water and safe sanitary sewer systems
2. CDBG – Public/Community Facilities	Rehabilitation or construction of community facilities such as but not limited to, food banks, family resource centers, community centers, senior centers, fire stations or libraries, many of which rarely produce a reliable or sufficient revenue stream to repay a loan. Rehabilitation or construction of drug and alcohol treatment centers, Head Start facilities, mental health and health clinics, sheltered workshops for people with disabilities, domestic violence shelters, and emergency/homeless shelters.
3. CDBG – Community and Economic Development	Strengthen essential public services, advance community and economic development planning, apply data-driven strategies that build long-term economic resilience and growth, and bolster local service capacity. Through training opportunities, technical support, and access to capital, the program helps these essential service providers expand their capacity, improve business sustainability, and better meet community needs.
4. CDBG – Housing Rehabilitation	Preserve decent housing, improving the sustainability and affordability of existing housing stock, through rehabilitation projects of single-family, owner-occupied homes by providing grants or loans to complete needed repairs, many of which are health and safety related. One hundred percent of the funds in this goal will serve low-to moderate-income homeowners.
5. CDBG – Community Capacity/Technical Assistance	Oregon uses one percent of CDBG funds to train and provide technical assistance to several economic development organizations, infrastructure conferences, and other local capacity building events, grant administration workshops, applicant workshops, grant management training, and one-on-one technical assistance.

<p>6. CDBG – Emergency Projects</p>	<p>The State of Oregon uses CDBG funds to assist in repair or mitigate damage that were a direct result of a qualifying disaster from bona fide emergencies. To be considered a bona fide emergency the situation must be:</p> <ul style="list-style-type: none"> • Officially declared by the Governor as a "State of Emergency" needing immediate action; and, or • A presidential disaster declaration has been issued for the event. <p>Funds for this program is limited to five percent cap of the annual allocation, this fund will be set aside at the time when a need is determined.</p>
<p>7. Prevent and divert people from becoming homeless</p>	<p>Promote services to support people at risk of homelessness and work to prevent homelessness through increased housing stability using services that include but are not limited to: security and utility deposit payment, rent subsidy, and case management and self-sufficiency opportunities. Acknowledge that preventing individuals and families from becoming homeless is critical to ending homelessness. Every episode of homelessness that can be averted spares men, women, and children the psychological and physical trauma of not being housed.</p>
<p>8. Reduce homelessness</p>	<p>Promote programs that reduce homelessness through homeless prevention services such as financial and rent assistance, and re-house people experiencing homelessness into permanent housing. Rapid re-housing places a priority on moving a family or individual experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of becoming homeless and entering a program. OHCS Homeless Services funds provide rent assistance and pay security deposits. Both homelessness prevention and rapid rehousing services couple financial and/or rent assistance with case management and self-sufficiency opportunities. Clients may be provided referrals to agencies that can help address, mitigate and possibly alleviate other barriers causing housing instability.</p>
<p>9. HOME and HTF—Fund Affordable Housing</p>	<p>Oregon HOME and HTF funds are used to finance the development of affordable housing for low income households, HTF funds are focused largely on extremely low income households. Funds can be used for new construction, acquisition and rehabilitation. The HOME and HTF programs meet the accessibility requirements of section 504 of the Rehabilitation Act.</p>

10. Provide people with HIV/AIDS supportive housing	HOPWA funds will meet the permanent housing needs of people living with HIV through provision of tenant based rental assistance, supportive services and permanent housing placement, to include deposits. HOPWA funding will be leveraged through federal Ryan White Part B funds and general state funds to provide insurance assistance, case management services, and wrap around support services.
11. Provide support grants to certified CHDOs	Five percent of the HOME allocation will be used to provide operating support grants to certified CHDOs that are actively involved in development of a HOME assisted affordable housing project.
12. CDBG – Disaster Recovery	CDBG-DR funds are being utilized for unmet recovery needs related to the 2020 Labor Day Disasters, specifically related to housing, infrastructure, and economic revitalization.
13. Administration	State administration of various programs

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

OHCS makes affordable housing development funds available through the Oregon Centralized Application (ORCA) process. Capital development funding programs have established income limitations determined by the funding source. The incomes served in affordable housing units are determined by the type/s of housing applications accepted and the funding sources of each project. HOME Multifamily Rental Projects contain designated units for households with income between 50-60% AMI, in accordance with federal regulations. OHCS estimates 150 low-income families with incomes below 50% MFI will be housed by affordable housing units funded with HOME dollars. The HTF resources will support affordable housing development for approximately 50 extremely low-income families with incomes below 30% MFI.

In addition to funding the development of new affordable housing units, HOME resources are used to provide rent assistance to low-income families. OHCS will provide rental assistance to approximately 400 families annually. OHCS does not use ESG funding to provide affordable housing as defined by HOME 91.315(b)(2).

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Oregon does not administer public housing funds. If HUD designates a Public Housing Authority (PHA) as troubled, the PHA would work directly with HUD to resolve any issues. However, OHCS does work with local PHAs within its jurisdiction and assures that their PHA plans are consistent with the Consolidated Plan. During this process, OHCS requests input from any troubled PHAs regarding possible assistance the State could provide.

Additionally, SB 32 (2025) requires that OHCS post information about publicly supported housing on the department's webpage.

Activities to Increase Resident Involvements

N/A.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A.

Plan to remove the 'troubled' designation

N/A.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

In general, several barriers exist that impact the development of affordable housing, including:

- Tax policies;
- Land use controls;
- Zoning ordinances;
- Building codes;
- Fees and charges; and
- Growth limits.

Pertaining to the barriers identified above in the state of Oregon, stakeholders and community members engaged with throughout the community engagement process for this plan identified tax policies, land use controls, zoning restrictions, and growth limits as common barriers to housing development throughout the state. Below are examples of feedback collected during the community engagement process related to those barriers:

- *[Tax policies] Several stakeholders identified Measures 5 and 50, which impose limitations on property tax increases and impacts revenue growth for Oregon municipalities, as a significant barrier to housing development, particularly affordable housing development. Stakeholders identified that as a consequence, municipalities are finding it to be increasingly challenging to have enough revenue to pay for critical services, let alone to support new housing development. One stakeholder shared that as a result of slower revenue growth at the municipal level, the State of Oregon "...is also being squeezed. As a result of the inability of governments to pay for these services, you're seeing an expansion of services provided at the state level. Traditional shared services between the State and counties are being chipped away."*
- *[Tax policies] Another stakeholder noted that in rural communities, property tax exemptions for affordable housing are a "catch 22" because the jurisdictions rely on property taxes for other services. They added because of this, most communities don't want affordable housing projects because they don't contribute to the tax base.*
- *[Zoning restrictions] One stakeholder shared that they tried to move forward with a 30-unit housing development in a frontier community that was located in an area of the city zoned for a maximum of 15 units. Even though the housing was significantly needed, the municipality did not approve the upzone request and the developer missed their opportunity to apply for funding to build the project. The parcel was rezoned a couple years later.*
- *[Land use controls] One stakeholder shared "there is a lot of pressure to permit everything faster and to get out of the way of private development." However, they referenced a report commissioned by the Office of Economic Analysis that found throughout the state, "450 local government permitting positions are needed to get building and land use permits through current processes." This stakeholder felt that collectively, "we're trying to squeeze a super constrained system." They advocated for more resources to fill these positions.*
- *[Land use controls] One stakeholder shared in smaller jurisdictions, "permitting and project timelines are all different, which can impact if staff have capacity to help smaller developers work through these [development] processes."*

- *[Zoning ordinances]* This stakeholder added that overly burdensome design requirements are also a barrier to moving through the development process quickly, noting that having a lot of design requirements are “detrimental to building housing.”
- *[Growth limits]* One stakeholder noted that related to Oregon counties, the greatest housing challenge is that the land use system is designed to concentrate housing development in the urban growth boundary and within cities. They added that, “from a governing perspective, most counties aren’t trying to make housing development occur but they are interested in housing availability. For the unincorporated areas of a county that are allowed to develop, “it’s really expensive [to build housing in these areas].”

Other barriers identified by stakeholders and community members related to the development of affordable housing, and housing in general, included:

- The lack of affordable housing financing;
- Local opposition to affordable housing development;
- The lack of infrastructure to support housing development;
- High cost and lack of availability of land.

Below are examples of feedback collected during the community engagement process related to those barriers:

- *[Lack of financing]* One stakeholder shared that as a non-profit housing developer, “their organization experiences challenges accessing financing to develop their projects.”
- *[Local opposition to development]* One stakeholder shared that they were working on a permanent supportive housing project in south central Oregon and they received a lot of threats about moving forward with the project.
- *[Local opposition to development]* Another stakeholder shared that related to housing and community development funding programs through the state, “we are not having as much buy-in from the general population. There is an increase in ‘not in my backyard’ thinking.”
- *[Lack of infrastructure]* The lack of infrastructure in rural communities, particularly water and sewer infrastructure, was identified as one of the greatest barriers to housing development identified through the community engagement process. One stakeholder shared that related to counties trying to develop housing, “access to infrastructure is pretty crippling here.” The League of Oregon Cities recently commissioned a report on infrastructure needs throughout the state and stated that “the infrastructure need is astronomical.” Stakeholders also emphasized the high costs of infrastructure in rural communities, specifically that rural communities don’t even have capacity (or funding) to conduct infrastructure studies.
- *[High cost/lack of land]* Numerous stakeholders identified the lack of available and/or unsuitable land for development as a barrier to building more housing in their communities. One Tillamook County stakeholder shared that “some counties are just land constrained and don’t have buildable lands.” Another stakeholder who works in the public sector shared that it’s difficult to compete with private developers and people with resources coming from out of state who are able to buy land at a really high cost.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Over the last five years, the State of Oregon has taken several significant steps to reduce barriers to affordable housing development. Oregon Housing and Community Services (OHCS) developed and implemented the agency's first five-year Statewide Housing Plan to identify areas of critical need and provide a strategic framework for OHCS to coordinate action and build support for addressing the state's housing challenges. The Plan represented a new approach that operationalized OHCS leveraging resources and developing integrated statewide policies to address the housing challenges of the state's most vulnerable residents. Between 2019 and 2024, OHCS:

- Funded 1,668 permanent supportive housing units across 56 projects.
- Built or has in the pipeline 28,389 affordable rental units.
- Assisted 3,368 households in becoming homeowners.
- Increased funding for housing development in rural Oregon by 248%, which contributed to 5,058 new housing units.

OHCS identified the following strategies to increase housing supply and affordability in the coming years:

- Set aside funding for nonprofit housing organizations.
- Invest in the Local Innovation Fast Track (LIFT) program.
- Continue developing Permanent Supportive Housing (PSH).
- Continue to expand predevelopment funding,
- Collocate early learning facilities to reduce costs for families.
- Invest in the Land Acquisition Program.
- Preserving and restoring existing housing units.
- Increasing the supply of Permanent Supportive Housing, particularly in rural areas; and
- Expanding downpayment assistance to increase access to homeownership.

In addition to OHCS' work, the Oregon State Legislature has passed several bills aimed at reducing barriers to affordable housing development over the last few years. A summary of major legislation passed is provided below.

- HB 2001 (2019) allowed duplexes, triplexes, fourplexes, and cottage clusters to be built on land zoned for single families in cities with more than 25,000 residents. For cities with over 10,000 residents, duplexes were allowed to be built.
- HB 2003 (2019) required cities with a population of 10,000 or more to develop both a Housing Capacity Analysis and Housing Production Strategy to understand if the city has enough land to meet projected housing needs and identify meaningful actions the city will take to address their housing needs.
- HB 2761 (2023) expands OHCS' ability to fund affordable housing units within mixed-income or mixed-use housing development.
- HB 1537 (2024) established the Housing Accountability and Production Office (HAPO) to ensure compliance with state housing laws, improve housing production through research and guidance, and facilitate interagency coordination to boost housing production. Additionally, the HAPO will be working with the University of Oregon in 2026 to identify opportunities for streamlining processes and procedures and reducing state-level barriers to more housing.

- HB 2647 (2025) streamlines the process for expanding urban growth boundaries and allows cities to annex land for residential use under specific conditions.
- HB 2138 (2025) allows for more middle housing, such as duplexes, triplexes, and townhomes, to be built in more places throughout cities and unincorporated areas. The bill also prevents local governments from blocking middle housing on any land where single-family homes are allowed.
- SB 974 (2025) requires expedited review of land use applications for housing by requiring local governments to confirm completed applications within 30 days or request more materials and approve or deny permits for developments within 120 days of completing the application.
- HB 2258 (2025) requires local governments approve certain land use applications for residential developments using building plans preapproved by the Department of Consumer and Business Services.
- HB 3144 (2025) prevents housing developments, subdivisions, and “planned communities” from banning manufactured and modular homes when they would otherwise allow housing.
- HB 2316 (2025) allows the Oregon Department of Administrative Services to designate underutilized state-owned or nominated local lands within UGBs to that would primarily be utilized for developing affordable housing for low- to moderate-income households and are exempt from local land use regulations and property taxes for up to five years.
- HB 3031 (2025) established the Housing Infrastructure Financing Program that provides financial assistance for infrastructure projects that support housing developments.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In 2023, the Governor declared a homelessness state of emergency in regions that experienced an increase of 50% or more in unsheltered homelessness between 2017 and 2022. The emergency has been extended through multiple executive orders (EOs), most recently Executive Order 26-01, signed on January 9, 2026. Between January 2023 and September 2025:

- 6,286 shelter beds were provided for people experiencing unsheltered homelessness—a combination of new beds and preventing closure of existing beds;
- 5,539 Oregonians experiencing unsheltered homelessness were rehoused; and
- 25,942 households were prevented from eviction and risk of homelessness.

While significant progress has been made in addressing homelessness throughout the state, the 2025 Point-in-Time Count showed that significant challenges remain. Between 2023 and 2025, homelessness throughout the state rose by approximately 35%, from 20,100 to 27,119 people identified as experiencing homelessness. Portland State University’s Homelessness Research & Action Collaborative released its 2025 statewide homelessness report, articulating that, “the report reveals a complex picture: While Oregon has made historic gains in shelter capacity—increasing the number of people sheltered by nearly 50%—the total number of people experiencing homelessness continues to rise due to economic insecurity and a shortage of affordable housing.”

Oregon Housing and Community Services (OHCS), in partnership with the Community Action Agencies (CAAs) across the state, use Emergency Solutions Grant (ESG) program funds to assist individuals and families regain housing stability after experiencing a housing crisis or homelessness. Subgrantees help their program participants take actions that remove rent and work barriers to stabilize housing and increase the household’s ability to access entitlement benefits or secure and maintain a job. Additionally, through Coordinated Entry, subgrantees are able to identify the services most beneficial to their program participants and to expand the types and volume of resources available to their participants by referring them to local partner agencies for services not available through the subgrantee.

Oregon Housing and Community Services requires all ESG subgrantees to submit an Affirmative Outreach Plan (24 CFR 576.407(b)), as well as a written statement or plan for assisting applicants and clients with Limited English Proficiency (LEP) requirements. In conjunction with annual Point-in-Time counts, many OHCS ESG subgrantees conduct a Project Connect-type event as an outreach tool to provide services for people who are homeless or at risk of homelessness. Project Connect, and similar one- or two-day events, offer a one-stop location where people experiencing or at-risk of homelessness can receive specialized services such as medical and dental care, hot meals, food boxes, clothing, camping supplies, eye exams, veterinary exams for pets, and legal services. These events can help organizations connect with hard-to-reach populations and better understand and assess their needs.

As noted above, Continuums of Care and service agencies across Oregon use a Coordinated Entry process to maximize and prioritize applicant intake. Coordinated Entry systems allow the provider to assess a person’s needs using a centralized database, ensuring that each person receives a thorough, expedited assessment along with a coordinated approach to services. Use of standard assessment tools can help to align appropriate services with resources to fit personal needs. Through a network of case

management, community-based support systems, financial and rent assistance and self-sufficiency opportunities, homeless and at-risk households are linked to services designed to help them obtain or retain housing stability.

Addressing the emergency and transitional housing needs of homeless persons

In 2025, the State passed HB 3644, which established an ongoing, statewide shelter program with the goal of reducing unsheltered homelessness and helping people transition from homelessness into housing stability. Over the next two years, OHCS will utilize \$204 million allocated through the bill to develop a coordinated statewide shelter system, which allow individuals experiencing homelessness to access resources that might not have been previously available to them based on which area of the state they lived in. Additionally, as noted above, the State has seen a 50% reduction in unsheltered homelessness in the state, primarily due to the significant investment in increasing shelter capacity.

As a result of those investments, stakeholders identified transitional housing as a critical need, particularly for survivors of intimate partner violence, persons with SPMI, and those exiting homelessness who need transitional support but not the intensive resources of a permanent supportive housing (PSH) environment. OHCS will continue to commit state and federal funds to fill gaps in shelter, transitional housing, permanent affordable housing, and other resources needed to answer the state's homelessness crisis.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Oregon's Community Action Agencies (CAAs) and other service providers offer comprehensive services and support for households transitioning from homelessness to being housed. The Emergency Solution Grant Program (ESG), in combination with other resources, provides assistance to extremely low income households so they may secure, maintain, and retain housing.

Coordinated Entry systems optimize CAA efforts to coordinate with area nonprofit providers and state and local governments to promote effective use and access to mainstream programs and self-sufficiency services aimed at ending homelessness. Through a network of services that include case management, community-based support systems, financial assistance, and personal budgeting, people experiencing or at risk of homelessness are linked to services designed to assist households reach and maintain housing stability. When entering shelter, an individual is assessed and provided essential services based on their needs and the services available. Services may include referrals for mental health care, life skills supports, personal budgeting and finance, conflict resolution, and other needed skills that help reduce barriers and retain housing stability.

Oregon Housing and Community Services (OHCS) utilizes an approach to serve the basic needs of the person before addressing or working to resolve identified barriers to housing. Shelter and housing providers can inadvertently institute barriers that keep homeless or extremely low income households from being eligible for assistance. OHCS continues to work with subgrantees through workshops and

other communication so subgrantees have the tools to identify and remove barriers in shelters and housing.

Multiple efforts are being made to encourage landlords to rent to those who are homeless. Oregon Housing and Community Services manages two landlord guarantee programs for reimbursement of unit damage and loss of rent. One program is designed to encourage landlords to rent to tenants in HUD's Housing Choice Voucher Program while the other program provides landlords with assurances for recourse if they rent to a high-risk tenant.

Many subgrantees have hired a dedicated staff position to concentrate on identifying and securing housing units for their program participants. These housing navigators market rent-assistance programs to landlords, keep abreast of housing opportunities in their service communities, and assist their agency's clients in their housing search.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

OHCS delivers the majority of rental assistance services through the statewide Community Action Agencies (CAA) network, which also delivers anti-poverty services, including the Community Services Block Grant (CSBG). Community Action Agencies are able to align their poverty and homelessness resources to prevent homelessness and provide connections to supportive mainstream and community resources (i.e. employment services, child welfare assistance, TANF programs, etc.). OHCS encourages CAAs to work closely with community coordinated care organizations, governmental entities, nonprofits, mental and physical health providers, schools, public safety providers and others to design, implement, and deliver programs and services as partners in service to the most vulnerable Oregonians.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

In Oregon, an estimated 850,000 homes may contain toxic lead paint. The Oregon Health Authority's Lead-Based Paint Program works to prevent and reduce lead-based paint exposures and hazards. The Program was established in 1998 and funded by a cooperative agreement from the Environmental Protection Agency (EPA), the program oversees certification and training of professionals working with lead-based paint and enforces lead-based paint regulations. Additionally, the program protects the public from the hazards of improperly conducted lead-based paint activities, and ensures the public receives information to prevent lead poisoning in homes that may contain lead paint.

The Oregon Health Authority, Public Health Division, publishes a monthly communicable disease surveillance report. The report contains several dashboards that allow users to explore monthly trends in communicable diseases in Oregon over the last 10 years, including lead poisoning and childhood lead poisoning. Data is available by county and several demographic groups.

Children aged six years old and younger are particularly susceptible to the effects of lead poisoning. Ingestion of lead, through hand-to-mouth behavior, is the primary pathway of exposure. Lead test results became a reportable condition in Oregon in 1991. The mission of OHA's Oregon's Lead Poisoning Prevention Program is to eliminate childhood lead poisoning by identifying and caring for lead poisoned children and preventing environmental exposures to lead.

How are the actions listed above integrated into housing policies and procedures?

The State of Oregon requires all applicants and sub-recipients, including affordable housing owners, developers and service providers, to conduct all related work and deliver all related services in accordance with the Lead Based Paint Poisoning Prevention Act and 24 CFR 570.487(c). Grant recipients, sub-recipients, applicants, project owners, and any others who apply for, or receive HUD funding, must certify compliance with all applicable LBP requirements as a part of contracts and agreements.

OHCS is not currently developing or monitoring any OHCS-funded housing projects that contain LBP, however, properties constructed prior to 1978 may be subject to requirements for assessment, evaluation, and mitigation of lead-based paint, per federal regulation 24 CFR Part 35. OHCS compliance officers determine if monitoring for lead-based paint is required and, if necessary, implement, or advise property owners of monitoring requirements.

The ESG, HOME TBRA, and HOPWA TBRA programs require a visual assessment for LBP hazards as part of the housing standards inspection for each potential rental unit if the unit was built prior to 1978 and the household includes a child under age six. HOME TBRA rent assistance contracts cannot be effective or renewed for any unit needing LBP correction until the work has been completed and the unit passes an LBP clearance test.

All purchasers and tenants of CDBG-assisted emergency homeless shelters, transitional housing, and domestic violence shelters constructed prior to 1978 receive a notice about the hazards of LBP. Applicants for housing rehabilitation also receive notification. The notification form used is the current Environmental Protection Agency pamphlet, *Protect Your Family from Lead in Your Home*. Grant recipients must keep documentation of the notifications in their local project file. Agency staff have opportunities for additional LBP education by attending HUD-sponsored trainings on healthy homes, LBP

rules, repairs, and technical assistance.

The 2021 Oregon Legislature enacted groundbreaking legislation to help achieve Healthy Homes for low income households and communities impacted by environmental justice factors HB 2842 directs the Oregon Health Authority (OHA) to provide grants to a wide array of third-party organizations, which in turn provide financial assistance to eligible homeowners and landlords to repair and rehabilitate dwellings to address environmental hazards, ensure accessible homes for residents with disabilities, and make general repairs needed to maintain a safe and healthy home.

One stakeholder shared how the State can better address the presence of lead-based paint hazards in homes. They pointed to Oregon Revised Statutes (ORS) 90.320, which articulates that a landlord must maintain the premises in which a tenant resides in a “habitable condition.” However, the statute currently does not include removing or mitigating lead-based paint hazards on the habitable conditions list, thus not requiring landlords to address lead-based paint hazards (e.g., addressing chipped paint in homes) in their units. This stakeholder suggested that the State should update the statute to include lead-based paint hazards as a household feature that must be addressed for the unit to be considered habitable. They shared that this statute update would have a significant impact on reducing families’, especially children, exposure to lead-based paint hazards.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Skill building, education, and job training are critical for helping residents move out of poverty. Current initiatives aimed at reducing the number of poverty-level families in the state include:

- The state’s SNAP Employment and Training program at WorkSource Oregon centers uses a case management and customer service approach. It matches SNAP participants with a workforce professional who guides and supports them in their process of obtaining employment.
- The Oregon Individual Development Account (IDA) Initiative, designed to help low-income Oregonians fulfill an educational goal, develop and launch a small business, restore a home to habitable condition, or purchase equipment to support employment. IDA holders work with a participating non-profit organization to define and reach their goals. Oregonians who participate in the program to save funds typically receive a program match of three dollars for every one dollar saved. The matching funds are provided by private contributors through a state tax credit.
- Administered by OHCS, the Community Services Block Grant (CSBG) is a federal anti-poverty program that provides assistance to local communities to reduce poverty, revitalize low-income communities, and empower low-income families and individuals to become fully self-sufficient.
- SB 1545 (2022), more commonly known as Future Ready Oregon, allocated \$200 million into workforce development initiatives with priority on equitable access to workforce development opportunities for marginalized communities. This bill focused opportunities in high growth sectors that provide wages that contribute to economic stability, including education/healthcare, manufacturing, technology, and construction.
- The Local Innovation and Fast Track (LIFT) Housing Program's objective is to build new affordable housing for families with children who are experiencing, or at-risk of homelessness. Over the last five years, the Oregon Legislature has committed approximately \$1 billion of general obligation bonds to fund both the affordable rental and homeownership programs.
- The Housing Stabilization Program (HSP) uses TANF funds and is designed to minimize homelessness by providing short-term rental assistance and services to stabilize housing for households with children. The program targets low- and very low-income TANF households with children who are homeless or unstably housed and at risk of losing their housing. HSP is a partnership between the Department of Human Services (DHS), Community Action Agencies (CAAs), and Oregon Housing and Community Services (OHCS), and is expected to serve 700 households per fiscal year. HSP payments can be issued to meet the household’s needs for housing, transportation, case management, employment-related and self-sufficiency services that cannot be met through other federal or state programs or other resources (such as other income or money in a bank account). The assistance helps families in need of care for children in their homes while promoting self-sufficiency, job readiness and housing stability.
- The Oregon Department of Education works collaboratively with the Higher Education Coordinating Commission’s Office of Community Colleges and Workforce Development (HECC/CCWD), and the Oregon Bureau of Labor and Industries (BOLI), collectively referred to as the Partnering State Agencies to ensure that relevant Career and Technical Education (CTE) programs are offered through the public school system and workforce development locations across the state. The State CTE plan has a number of priorities including the development of institutional partnerships (schools, universities, trade unions, public agencies) for efficient and seamless program delivery beginning in high school through transition to the workforce, addressing academic gaps that might prevent students from success in a CTE program,

bolstering of mentorship and apprenticeship opportunities, and outreach to Oregon students and parents to increase participation.

- The State of Oregon workforce development initiatives are funded through the federal Workforce Innovation and Opportunity Act (WIOA). Oregon has nine Local Workforce Areas that work regionally to leverage funding and match workers with growing industries and employment opportunities. The Local Workforce Boards manage Worksource centers that offer a variety of workforce development services.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

OHCS works in collaboration with non-profit partners and other state departments to reduce the number of families experiencing poverty. In broad terms, as the state's affordable housing finance agency, OHCS plays an important role in funding the construction of new affordable housing, rehabilitating existing units, weatherizing homes, and providing emergency rental assistance— all programs that reach people and families below the poverty level.

Business Oregon, through its community/public facilities and microenterprise assistance programs adds stability to residents experiencing poverty by expanding access to early childhood education, libraries, family resource centers, and business development.

OHCS also strives to strengthen its relationships with other state and regional agencies working to solve housing, health, and economic development challenges faced by Oregonians living in poverty. One tangible way OHCS has accomplished this is through the Housing Stability Council, which provides strategic direction for OHCS and helps make connections to other regional and statewide initiatives. OHCS also coordinates with each of the state's nine Local Workforce Areas to coordinate housing efforts with local economic development priorities and efforts. Additionally, OHCS coordinates with the Department of Human Services to serve families who are receiving TANF or are involved with the Child Welfare department, as well as with the Oregon Health Authority to serve seniors and people with disabilities who need affordable housing to help them remain stable and healthy.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

OBDD-IFA monitors CDBG projects before administrative closeout. Monitoring includes assurance of proper fund management, compliance with state and federal regulations, and documentation of program effectiveness. On-site versus a desk review is based on program complexity, local grant administration capacity, recent problems with the project, past monitoring findings, and projects with high-risk activities. The CDBG handbooks may be found at the following link:
https://www.oregon.gov/biz/programs/cdbg/pages/cdbg_handbook.aspx.

OHCS' Portfolio Compliance unit routinely monitors HOME/HTF compliance by conducting regular reviews of tenant files, physical site (including units) and financial asset reviews of HOME/HTF funded projects. At each site-visit, the Compliance Analysts completes a physical inspection of the exterior/interior of buildings, including grounds and common areas, and at least 20 percent of the interior units to ensure that the project is maintained in accordance with HUD, state, and local property standards. The Compliance Analysts will also audit the HOME/HTF assisted unit tenant files to ensure tenant eligibility, at a minimum of 20%. The Asset Management Analysts annually review the property's year-end financial reports, in addition to any audits completed by the Compliance Analysts to determine risk rating. The compliance manual is available at the following link:
<https://www.oregon.gov/ohcs/compliance-monitoring/pages/home-investment-partnership-program.aspx>

ESG sub-grantees are required to comply with the minimum written standards for the department, their CoC, or their own standards for program operations: evaluating eligibility for assistance; emergency shelter operations; assessing, prioritizing, and reassessing needs for essential services related to emergency shelter; coordination among homeless assistance providers, mainstream service providers and housing providers determining and prioritizing eligibility for homeless prevention and rapid re-housing assistance; determining client's share of rent and utility costs; and determining duration and amount of rental assistance provided to client. The ESG minimum standards are published in the ESG Operations Manual, which is available at the following link: <https://www.oregon.gov/ohcs/for-providers/Documents/manuals/25-27-ESG-Manual.pdf>

ESG and HOME TBRA programs require compliance monitoring of sub-grantees annually. Monitoring includes verification that necessary procedures and policies are in place and are being followed by the staff of the service provider, as well as thorough review of information in client files, including confirmation of household eligibility and subsidy calculation.

OHA conducts file reviews for the HOPWA program. The reviews include client case and chart examination and an assessment of the program database records to measure progress in meeting program objectives. OHA holds quarterly meetings that provide staff both training and policy review opportunities. The HOPWA program is administered per the Oregon Housing Opportunities in Partnership Program Policies and Procedures (OAR 333-022-3000):
https://www.oregon.gov/oha/PH/DISEASES/CONDITIONS/HIVSTDVIRALHEPATITIS/HIVCARE/TREATMENT/Documents/Final-OHOP_Program_Manual%2007-01-15.pdf

Program outcomes monitoring occurs according to the program's quality management plan:
[https://www.oregon.gov/oha/PH/DISEASES/CONDITIONS/HIVSTDVIRALHEPATITIS/HIVCARETREATMENT/Documents/Quality%20Management%20Plan%202025-2027 Oregon%20HIV%20Care%20and%20Treatment 7.22.25.pdf](https://www.oregon.gov/oha/PH/DISEASES/CONDITIONS/HIVSTDVIRALHEPATITIS/HIVCARETREATMENT/Documents/Quality%20Management%20Plan%202025-2027%20Oregon%20HIV%20Care%20and%20Treatment%207.22.25.pdf)

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

During the 2026 Program Year, the State will expects to receive funding from the following HUD Community Planning and Development (CPD) block grant programs to address the housing and community development needs identified in the 2026-30 Consolidated Plan:

- CDBG \$ 11,761,407
- HOME \$ \$7,861,617.49
- HTF \$ 3,195,793.58
- HOPWA \$ 0
- ESG \$ 1,958,763

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$11,761,407	\$0	\$0	\$11,761,407	\$47,045,628	Current year allocation times four.
HOME	Federal	Multifamily Acquisition Multifamily Rental New Construction Multifamily Rental Rehab TBRA CHDO Operating Support Grants	\$7,861,617.49	\$0	\$0	\$7,861,617.49	\$31,446,469.96	Current year allocation times four.
HTF	Federal	Multifamily Acquisition Multifamily Rental New Construction Multifamily Rental Rehab	\$3,195,793.58	\$0	\$0	\$3,195,793.58	\$12,783,174.32	Current year allocation times four.

HOPWA	Federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities Short-Term Rent, Mortgage and Utility Assistance Supportive Services TBRA	\$0	\$0	\$0	\$0	\$3,024,268	PY25 allocation times four. The State will not be receiving HOPWA for PY26.
ESG	Federal	Conversion and rehab of emergency shelters Financial Assistance Overnight Shelter Rapid Re-housing (rental assistance) Homeless Prevention Rental Assistance Services	\$1,958,763	\$0	\$1,962,472.16	\$3,921,235.16	\$7,835,052	Current year allocation times four.
CDBG-DR	Federal	Housing Infrastructure Economic Revitalization Disaster Planning and Mitigation	n/a	n/a	n/a	\$122,942,277.27	\$203,231,600.97	\$96,112,121.76 has been spent or allocated to date. FY 27 estimate: \$122,942,277.27 FY 28 estimate: \$135,729,331.26 FY 29 estimate: \$22,959,714.38 Total: \$422,286,000

Table 36 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Community Development Block Grant (CDBG). The CDBG Administrative match requirement will be met by utilizing funds from the Special Public Works Funds, which is a state-funded program. While there is no match requirement for projects seeking funding from the CDBG Program, points will be awarded in the competitive application round for projects that leverage funding from other resources. Additionally, for projects where the total cost of the project will exceed the CDBG funding request, applicants must show committed funds to ensure projects can be completed.

HOME Investment Partnerships Program (HOME). Oregon Housing and Community Services (OHCS) provides tax credits and various gap financing to affordable housing developers. This process encourages creativity in the use of federal, state, and local government resources with private resources to meet the needs of communities. Oregon Housing and Community Services administers the federal LIHTC program, a major funding source for development of affordable housing. Tax credits are leveraged with other state and federal funds through the Oregon Centralized Application (ORCA) process which was rolled out by OHCS in 2024 in response to statewide affordable housing goals. Oregon Housing and Community Services also administers the non-competitive 4% tax credits used in conjunction with tax-exempt bonds. Matching funds for the HOME Program come from various state and local resources, including the Oregon Affordable Housing Tax Credit.

Housing Trust Fund (HTF). There is no non-federal match requirement for the HTF.

Emergency Solutions Grant (ESG). One hundred percent match is required by the ESG program. Matching contributions for the ESG program may come from many sources, including federal, state, local, and private sources. HOME TBRA can be used as match in very limited circumstances. The following requirements apply to matching contributions from a federal source of funds:

- Adherence to laws and or grant restrictions which govern use of funds for match, ensuring no prohibition to matching federal ESG funds; and
- If ESG funds are used to satisfy matching requirements of another federal program, funding from that program cannot be used to satisfy the match requirements for ESG.

Non-cash matching resources may include the value of the lease on a building, salary paid to staff carrying out the program (paid for with non-ESG dollars), and the value of the time and services contributed by volunteers to carry out the program. OHCS may consider exceptions on a case-by-case basis in consultation with the sub-grantee. ESG program does not generate program income.

Housing Opportunities for People with HIV/AIDS (HOPWA). As the grantee, OHA works with community housing and social service partners and leverages additional program funding to provide a continuum of HIV services. Housing Opportunities for People with HIV/AIDS funding is leveraged through additional resources. Federal Ryan White Part B funds and general state funds provide households served with insurance assistance, case management services, and wrap around support services. Emergency utility assistance is provided through the state's Low-Income Energy Assistance Program (LIHEAP). The HOPWA program has no match requirement, does not generate any program income, and will not use land or property that is publicly owned.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Established by Governor Kotek on January 2023 through Executive Order 23-04, the State of Oregon's Housing Production Advisory Council (HPAC) was established to develop an action plan to meet the state's housing production targets. HPAC's Recommendation Report was published in February 2024, highlighting priority recommendations developed by the Council. One of the recommendations from the report is "leveraging state owned and leased land for housing production." The summary of this recommendation articulates that:

"Leveraging State Owned and Leased Land for Housing Production builds on existing work and capability of state agencies [and] focuses on land inside UGBs that already [have] needed services and infrastructure." The report notes that the recommendation can be implemented programmatically and no legislative action is needed.

Other HPAC recommendations related to publicly owned land for the utilization of affordable housing development include:

- **Public Owned Lands for Affordable Housing Production** focuses on public agencies that have demonstrated willingness to utilize land for housing
- **Expand Capacity of Oregon Brownfields Program to Encourage Housing Production** builds on existing work and capability of state agencies, focuses on land inside UGBs that already has needed services and infrastructure. To implement this recommendation, legislative action would be needed to amend statutes, however, Business Oregon has existing programmatic capacity to implement.

Additionally, as part of the HPAC recommendations, the Governor's Office and Department of Administrative Services (DAS) developed the Oregon State-Owned or Managed Lands Inventory, an online resource that provides public access to detailed information about lands owned or managed by state entities for individuals or organizations considering housing development opportunities on state-owned or managed lands. As part of the Governor's Housing Production Framework, in 2025, the Governor's Office in partnership with DAS, has been exploring solutions to the various challenges/barriers in the state's disposition process for developing housing on state land.

Additionally, the State does not control the type of applications received for block grant funds. If publicly owned land is contributed as part of a project, that should be identified in the application and would be considered as match.

Discussion

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG-Public Works	2026	2027	Non-Housing Community Development	None	Infrastructure	CDBG: \$6,106,625	Public facility or infrastructure activities other than LMI housing benefit: 7,500 persons assisted
2	CDBG-Community/Public Facilities	2026	2027	Non-Housing Community Development and Homeless/Non-Homeless Special Needs	None	Public Facilities	CDBG: \$2,827,141	Public facility or infrastructure activities other than LMI housing benefit: 2,600 persons assisted
3	CDBG-Community and Economic Development	2026	2027	Non-Housing Community Development	None	Local business support, Downtown/Main Street Revitalization Broadband Affordable childcare	CDBG: \$226,171	50 businesses assisted Other: 1 project
4	CDBG-Housing Rehabilitation	2026	2027	Affordable Housing	None	Housing Rehabilitation	CDBG: \$2,148,628	Housing units rehabilitated: 100 housing units
5	CDBG-Community Capacity/Technical Assistance	2026	2027	Non-Housing Community Development	None	All	CDBG: \$117,614	Other: 2 projects
6	CDBG-Emergency Projects	2026	2027	Non-Housing Community Development	None	All	CDBG: \$0	OBDD will ensure if a bona fide disaster occurs, projects will meet CDBG requirements and will be reported accordingly.
7	Prevent and divert people from becoming homeless	2026	2027	Homelessness Prevention	None	Rental assistance Housing and supportive services to vulnerable populations, Homelessness services	HOME: \$2,044,020 ESG: \$544,536	TBRA for an estimated 400 households Homelessness prevention for 400 persons
8	Reduce homelessness	2026	2027	Homeless	None	Housing and supportive services to vulnerable populations Rental Assistance Transitional Housing Homelessness Services	ESG: \$1,267,320	Tenant-based rental/rapid rehousing assistance for 400 persons; Shelter: 5,000 persons; Street Outreach: 3,500 persons

9	Fund affordable housing	2026	2027	Affordable Housing	None	Affordable Rental Housing Accessible Housing Permanent Supportive Housing Housing Rehabilitation	HOME: \$4,931,435 HTF: \$XXX	Rental units constructed: 150 Housing Units Housing Units Accessible Units: Minimum of five percent of units built. Rental units rehabilitated: XX
10	Provide people with HIV/AIDS supportive housing	2026	2027	Other/Supportive housing for people with HIV	None	Housing and supportive services to vulnerable populations	HOPWA: \$0	Other:1
11	Provide support grants to certified CHDOs	2026	2027	Affordable Housing	None	Affordable Housing	HOME: \$100,000	To provide operating support grants to 2 certified CHDOs that are actively involved in development of a HOME assisted affordable housing project.
12	CDBG-DR	2026	2027	Unmet needs	Specified counties	n/a	CDBG-DR: \$122,942,277	Other: 1
13	Administration	2026	2027	Affordable Housing Non-Housing Community Development and Homeless/Non-Homeless Special Needs	None	All	CDBG: \$335,228 HOME: \$786,161.70 ESG: \$146,907 HTF: \$319,579	Other: 1

Table 37 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
1. CDBG – Public Works	Provide sustainable and suitable living environments through enhancements, improvements or construction of water and wastewater systems to provide availability and accessibility to clean, safe drinking water and safe sanitary sewer systems

2. CDBG – Public/Community Facilities	Rehabilitation or construction of community facilities such as but not limited to, food banks, family resource centers, community centers, senior centers, fire stations or libraries, many of which rarely produce a reliable or sufficient revenue stream to repay a loan. Rehabilitation or construction of drug and alcohol treatment centers, Head Start facilities, mental health and health clinics, sheltered workshops for people with disabilities, domestic violence shelters, and emergency/homeless shelters.
3. CDBG – Community and Economic Development	Strengthen essential public services, advance community and economic development planning, apply data-driven strategies that build long-term economic resilience and growth, and bolster local serve capacity. Through training opportunities, technical support, and access to capital, the program helps these essential service providers expand their capacity, improve business sustainability, and better meet community needs.
4. CDBG – Housing Rehabilitation	Preserve decent housing, improving the sustainability and affordability of existing housing stock, through rehabilitation projects of single-family, owner-occupied homes by providing grants or loans to complete needed repairs, many of which are health and safety related. One hundred percent of the funds in this goal will serve low-to moderate-income homeowners.
5. CDBG – Community Capacity/Technical Assistance	Oregon uses one percent of CDBG funds to train and provide technical assistance to several economic development organizations, infrastructure conferences, and other local capacity building events, grant administration workshops, applicant workshops, grant management training, and one-on-one technical assistance.
6. CDBG – Emergency Projects	<p>The State of Oregon uses CDBG funds to assist in repair or mitigate damage that were a direct result of a qualifying disaster from bona fide emergencies. To be considered a bona fide emergency the situation must be:</p> <ul style="list-style-type: none"> • Officially declared by the Governor as a "State of Emergency" needing immediate action; and, or • A presidential disaster declaration has been issued for the event. <p>Funds for this program is limited to five percent cap of the annual allocation, this fund will be set aside at the time when a need is determined.</p>

7. Prevent and divert people from becoming homeless	Promote services to support people at risk of homelessness and work to prevent homelessness through increased housing stability using services that include but are not limited to: security and utility deposit payment, rent subsidy, and case management and self-sufficiency opportunities. Acknowledge that preventing individuals and families from becoming homeless is critical to ending homelessness. Every episode of homelessness that can be averted spares men, women, and children the psychological and physical trauma of not being housed.
8. Reduce homelessness	Promote programs that reduce homelessness through homeless prevention services such as financial and rent assistance, and re-house people experiencing homelessness into permanent housing. Rapid re-housing places a priority on moving a family or individual experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of becoming homeless and entering a program. OHCS Homeless Services funds provide rent assistance and pay security deposits. Both homelessness prevention and rapid rehousing services couple financial and/or rent assistance with case management and self-sufficiency opportunities. Clients may be provided referrals to agencies that can help address, mitigate and possibly alleviate other barriers causing housing instability.
9. HOME and HTF—Fund Affordable Housing	Oregon HOME and HTF funds are used to finance the development of affordable housing for low income households, HTF funds are focused largely on extremely low income households. Funds can be used for new construction, acquisition and rehabilitation. The HOME and HTF programs meet the accessibility requirements of section 504 of the Rehabilitation Act.
10. Provide people with HIV/AIDS supportive housing	HOPWA funds will meet the permanent housing needs of people living with HIV through provision of tenant based rental assistance, supportive services and permanent housing placement, to include deposits. HOPWA funding will be leveraged through federal Ryan White Part B funds and general state funds to provide insurance assistance, case management services, and wrap around support services.
11. Provide support grants to certified CHDOs	Five percent of the HOME allocation will be used to provide operating support grants to certified CHDOs that are actively involved in development of a HOME assisted affordable housing project.
12. CDBG – Disaster Recovery	CDBG-DR funds are being utilized for unmet recovery needs related to the 2020 Labor Day Disasters, specifically related to housing, infrastructure, and economic revitalization.
13. Administration	State administration of various programs

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The State of Oregon will make the following resources available through the five HUD CPD programs included in this plan. HUD funds will be used in conjunction with other federal, state, and local funding to maximize investments in affordable housing and community development activities.

Funding Allocation Priorities

Program	CDBG	HOME	HTF	HOPWA	ESG
CDBG – Public Works (%)	53%	n/a	n/a	n/a	n/a
CDBG – Public/Community Facilities (%)	24%	n/a	n/a	n/a	n/a
CDBG – Housing Rehabilitation (%)	18%	n/a	n/a	n/a	n/a
CDBG – Community & Economic Development Program (%)	2%	n/a	n/a	n/a	n/a
CDBG – Community Capacity/Technical Assistance (%)	1%	n/a	n/a	n/a	n/a
Prevent and divert people from becoming homeless (%)	n/a	26%	n/a	n/a	27%
Reduce homelessness (%)	n/a	n/a	n/a	n/a	n/a
Fund affordable housing (%)	n/a	62%	90%	n/a	65%
Support grants for CHDOs (%)	n/a	2%	n/a	n/a	n/a
Provide people with HIV/AIDS supportive housing services (%)	n/a	n/a	n/a	n/a	n/a
Administration (%)	3%	10%	10%	n/a	8%
Total (%)	100%	100%	100%	n/a	100%

Table 38 – Funding Allocation Priorities

Reason for Allocation Priorities

CDBG: CDBG priorities were identified based on previous program demands, past experience, current findings through the development of this plan, and OBDD-IFA’s cost/benefit analysis. The funding allocation priorities shown above maximizes flexibility with the state’s CDBG resources. OBDD-IFA is not obligated to award all the funds allocated to a particular priority or category. If a sufficient number of projects are not awarded in a particular category, applications in other categories may be funded. Each quarter the agency will conduct a targeted review to determine if

funds should be moved from one category to another.

HOME, HTF, ESG: OHCS funding priorities have been established based on the need for affordable rental housing resources in the community. Tenant-Based Rental Assistance (TBRA) is allocated through a network of Community Action Agency partners in order to support households living in existing and available housing stock. The majority of HOME funding is utilized to finance the development of multifamily housing in the Balance of State, where a tremendous amount of unmet need for affordable rental housing remains. OHCS allocates a small portion of HOME funds to support Community Housing Development Organizations. Consistent with HOME priorities, HTF funds will be used to finance units affordable to households with extremely low income, as well as for LIHTC projects. There are no geographic constraints on state HTF funds.

Percentages for ESG and HOME TBRA goals are determined by what subgrantees submit to OHCS through the funding application process. Applications are reviewed by program staff for organizational capacity, needs-based population targeting, utilization of the funds, and feasible program strategies which meets federal and state delivery requirements and priorities. Additionally, each subgrantee’s knowledge of community needs, extent of engaged partners, historical delivery capacity and success are reviewed. The funding formula utilizes three data elements for ESG: severe housing burden, poverty, and homelessness, and four for HOME TBRA: housing burden, severe housing burden, poverty, and income below 50 percent median.

The State also prioritizes ESG funding for rapid re-housing within the context of local needs and affordable housing capacity. The state’s severe affordable housing shortage has forced subgrantees to spending towards prevention and shelter, which is reflected in the allocation priorities.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

CDBG. CDBG Section 106(d)(2)(iii) of the Housing and Community Development Act (HCDA) prohibits a state from declaring certain statutorily eligible activities as ineligible for funding under the state’s program, but does allow a state to establish funding priorities among the types of eligible activities. In accordance with the HCDA, the state will consider applications for funding consistent with the identified funding priorities within the CDBG Method of Distribution (MOD). A copy of the MOD may be found in the Appendix to this Plan.

The top priority needs to be addressed with CDBG funds are public works (53% of funds), public and community facilities (24%), and housing rehabilitation (18%). Funds will also be allocated to community and economic development (2%), technical assistance (1%), and emergency projects, as needed. Priority needs were identified through findings in the Needs Assessment, Market Analysis, and community engagement with residents and stakeholders statewide.

HOME and HTF. HOME funding priorities include increasing and preserving the state’s affordable housing units, as well as providing rental assistance directly to communities—needs that were consistently highlighted throughout the development of this plan. As such, OHCS HOME funds are used to provide rent assistance, develop multifamily housing, and to support Community Housing Development Organizations

(CHDOs). HTF will be leveraged with other federal and state funding and will generally be made available as an additional source of funding for multifamily rental housing projects to serve extremely low-income (ELI) households.

ESG. The distribution of ESG funds to prevent and divert people from becoming homeless will address the priority need for rent assistance and related costs necessary for people at-risk of homelessness to retain and secure permanent housing. Priority populations will continue to be served based on historical service data. By HUD requirement, all recipients of ESG prevention services will be extremely low income. Distribution of ESG funds to reduce homelessness addresses three priority needs: rapid rehousing with supportive services, rent assistance, and shelter beds and homeless services. ESG funds dedicated to this goal will provide shelter facilities and operations, housing relocation and stabilization financial assistance and services, and short- and medium-term rental assistance.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

This section summarizes the Methods of Distribution (MOD)—or the programs to which funds are proposed to be allocated—during the 2026

Program Year. Specific program and application requirements are detailed in the Appendix.

Distribution Methods

State Program Name:	CDBG
Funding Sources:	CDBG
Describe the state program addressed by the Method of Distribution.	CDBG-funded activities include public works, community/public facilities, housing rehabilitation, microenterprise assistance, community capacity/technical assistance and emergency projects
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	CDBG specifies the program requirements and application criteria in a detailed manner within the CDBG MOD.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	The State's CDBG MOD is designed in such a way that it encompasses all aspects of program eligibility and federal requirements through application process.
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Describe how resources will be allocated among funding categories.	Based on previous demand, current findings, and the department's cost/benefit analysis, the CDBG-targeted fund allocation provides Business Oregon investment flexibility. After each quarterly round, Business Oregon conducts a targeted review to determine if funds need to be transferred from one funding category to another to address community needs. Targeted funding does not obligate Business Oregon to award all the funds targeted to each category. If a sufficient number of projects are not awarded in a particular category, applications in other categories may be funded.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

Describe threshold factors and grant size limits.	<p>There are multiple threshold factors to be considered and scoring preferences vary by project. Demonstrated project need and readiness are top considerations. Grant size limits for 2026 are as follows:</p> <ul style="list-style-type: none"> • Public works projects – \$2,500,000; • Community/public facilities – \$1,500,000; • Housing rehabilitation – \$400,000 with a \$100,000 incentive focused on repairs in manufactured parks; and • Community and Economic Development – Public Services not to exceed \$100,000; Planning not to exceed \$50,000. <p>While these are the maximum grants allowable, other determining factors such as need and availability of funds are taken into consideration during the award process. Detailed information can be found in the appended MOD.</p>
What are the outcome measures expected as a result of the method of distribution?	The primary objective of Oregon's CDBG program is to continuously develop viable communities by providing decent housing (DH); suitable living environments (SL) and expanding economic opportunities (EO) for low and moderate income persons residing within the State's non-entitlement jurisdictions.
State Program Name:	HOME
Funding Sources:	HOME Investment Partnerships Program
Describe the state program addressed by the Method of Distribution.	<p>HOME Investment Partnerships Program (HOME) funds for multifamily development are allocated through the Oregon Centralized Application (ORCA). Oregon Housing and Community Service's HOME funds may be invested in the HOME Balance of State, which is the geographic area of the State not covered by another Participating Jurisdiction.</p> <p>HOME Investment Partnerships Program Tenant Based Rental Assistance (HOME TBRA) provides funds for rental assistance and deposits for low-income households. HOME TBRA is allocated to fifteen community action agencies and housing authorities across the state. The program provides medium-term rent assistance.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>In addition to meeting a variety of threshold measures, applicants are assessed against a series of competitive criteria. The overall structure of competitive criteria looks at need (20%), impact (40%), preferences (10%), financial viability (15%), and development team capacity (15%).</p> <ul style="list-style-type: none"> • Need examines the need for the project, its target population, and the current supply of affordable housing in the target area. • Impact identifies ties to local and statewide planning efforts and initiatives as well as the services for residents and location efficiency. • Preferences examine the extent to which a project serves those with the lowest incomes and is located in areas that provide opportunity. • Financial viability examines the pro forma. • Capacity looks at the sponsor and management agent's portfolio performance. <p>The goal is to fund new, or preserve existing affordable housing resources, that are sustainable, address identified housing needs, and have a positive impact on the residents. The HOME TBRA funding formula is defined by four criteria: housing burden, severe housing burden, households below federal poverty level, and households at or below 50 percent median family income (MFI).</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

Describe how resources will be allocated among funding categories.	HOME funds will be allocated to Community Action Agencies for Tenant Based Rental Assistance, to eligible housing developers on a per project basis to increase and preserve multifamily rental housing, and through operating support grants to Community Housing Development Organizations (CHDOs). The percentages associated with each of these activities have been determined based on overall need, as well as historic performance and future expectations.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe threshold factors and grant size limits.	<p>There are numerous threshold factors considered in the HOME Program. For multifamily housing development these are described in the Oregon Centralized Application (ORCA) rolled out by OHCS in 2024. Threshold measures include readiness to proceed, development team capacity, ownership integrity, total development cost per unit, and a program compliance review to ensure the project will meet established HOME program rules and regulations that apply to all OHCS programs, such as compliance with established rehabilitation standards. Eligible applicants for the state’s HOME program include local governments, non-profit organizations, and for-profit developers, including but not limited to cities, counties, housing authorities, service providers, community-based organizations such as CHDOs, community development corporations, and Community Action agencies.</p> <p>HOME Investment Partnerships Program Tenant Based Rental Assistance (HOME TBRA) funds are allocated to members of the Community Action Agency network for service delivery at the local level. Funds are allocated by formula, using four criteria: housing burden, severe housing burden, poverty, and income at or below 50 percent median family income (MFI).</p>
What are the outcome measures expected as a result of the method of distribution?	The program funds are expected to result in outcomes that meet the objectives of providing decent affordable housing and creating suitable living environments.
State Program Name:	ESG
Funding Sources:	ESG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Emergency Solutions Grant (ESG) funds are used to assist individuals and families regain housing stability after experiencing a housing crisis, homelessness, or being at risk of homelessness. The ESG Program can support the following activities:</p> <ul style="list-style-type: none"> • Street Outreach • Emergency Shelter, including direct services, operations, and building renovations, conversions, and rehabilitation • Rapid Re-Housing, including rental assistance, financial assistance, and essential services • Homelessness Prevention, including rental assistance, financial assistance, and essential services <p>ESG can also fund HMIS-related expenses and admin.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Once HUD approves Oregon’s Annual Action Plan, OHCS receives a lump sum allocation for the ESG program. Community Action Agencies, a group of private nonprofits and local government entities, are eligible for these funds, and apply to OHCS biennially. Each applicant is awarded funds based on a needs-based formula established by OHCS. The formula takes into account elements such as poverty levels, number of people experiencing homelessness, and house-burdened individuals for each county served by the organization. Data from the American Community Survey, the Census SAIPE Program, and Point-In Time Count is used to calculate each region’s need. This calculation is then used to determine the percentage of the State’s ESG allocation that will be awarded to each organization.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>OHCS administers federal and state homeless program funds and distributes them through a multi-grant agreement funding application process between OHCS and its Community Action Agency subgrantees. In compliance with Oregon legislative mandate, OHCS is required to utilize the Community Action Agency network as its primary service delivery mechanism at the local level. The Master Grant Agreement is the legal, contractual agreement utilized for disbursement of OHCS administered anti-poverty grant funds.</p> <p>Subgrantees coordinate with multiple local and statewide partners to establish linkages that maximize housing stabilization efforts and address the diversity of needs of homeless persons while avoiding duplication of services. Reporting and tracking of the linkages is completed annually by each subgrantee and includes narrative descriptions of the linkages and numbers of clients served by type of linkage service. These linkages supplement the state's federal and state homeless programs resulting in enhanced services including: utility and weatherization services, Temporary Assistance for Needy Families (TANF), Head Start, family support, medical care, assistance through homeless school liaisons, workforce and job assistance, emergency food and nutrition education, child welfare support, and volunteer time and in-kind donations.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>During the funding application process, subgrantees submit work plans and budgets (divided by funding category) to indicate the services they will provide with their ESG funding. To best comply with 24 CFR 576.100(b), OHCS generally limits each subgrantee's street outreach and emergency shelter funding to no more than 60 percent of their allocation. Admin is limited to no more than 7.5 percent for each grantee, minus any percentage that OHCS retains to administer the program.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Upon approval of each subgrantee's application and execution of the Master Grant Agreement (MGA), funds are distributed by formula through a notice of allocation to the subgrantee.</p>

What are the outcome measures expected as a result of the method of distribution?	ESG subgrantees are required to report on two performance measures: 1) the percentage of total program participants served who reside in permanent housing at time of exit from program (goal of 30%); and 2) The percentage of program participants who at program exit reside in permanent housing and maintain permanent housing for at least six months from time of exit (goal of 80%).
State Program Name:	Housing Trust Fund (HTF)
Funding Sources:	National Housing Trust Fund
Describe the state program addressed by the Method of Distribution.	Housing Trust Fund (HTF) funds for multifamily development are allocated through the Oregon Centralized Application (ORCA) process. The HTF is available statewide; however, the limited number of dollars available will result in only a few projects being funded annually.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	In addition to meeting a variety of threshold measures, applicants are assessed against a series of competitive criteria. The overall structure of competitive criteria looks at need (20%), impact (40%), preferences (10%), financial viability (15%), and development team capacity (15%). <ul style="list-style-type: none"> • Need examines the need for the project, its target population, and the current supply of affordable housing in the target area. • Impact identifies ties to local and statewide planning efforts and initiatives as well as the services for residents and location efficiency. • Preferences examine the extent to which a project serves those with the lowest incomes and is located in areas that provide opportunity. • Financial viability examines the pro forma. • Capacity looks at the sponsor and management agent's portfolio performance. The goal is to fund new, or preserve existing affordable housing resources that are sustainable, address identified housing needs, and have a positive impact on the residents. Information about the affordability requirements and the criteria can be found in Appendix of the Consolidated Plan.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Describe how resources will be allocated among funding categories.	Housing Trust Fund funding will be allocated to specific eligible projects, on a statewide basis, through the established Oregon Centralized Application (ORCA) process currently utilized by OHCS to allocate all affordable housing resources.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe threshold factors and grant size limits.	<p>There are numerous threshold factors that will be considered in the HTF Program. For multifamily housing development these are described in the Oregon Centralized Application (ORCA). Threshold measures include readiness to proceed, development team capacity, ownership integrity, total development cost per unit, and a program compliance review to ensure the project will meet established HTF program rules and regulations that apply to all OHCS programs, such as compliance with established rehabilitation standards.</p> <p>OHCS will utilize per-unit subsidy limits that are “reasonable” based on the actual costs of developing affordable housing in Oregon and are adjusted for the number of bedrooms in the units and the geographic location of the project. OHCS will utilize the same per unit limits for HTF.</p>
What are the outcome measures expected as a result of the method of distribution?	The program funds are expected to result in outcomes that meet the objectives of providing decent affordable housing and creating suitable living environments.
State Program Name:	Housing Opportunities for Persons with HIV/AIDS
Funding Sources:	HOPWA
Describe the state program addressed by the Method of Distribution.	Oregon Health Authority (OHA) is the grantee for HOPWA formula funding and directly carries out program implementation.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Oregon Health Authority (OHA) is the grantee for HOPWA formula funding and directly carries out program implementation.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Describe how resources will be allocated among funding categories.	Oregon Health Authority allocates HOPWA Formula awards based on historical need, taking into consideration the number of clients served in the prior budget period, projected changes to the number of clients served, average costs per client, and projected changes to those average costs. Utilizing current year funding, in conjunction with carry-over from the preceding budget year, OHA maximizes utilization of funds under the program's capacity. After allocating across all funded service types based on future year projections, OHA allocates any remaining funds from the formula award to TBRA as the program sees the most variation in the projections and it is the highest utilized service.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Oregon Health Authority (OHA) is the grantee for HOPWA formula funding and directly carries out program implementation. Oregon Health Authority does not administer the program through project sponsors.
Describe threshold factors and grant size limits.	Oregon Health Authority does not utilize a request for proposal process.

<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Oregon Health Authority utilizes the standard outcome measures provided by the HOPWA program: the number of clients with a housing plan, number with case management contact in accordance with the standards of service, number who had contact with a primary health care provider, number who accessed and maintained medical insurance, and number who accessed or maintained a source of income.</p>
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Table 39 - Distribution Methods by State Program

Discussion:

AP-35 Projects – (Optional)

Introduction:

#	Project Name
1	CDBG – Public Works
2	CDBG – Community/Public Facilities
3	CDBG – Community and Economic Development
4	CDBG – Housing Rehabilitation
5	CDBG – Community Capacity/Technical Assistance
6	CDBG – Administration
7	HOME – Tenant Based Rental Assistance
8	HOME – Affordable Rental Development Projects
9	HOME – CHDO Operating Support
10	HOME – Administration
11	ESG
12	ESG - Administration
13	HTF – Affordable Rental Housing Development
14	HTF – Administration

Table 40 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

HOME and HTF allocation priorities are set up with a number of factors being considered. Among them are Consolidated Plan goals, access to housing barriers, Federal and State priorities, partner and user input, capacity, and need. OHCS has particularly focused on serving underserved populations focusing on ways to improve capacity in rural communities. OHCS has developed program set asides for different regions of the State to better address the specific needs and obstacles faced by like sized communities. Approval of these priorities is done publicly through the OHCS Housing Stability Council.

For CDBG, the program priorities will be outlined in the 2026 Method of Distribution (MOD. Emergency Solutions Grant (ESG) is allocated by formula.

Projects identified are aligned with the goals and objectives identified in AP-20.

AP-38 Project Summary
Project Summary Information

Project Name	(1) CDBG – Public Works
Target Area	No geographic priority
Goals Supported	CDBG – Public Works
Needs Addressed	Infrastructure
Funding	CDBG: \$6,106,625
Description	Funding Community Facilities projects under the 2026 MOD
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	This project will benefit an estimated 7,500 persons and will satisfy the LMI – areawide national objective.
Location Description	State of Oregon
Planned Activities	Planned activities are described in Chapter 10 of the 2026 MOD. More information can be found at: https://www.oregon.gov/biz/programs/cdbg/pages/default.aspx
Project Name	(2) CDBG – Community/Public Facilities
Target Area	No geographic priority
Goals Supported	CDBG – Community/Public Facilities
Needs Addressed	Public Facilities
Funding	CDBG: \$2,827,141

Description	Funding Community Facilities projects under the 2026 MOD
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	This project is to assist at least 2,600 LMI people and will satisfy National Objectives LMA and LMC.
Location Description	State of Oregon
Planned Activities	Planned activities are described in Chapter 11 of the 2026 MOD. More information can be found at: https://www.oregon.gov/biz/programs/cdbg/pages/default.aspx
Project Name	(3) CDBG – Community and Economic Development
Target Area	No geographic priority
Goals Supported	CDBG – Community and Economic Development
Needs Addressed	Local business support, Downtown/Main Street Revitalization, Broadband for rural areas, Affordable childcare
Funding	CDBG: \$226,171
Description	Funding Community Facilities projects under the 2026 MOD
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	This project will be to benefit 50 LMI micro-enterprises and one additional community and economic development project will satisfy the LMA National Objective.

Location Description	State of Oregon
Planned Activities	Planned activities are described in Chapter 9 of the 2026 MOD. More information can be found at: https://www.oregon.gov/biz/programs/cdbg/pages/default.aspx
Project Name	(4) CDBG – Housing Rehabilitation
Target Area	No geographic priority
Goals Supported	CDBG – Housing Rehabilitation
Needs Addressed	Housing Rehabilitation
Funding	CDBG: \$2,148,628
Description	Funding Housing Rehabilitation projects under the 2026 MOD
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	This project will result in an estimated 100 rehabilitated housing units, all benefitting LMI families.
Location Description	State of Oregon
Planned Activities	Planned activities are described in Chapter 12 of the 2026 MOD. More information can be found at: https://www.oregon.gov/biz/programs/cdbg/pages/default.aspx
Project Name	(5) CDBG – Community Capacity/Technical Assistance
Target Area	No geographic priority
Goals Supported	CDBG – Community Capacity/Technical Assistance

Needs Addressed	All
Funding	CDBG: \$117,614
Description	1% of CDBG funding will be dedicated to technical assistance support under the 2026 MOD.
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	State of Oregon
Planned Activities	Planned activities are described in Chapter 13 of the 2026 MOD. More information can be found at: https://www.oregon.gov/biz/programs/cdbg/pages/default.aspx
Project Name	(6) CDBG – Administration
Target Area	No geographic priority
Goals Supported	Administration
Needs Addressed	n/a
Funding	CDBG: \$335,228
Description	Funding State Administration from 2026 CDBG Allocation
Target Date	12/31/2026

Estimate the number and type of families that will benefit from the proposed activities	n/a
Location Description	State of Oregon
Planned Activities	Planned activities are described in Chapter 1 of the 2026 MOD. More information can be found at: https://www.oregon.gov/biz/programs/cdbg/pages/default.aspx
Project Name	(7) HOME Tenant Based Rental Assistance
Target Area	No geographic priority
Goals Supported	Prevent and divert people from becoming homeless
Needs Addressed	Rental assistance
Funding	\$2,044,020
Description	OHCS HOME Tenant Based Rental Assistance program to benefit an estimated 400 families in need.
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	An estimated 400 families will benefit from this project.
Location Description	State of Oregon
Planned Activities	OHCS HOME Tenant Based Rental Assistance program to benefit an estimated 400 families in need.

Project Name	(8) HOME – Affordable Rental Development Projects
Target Area	No geographic priority
Goals Supported	HOME and HTF—Fund Affordable Housing
Needs Addressed	Affordable rental housing
Funding	\$4,931,435
Description	HOME-funded multifamily affordable rental project development
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	An estimated 150 housing units will be constructed. Minimum of five percent of the units built will be accessible units.
Location Description	State of Oregon
Planned Activities	Construct and rehabilitate affordable housing units.
Project Name	(9) HOME – CHDO Operating Support Grant
Target Area	No geographic priority
Goals Supported	HOME and HTF—Fund Affordable Housing
Needs Addressed	Affordable rental housing
Funding	\$100,000
Description	Provide operating subsidy for two CHDOs

Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	n/a
Location Description	State of Oregon
Planned Activities	Provide operating subsidy for two CHDOs
Project Name	(10) HOME – Administration
Target Area	No geographic priority
Goals Supported	Administration
Needs Addressed	n/a
Funding	\$786,162
Description	Administration costs of the HOME grant (PJ and recipient)
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	n/a
Location Description	State of Oregon
Planned Activities	Administration costs of the HOME grant (PJ and recipient)

Project Name	(11) ESG
Target Area	No geographic priority
Goals Supported	Prevent and divert people from becoming homeless; Reduce homelessness; Administration
Needs Addressed	Rental assistance, Housing and supportive services to vulnerable populations, homelessness services, transitional housing
Funding	1,958,763
Description	Administration, Homeless prevention, Rapid rehousing/rental assistance, shelter, and street outreach
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental/rapid rehousing assistance for 900 persons; Shelter for 1,500 persons; Street Outreach for 3,500 persons.
Location Description	State of Oregon

Planned Activities	<p>Emergency Solutions Grant (ESG) funds are used to assist individuals and families to regain housing stability after experiencing a housing crisis, or homelessness or being at risk of homelessness. Support can include, but is not limited to, outreach, shelter, essential services, transitional housing, permanent housing, rental assistance, case management, and assistance with self-sufficiency opportunities.</p> <p>For ESG, OHCS requires subgrantees to determine and prioritize homeless prevention assistance based on standards set by their local Continuum of Care. In addition, OHCS’s ESG Program Manual identifies the following populations for subgrantees to provide housing and supportive services: victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers, domestic violence shelters, and persons living with HIV/AIDS. For additional information, please review the ESG Program Manual.</p>
Project Name	(12) HTF – Affordable Rental Housing Development
Target Area	No geographic priority
Goals Supported	HOME and HTF—Fund Affordable Housing
Needs Addressed	Affordable rental housing
Funding	HTF: \$2,876,214
Description	HTF multifamily affordable rental development
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	30 household housing units
Location Description	State of Oregon

Planned Activities	Construct and rehabilitate housing
Project Name	(14) HTF – Administration
Target Area	No geographic priority
Goals Supported	Administration
Needs Addressed	n/a
Funding	\$319,579
Description	Administration costs for the HTF program
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	n/a
Location Description	State of Oregon
Planned Activities	Administration costs for the HTF program

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No.

Available Grant Amounts

N/A.

Acceptance process of applications

N/A. Section 108 loan guarantees are not currently identified as a funding priority for the State of Oregon.

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No.

State’s Process and Criteria for approving local government revitalization strategies

Under the State’s CDBG program, Community Revitalization Strategies are not identified as a priority, but units of general local government (UGLG) can develop revitalization strategies with non-CDBG funds. However, if a component of a UGLG revitalization strategy aligns with CDBG funding priorities as identified in the MOD, and is eligible for funding under the CDBG program, the UGLG is eligible to apply for CDBG assistance for that specific component of the identified revitalization plan.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The State of Oregon does not target specific geographic areas for funding, however, funding is provided throughout the non-entitlement areas of the state. OHCS' ESG and HOME TBRA program funds are allocated to community action agencies. This network of service agencies covers every county in the state. No other geographical considerations are used when determining allocation of these funds. ESG is not allocated to Clackamas County and in some instances, HOME TBRA can be used for residents of a county but not a particular city in the county, as the city receives its own HOME funds.

Rationale for the priorities for allocating investments geographically

The funds for the CDBG, HOME, HTF, ESG, and HOPWA programs are not allocated using geographic priorities. Oregon is committed to ensuring public resources are invested in a way that is responsive to the diversity of low-income housing needs, public infrastructure, community facilities and microenterprise needs around the state.

CDBG. CDBG funds are awarded on an annual basis to eligible units of general local government in the non-entitlement areas of the state. If sufficient funds remain from an application round, another application round may be opened. If an additional competitive application round will be held, notice will be provided to all known eligible applicants via website postings, e-newsletters, and listserv distributions. Allocations are made through a competitive application process. Details of this process can be found in the CDBG Method of Distribution (MOD), which is included in the Grantee Unique Appendix.

HOME. HOME funds for multi-family projects are distributed through the Oregon Centralized Application process to any qualified project located in a jurisdiction that does not directly receive HOME program funds from HUD (the Balance of State). Up to 24% of HOME funds are allocated to Tenant Based Rental Assistance (HOME TBRA) to serve households at or below 50% of median family income (MFI). HOME TBRA allocations are determined using a formula established by a strategic need analysis which factors in the percentage of cost-burdened, severely cost burdened poverty level households, and households with 50% or less median income. HOME TBRA is also allocated to subgrantees in the non-entitlement areas of the state. Each subgrantee may coordinate with local entitlement areas to permit participating households to use the assistance outside the subgrantee's boundaries if the jurisdictions involved so choose.

HTF. HTF funds are primarily distributed to projects through the Oregon Consolidated Application (ORCA) process. PSH dollars provide housing development assistance to projects serving households below 30% FMI, similarly to HTF resources. Geographic measures of needs are based on the percentage of the state's severe rent burdened and low-income renter households in each city or county (need distribution), the sum of the city and county funded affordable housing units (affordable housing inventory), and a comparison of the actual distribution of the affordable housing units to how the affordable housing units would be distributed using the need distribution calculation (underserved geography calculation).

ESG. Distribution of ESG funds follow an allocation formula based on the percentage of the state's severely rent-burdened households in each county, the homeless count, and economically disadvantaged households. Economically disadvantaged households are defined as a percent of total

households based on the number of persons living below the federal poverty line reported in the Census Bureau's Small Area Income and Poverty Estimates report.

HOPWA. HOPWA funds are distributed based on client acuity and made through direct payment to property managers on behalf of participating clients. Clients are prioritized for assistance based on their assessed need. The distribution of resources closely aligns with the HIV prevalence in the Balance of State.

Discussion

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

One Year Goals for the Number of Households to be Supported	
Homeless	900
Non-Homeless	650
Special-Needs	60
Total	1610

Table 41 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1360
The Production of New Units	150
Rehab of Existing Units	100
Acquisition of Existing Units	0
Total	1610

Table 42 - One Year Goals for Affordable Housing by Support Type

Discussion:

The **CDBG** program funding of housing-related activities is limited to low-and moderate income, single-family owner-occupied homes—a minimal amount of the overall CDBG program. Rehabilitation of existing single-family, owner-occupied units will be funded primarily through CDBG resources within the CDBG Housing Rehabilitation program administered by OBDD-IFA. Based on past years’ activities, the number of households supported through CDBG rehabilitation activities is **100**.

Oregon Housing and Community Services, through the **HOME** program, expects to produce 150 new units. **HTF** resources are expected to produce 5u nits that will serve extremely low-income households.

Oregon’s **HOPWA** program helps create a continuum of stable, sustainable housing for people living with HIV/AIDS. HOPWA promotes client housing stability and acts as a bridge to long-term assistance programs such as the Housing Choice Voucher Program (formerly known as Section 8) or to self-sufficiency. In 2026, OHA does not anticipate supporting any households with tenant based rental assistance through HOPWA formula funds.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

Oregon Housing and Community Services (OHCS) is a state housing finance agency and does not manage public housing.

Actions planned during the next year to address the needs to public housing

The primary entities addressing the needs of public housing residents are the state's Public Housing Authorities (PHAs). However, OHCS contributes financial or community resources to public housing projects through the Low-Income Housing Tax Credit (LIHTC) program, tax-exempt conduit bond loans (e.g., Private Activity Bonds (PABs), the Oregon Affordable Housing Tax Credit (OAHTC), and other competitive funding opportunities through the state.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Oregon PHAs are primarily responsible for encouraging public housing residents to become more involved in management and pursue homeownership opportunities. However, Oregon's Individual Development Account (IDA) Initiative addresses barriers faced by low-income residents, assisting them with meeting their financial goals. Funds can be used for buying a home, furthering education, starting a business, or maintaining housing stability.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Oregon PHAs that have received the "troubled" designation by HUD work directly with HUD to resolve issues related to the designation. However, public housing authorities are eligible to utilize funding from OHCS' General Housing Account Program (GHAP) Capacity Building program. This program provides grants, training, and technical assistance opportunities to help build capacity of organizations in areas of Oregon with a high need for housing and limited local resources to meet shared affordable rental housing development and operating goals.

Discussion:

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Oregon Housing and Community Services (OHCS), through the state’s Community Action Agencies (CAAs) and other providers serving unhoused residents, utilizes Emergency Solutions Grant (ESG) resources for street outreach, emergency shelter, rapid re-housing, homelessness prevention, and data collection and reporting. ESG funds are used in conjunction with other state and federal homeless funds to provide a continuum of services with an emphasis on rapid re-housing and housing stabilization. Oregon’s housing crisis has forced grantees to shift priorities to homeless prevention as affordable permanent housing for those transitioning out of homelessness is increasingly difficult to obtain.

According to the OHCS’ State of the State Report (2024), the state is approximately 128,000 affordable housing units short for extremely low-income and very low-income households—an increase from the estimated 102,500 units identified in the previous Consolidated Plan.

As noted previously, in 2023, the Governor declared a homelessness state of emergency in regions that experienced an increase of 50% or more in unsheltered homelessness between 2017 and 2022. The emergency has been extended through multiple executive orders (EOs), most recently Executive Order 26-01, signed on January 9, 2026. While significant progress has been made in addressing homelessness throughout the state, the 2025 Point-in-Time Count showed that significant challenges remain. Between 2023 and 2025, homelessness throughout the state rose by approximately 35%, from 20,100 to 27,119 people identified as experiencing homelessness. In response, the Oregon Legislature invested \$387.2 million for housing stabilization during the 2025-27 biennium, including:

- \$204.9 million to maintain the statewide shelter system;
- \$50.3 million for rehousing;
- \$87.4 million for Long Term Rental Assistance (LTRA); and
- \$44.6 million for eviction prevention.

In addition to the state-allocated resources above, CDBG, HOME, and ESG resources will be complementarily utilized to assess and address the needs of people experiencing homelessness throughout the balance of state.

Addressing the emergency shelter and transitional housing needs of homeless persons

In 2025, the State passed HB 3644, which established an ongoing, statewide shelter program with the goal of reducing unsheltered homelessness and helping people transition from homelessness into housing stability. Over the next two years, OHCS will utilize \$204 million allocated through the bill to develop a coordinated statewide shelter system, which allow individuals experiencing homelessness to access resources that might not have been previously available to them based on which area of the state they lived in. Additionally, as noted above, the State has seen a 50% reduction in unsheltered

homelessness in the state, primarily due to the significant investment in increasing shelter capacity.

As a result of those investments, stakeholders identified transitional housing as a critical need, particularly for survivors of intimate partner violence, persons with SPMI, and those exiting homelessness who need transitional support but not the intensive resources of a permanent supportive housing (PSH) environment. OHCS will continue to commit state and federal funds to fill gaps in shelter, transitional housing, permanent affordable housing, and other resources needed to answer the state's homelessness crisis.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Oregon's Community Action Agencies (CAAs) and other service providers offer comprehensive services and support for households transitioning from homelessness to being housed. The Emergency Solution Grant Program (ESG), in combination with other resources, provides assistance to extremely low-income households so they may secure, maintain, and retain housing.

Coordinated Entry systems optimize CAA efforts to coordinate with area nonprofit providers and state and local governments to promote effective use and access to mainstream programs and self-sufficiency services aimed at ending homelessness. Through a network of services that include case management, community-based support systems, financial assistance, and personal budgeting, people experiencing or at risk of homelessness are linked to services designed to assist households reach and maintain housing stability. When entering shelter, an individual is assessed and provided with essential services based on their needs and the services available. Services may include referrals for mental health care, life skills support, personal budgeting and finance, conflict resolution, and other needed skills that help reduce barriers and retain housing stability. Oregon Housing and Community Services (OHCS) utilizes an approach to serve the basic needs of the person before addressing or working to resolve identified barriers to housing. Shelter and housing providers can inadvertently institute barriers that keep homeless or extremely low-income households from being eligible for assistance. OHCS continues to work with subgrantees through workshops and other communication so subgrantees have the tools to identify and remove barriers in shelters and housing.

Multiple efforts are being made to encourage landlords to rent to those who are homeless. Oregon Housing and Community Services manages two landlord guarantee programs for reimbursement of unit damage and loss of rent. One program is designed to encourage landlords to rent to tenants in HUD's Housing Choice Voucher Program while the other program provides landlords with assurances for recourse if they rent to a high-risk tenant. Many subgrantees have hired a dedicated staff position to concentrate on identifying and securing housing units for their program participants. These housing navigators market rent-assistance programs to landlords, keep abreast of housing opportunities in their service communities, and assist their agency's clients in their housing search.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly

funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

OHCS delivers the majority of rental assistance services through the statewide Community Action Agencies (CAA) network, which also delivers anti-poverty services, including the Community Services Block Grant (CSBG). Community Action Agencies are able to align their poverty and homelessness resources to prevent homelessness and provide connections to supportive mainstream and community resources (i.e. employment services, child welfare assistance, TANF programs, etc.). OHCS encourages CAAs to work closely with community coordinated care organizations, governmental entities, nonprofits, mental and physical health providers, schools, public safety providers and others to design, implement, and deliver programs and services as partners in service to the most vulnerable Oregonians.

Discussion

AP-70 HOPWA Goals – 91.320(k)(4)

N/A. The Oregon Health Authority (OHA) does not expect to receive HOPWA funding for Program Year 2026.

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The State of Oregon has made many great strides the past few years to create an environment that is more friendly to affordable housing production. In 2019, HB-2001 eliminated single family zoning in cities with more than 10,000 people requiring the ability to build duplexes in areas zoned for single families. The Portland metropolitan area went even further requiring cities and counties to allow for quadplexes and “cottage clusters” of homes around a common year.

Also in 2019, HB-2003 reformed land use planning by including a requirement for local adoption of Housing Production Strategies (HPSs) and the development of a new pilot methodology for estimating statewide housing need. This methodology called for a Regional Housing Needs Analysis methodology to be created and used when determining local housing needs in the planning process.

This process, now called the Oregon Housing Needs Analysis has resulted in a closer working relationship between the Department of Land & Conservation Development (DLCD) and OHCS as subsequent legislation such as a budget note attached to HB-5006 continue to require that this process be better refined and move toward implementation.

Discussion:

AP-85 Other Actions – 91.320(j)

Introduction:

This section describes the actions and strategies the State of Oregon plans to take during the current Five-year Consolidated Plan period to foster and maintain affordable housing, evaluate, and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The State of Oregon will continue addressing the needs of underserved Oregonians in this upcoming program year, including:

- OHCS will continue deploying resources provided to the agency during the 2025-27 biennium to address the State’s housing and homelessness challenges, specifically sustaining homeless and emergency shelters and working to meet the needs of people living unsheltered, supporting the development of affordable homes with low to moderate incomes, and increasing funding for low-income energy bill assistance. Primary targets of these funds include unhoused residents, rural communities, seniors, and residents living with disabilities.
- The Oregon Health Authority will continue implementing OHP Bridge, a permanent Basic Health Program that covers adults with annual income between 133-200% of the federal poverty level. Residents at these income levels are more likely to be uninsured or fall in and out of health coverage due to income changes. This group of residents was more likely to struggle to afford health coverage and more likely to delay health care due to costs.
- The Oregon Health Authority will also continue investing in increasing behavioral health, housing, and treatment capacity statewide, prioritizing counties and populations with high unmet needs.
- Business Oregon will continue implementing the BEAD program, a federal grant program that prioritizes infrastructure investment to support the availability of high-speed internet. The program prioritizes unserved locations with no internet access or access under 25/3 Mbps, and underserved locations with access under 100/20 Mbps. Oregon received \$689 million to expand affordable, high-speed, and reliable internet service across the state. Most of the projects will kick off in late 2026.

Actions planned to foster and maintain affordable housing

Research and outreach efforts show a considerable shortage of affordable housing in Oregon. Each year tax credits and rent subsidy contracts expire, jeopardizing Oregon’s affordable housing stock, and risking a loss of units to the open market. Preserving decent housing, improving sustainability and affordability, and rehabilitation of units, are strategies Oregon will use to retain existing affordable housing. This task is becoming increasingly difficult as federal funds decrease or remain stagnant while construction cost rise.

OHCS’s Home Ownership Assistance Program (HOAP) includes a First-time Homebuyer Program, and provides education and down payment assistance, a lender toolkit and resources, foreclosure prevention counselors and resources, and energy bill payment and weatherization assistance.

OHCS administers the HOME program for the balance of state, and the HTF program for the State of Oregon. OHCS has implemented the Oregon Centralized Application (ORCA) process for HOME and HTF

resources to select projects for funding based on first come, first served approach for projects that meet OHCS established threshold criteria. Oregon has adopted a 60-year affordability standard, extending well beyond the required period of affordability.. It is very difficult to serve extremely low income persons with the limited amount of funding available.

OHCS provides federal and state tax credits and other available gap financing to affordable housing developers. OHCS administers the federal LIHTC program, a major funding source for development of affordable housing. Tax credits are leveraged with other state and federal funds through the Oregon Centralized Application (ORCA) process which includes other state resources such as the Oregon Affordable Housing Tax Credit, Low Income Weatherization funds, and a portion of the HOME funds in the balance of state. OHCS also administers the non-competitive four percent tax credits used in conjunction with tax-exempt bonds.

Actions planned to reduce lead-based paint hazards

OHCS strategies to address lead based paint (LBP) hazards and increase access to housing without LBP hazards include:

- Inspection of OHCS funded properties for LBP hazards;
- Implementation of monitoring, or informing property owners of monitoring requirements; and
- LBP education and training for staff and partners.

OHCS' portfolio does not currently include any projects with hazards of lead poisoning, however properties constructed prior to 1978 may be subject to requirements for assessment, evaluation, and mitigation of LBP, per federal regulation 24 CFR Part 35. OHCS compliance officers determine if monitoring for LBP is required and, if necessary, implement, or advise property owners of monitoring requirements.

The ESG and HOME TBRA programs require a visual assessment for LBP hazards as part of the housing standards inspection prior to rental of units built prior to 1978, and the household includes a child under age six.

OBDD-IFA developed procedures to eliminate the hazards of lead poisoning due to the presence of LBP in housing assisted with Community Development Block Grant funds. In accordance with the Lead Based Paint Hazard Reduction Act of 1992 (Title X) the state established a certification program for inspectors and contractors and accrediting programs for trainers.

All purchasers and tenants of CDBG assisted emergency homeless shelters, transitional housing and domestic violence shelters constructed prior to 1978 receive a notice about the potential hazards of LBP. Grant recipients must keep documentation of the notifications in their local project file.

In addition, department staff has opportunities to continue LBP education by attending HUD sponsored trainings on healthy homes, LBP rules, repairs, and technical assistance.

Actions planned to reduce the number of poverty-level families

OHCS will continue to address poverty and reduce the number of poverty level families through the use of affordable housing opportunities and by attaching supportive services many of the housing opportunities financed by the State of Oregon. In addition, OHCS offers a number of other opportunities to help reduce poverty including but not limited to the Individual Development Account Program, down

payment assistance program providing families the opportunity to wealth build through homeownership and through support of educational and training programs designed to help families achieve self-sufficiency.

Actions planned to develop institutional structure

Oregon's institutional delivery structure system's strengths are through collaboration and coordination with our partners. Following are some of the ways Oregon and our partners are working to enhance coordination and implementation of the Consolidated Plan:

- Ongoing implementation of the coordinated entry system. The standard assessment tool identifies need, eligibility, support, and availability of services, allowing acceleration of assessment and placement.
- Working with CAAs and CoCs to develop partnerships to increase access to housing and services to low-income Oregonians.
- Continued support of the PSH Institute to build a robust pipeline of PSH projects, including projects developed by partners located in rural Oregon.
- Every five years, a Statewide Coordinated Statement of Need (SCSN) and Comprehensive Plan are submitted to the United States Department of Health and Human Services, HIV/AIDS Bureau. The SCSN planning process provides a collaborative mechanism to identify and address significant care and treatment issues related to the needs of people living with HIV/AIDS, and to maximize coordination, integration, and effective linkages across all Ryan White Program sections.
- Technical assistance to help cities and counties navigate the CDBG program requirements are provided by Business Oregon.

Actions planned to enhance coordination between public and private housing and social service agencies

OHCS delivers rental assistance services through a statewide network of CAAs, which is also the statewide system for delivery of anti-poverty services, including the Community Services Block Grant (CSBG). CAAs work extensively with governmental entities, nonprofits, mental and physical health providers, schools, public safety providers, and others to design, implement, and deliver programs and services to low-income individuals and families.

Community Action Agencies provide information and referrals to the public and are key participants in their respective Continuums of Care, which enables them to be a community hub for linking low-income people to mainstream supportive services. CAAs maintain partnerships with systems of care to ensure coordination, and to avoid duplication of services.

The Department of Human Services (DHS) uses TANF funds to address crisis and short-term needs that put low-income families with children at risk of becoming homeless. OHCS partners with DHS in this effort and works to strengthen and expand this program as well as replicate similar partnerships with other state departments.

Oregon Continuums of Care are implementing coordinated entry process. The tool works to access both visible and hidden barriers. Reaching across disciplines increases the possibility of touching upon a cross

section of life skills support, substance and or alcohol abuse treatment, anger management, counseling, and other areas that may help a person maintain housing stability. OHCS is becoming the statewide HMIS lead.

The Housing Stability Council and the Community Action Partnership of Oregon are key networks that work to ensure a statewide continuum of housing and services for low-income households, people experiencing homelessness, and special needs populations.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

The following section addresses program-specific requirements for the CDBG, HOME, ESG, HTF and HOPWA programs included in the Annual Action Plan.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

There is no program income expected for the CDBG program before the start of the program year, nor the remaining items identified under point 2-5 in the table “Use of CDBG Funds”. The estimated percentage for #2 under “Other CDBG Requirements” is calculated for a consecutive period of three years (2026-28).

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70 percent of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90% (2024-26)

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The state does not plan in advance to limit or give preference to special needs populations in HOME funded projects but will consider proposals made by developers when applications are received by OHCS. Projects serving special needs populations may receive HOME funding if it is determined that there is a great need for affordable housing for that specific population in the community where the proposed project will be located, OR if other funding in the proposed project requires a specific special needs population be given a preference. For example, if the project receives funding to serve Veterans, OHCS will allow Veterans to be given a preference, but we don't know this in advance funding requests.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

OHCS does not operate a HOME funded homebuyer program.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

OHCS does not operate a HOME funded homebuyer program.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

OHCS does not use HOME funding to refinance existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

Subgrantees are required to comply with OHCS minimum standards, develop agency standards, or comply with standards set by their Continuum of Care (CoCs) for providing ESG funds. Subgrantees must verify their compliance with OHCS minimum standards and/or submit their proposed standards for OHCS approval through the Master Grant Agreement (MGA) funding application process. Compliance with ESG standards is also included in OHCS monitoring of subgrantees. OHCS minimum written standards are provided to grantees through the Emergency Solutions Grant Operations Manual. The standards may be found in the Emergency Solutions Grant Program Operations Manual (July 2025).

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The following Coordinated Entry plans are in effect:

- **Balance of State (OR-505) – Rural Oregon Continuum of Care (ROCC).** The ROCC has identified one service agency in each of its 28 counties to be the primary access point for all persons seeking services. Each lead agency provides an in-person or telephone assessment and entry into the county’s Coordinated Entry system. Alternative methods of assessment are available through the use of outreach teams. Assessments include the completion of a standard base assessment and VI-SPDAT, with a separate standardized process for persons fleeing domestic violence. Each lead agency has established prioritization processes for each program the agency operates. Prioritization criteria ensures the most vulnerable, chronic, and homeless individual or household is receiving services first. Each partnering agency keeps a by-name list and follows a referral process.
- **Central Oregon (OR-503) – Homeless Leadership Coalition (HLC).** HLC’s Coordinated Entry process is a “multiple door” model. VI-SPDATs are completed for homeless households by trained assessors at all Central Oregon CES member agencies. CES staff meet monthly for case conferencing to identify participants who are highly vulnerable or have self-resolved or left the region. They review the list to see which agency the household is working with. If the household is not connected to an agency, the Housing Navigator at NEIGHBORIMPACT will add the household to his/her case load. All households receiving the Continuum’s funding are assisted through this process.
- **Clackamas County (OR-507).** Clackamas County’s Coordinated Entry process – Clackamas County Coordinated Housing Access (CHA) – is a “multiple door” model; multiple partner agencies can assess a client for housing services. If people contact an agency directly, they will be assessed by that agency. Additionally, people needing assistance can call a central phone number that routes the caller to an agency on a rotational basis. All partnering agencies use the same process, tools, and criteria. A specialized process is used for persons fleeing domestic violence.
- **Jackson County (OR-502).** Jackson County’s Coordinated Entry process is a “multiple door” model. Street Outreach Workers and Access Point Assessors, located at various agencies in Jackson County, complete a standard vulnerability assessment of the household’s needs. The household information is added to the Continuum’s Centralized Interest List (CIL). The HMIS/CE

Coordinator at ACCESS refers CIL households to partner agencies according to the priority and type of needs of the household. The Continuum’s prioritization policy is analyzed annually to make sure the coordinated entry system’s people-centered approach continues to assist the most vulnerable households first.

- **Lane County (OR 500).** Lane County Poverty and Homeless Board Lane County’s Coordinated Entry process is a “multiple door” model. Front Door Assessors, located at various social service agencies, work with homeless households to complete a standard assessment that identifies the best type of services for the household. Front Door Assessors make a referral to the Central Waitlist (CWL). The referrals are reviewed by Lane County Human Services Division staff, and the households are prioritized by level of vulnerability and referred to housing programs as appropriate.
- **Mid-Willamette Valley Homeless Alliance (OR 504).** This continuum of care was officially recognized by HUD in December 2019. The continuum serves Marion and Polk counties. They are working to develop their coordinated entry methodology. Until that is adopted, they are using the Coordinated Entry process implemented by the Rural Oregon Continuum of Care.
- **Multnomah County (OR-501).** Multnomah County’s coordinated entry system is entitled “A Home for Everyone”. There are multiple local coordinated access points in place for each of four sub-populations of people experiencing homelessness: adults unaccompanied by minor children, families with minor children, unaccompanied youth, and households fleeing domestic violence. There is also a process in place to rapidly connect Veterans experiencing homelessness to housing and support services through the Veteran By-Name List. Households may be eligible for resources through more than one of these processes. Multnomah County’s web site lists available connection points for each sub-population, providing agency names and phone numbers to call.
- **Washington County (OR-506).** Information about contacting Washington County’s Coordinated Entry process – Community Connect – is on Washington County’s web site. For persons without access to the internet, outreach workers and community partners have cards to give out in both English and Spanish. The Household experiencing a housing crisis contacts Community Connect by phone. Basic information is taken during the telephone screening. Households are provided information and referral to community-based resources to help with basic needs, e.g. food, shelter, clothing. Households at risk or experiencing homelessness are scheduled for a 1-hour face-to-face appointment with a Community Resource Advocate (CRA). Focus is placed on referring households to the most appropriate housing and service program based on need. The service agency receiving the referral reviews the assessment scoring and final determination with the household to ensure the most appropriate program is being offered.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The distribution of ESG program funds is completed through a Master Grant Agreement (MGA) funding application process between OHCS and its Community Action Network subgrantees. The MGA is the legal, contractual agreement utilized for disbursement of OHCS administered anti-poverty grant funds.

Oregon Housing and Community Services is legislatively required to utilize the Community Action Agency (CAA) network as its primary service delivery mechanism of ESG funds at the local level. The CAA network serves as the foundation of the OHCS homeless services delivery structure. The

network coordinates with multiple local and statewide partners to establish linkages that maximize housing stabilization efforts and address the diverse needs of people experiencing or at risk of homelessness while avoiding duplication of services.

Sixteen designated community action nonprofit agencies and local government entities, and a statewide farmworker organization, submit biennial funding applications to OHCS for homeless funding including ESG. The applications include program implementation reports and budgets detailing the proposed targeting and utilization of the ESG funds. Applications are reviewed by program staff for organizational capacity, needs-based population targeting, utilization of the funds, and feasible program strategies to meet federal and state delivery requirements and priorities. Additionally, each subgrantee's knowledge of community needs, extent of engaged partners, historical delivery capacity and success are reviewed. ESG funds are allocated by a formula using three criteria; severe housing burden, poverty, and homelessness, and made available upon approval of each subgrantee's application and execution of their MGA.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

As the state recipient, OHCS is not required to comply with the homeless participation requirement of 24 CFR 576.405(a).

5. Describe performance standards for evaluating ESG.
Oregon Housing and Community Services continues to refine data collection reporting requirements. In addition to obtaining household and demographic data, OHCS's subgrantees are responsible to provide data for the following two performance standards in regard to their ESG services:

Increased housing stability as measured by the percentage of total program participants who reside in permanent housing at the time of their exit from the program or project funded by ESG; and

Increased housing stability as measured by the percentage of households experiencing homelessness that exited to permanent housing and retained that housing for six months or longer.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

In 2024, OHCS implemented the Oregon Centralized Application (ORCA) process to select projects for HTF funding that meet OHCS established criteria on a first come, first served basis. OHCS anticipates the majority of HTF will be allocated in this fashion to projects that are awarded Oregon Permanent Supportive Housing (PSH) resources through the ORCA process. PSH resources also focus on populations with incomes below 30% MFI.

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A.

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible recipients are project sponsors, developers, for-profit entities, non-profit entities, and housing authorities. Faith-based organizations are eligible to participate in the HTF program. Recipients are required to certify that housing assisted with HTF funding will comply with HTF requirements by signing and recording legal documents with restrictive covenants. A HTF Recipient Must:

- Make acceptable assurances to OHCS that it will comply with the requirements of the HTF program during the entire period that begins upon selection of the recipient to receive HTF funds, and ending upon the conclusion of all HTF-funded activities;
- Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;
- Demonstrate its familiarity with the requirements of other federal, state, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs; and
- Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to own, construct, or rehabilitate, and manage and operate an affordable multifamily rental housing development.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Housing Trust Fund resources will be awarded to projects that have requested resources through the ORCA process. Each project will be reviewed for timeliness and completeness of the required application requirements:

- Program Compliance
- Ways and/or targets that they will utilize to contract with MWESB contractors/subcontractors in the construction and operation of the proposed Project.
- Application must demonstrate the Project's readiness to proceed.
- Secured commitment of proposed resources in the project
- Demonstrated site control

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Housing Trust Fund funding will be allocated to eligible multifamily rental projects on a statewide basis through the Oregon Centralized Application process described above that includes a review of need, impact, financial viability, sponsor capacity, and other criteria.

Project units that receive HTF funding must rent to tenants at or below 30% of the Area Median Income and be able to meet the required HTF environmental provisions.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Oregon Housing and Community Services is committed to ensuring public resources are invested in a way that is responsive to the diversity of low-income housing needs and the need for economic development around the state. Therefore, HTF funding will be allocated to eligible multifamily rental projects, on a statewide basis, through the Oregon Centralized Application (ORCA) process.

e. Describe the grantee’s required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Readiness to Proceed

- Certification of zoning
- All Applications must include a zoning certification form, even if the Project is solely acquisition or rehabilitation. The Department will not accept application for Projects that require zone changes or annexations.
- The original of the Certificate must be placed in the original application.
- Verification of site control
 - Complete the table and attach evidence of site control. The General Policy and Guideline Manual contains a discussion of acceptable site control verification. If you do not yet own the property, be sure to submit all extension documents, amendments and/or addendums to your original documents.

Federal project resources status

- The Applicant should provide a copy of the U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture Rural Development (RD), or Veteran’s Administration (VA) application (not all the attached materials) along with a brief statement on the application status.

Proposed development schedule

- The Project schedule should be accurate and the timelines should be consistent with the requirements of the Project's components, such as providing adequate time to complete acquisition or satisfaction of funding conditions.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

OHCS prioritizes projects for HTF funding that can leverage awarded dollars with other federal, state, or local funding sources to ensure rents are affordable to extremely low-income households. This includes awarding HTF to projects that have been awarded PSH rent assistance or Project-based vouchers allocated from a local housing authority.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

OHCS generally requires a 60-year affordability period for multifamily rental housing projects. However, due to the extremely low-income requirement for HTF, tenants must be at or below 30 percent of area MFI, OHCS' Housing Stability Council approved a 30-year affordability period for HTF projects. However, as stated previously, OHCS HTF funds are frequently used to leverage other federal, state, or local resources in order to serve extremely low-income households and it is not uncommon for local funding partners making those allocations to require longer periods of affordability beyond the 30 years required by Housing Trust Fund dollars.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The Scoring Criteria are designed to measure the severity of need and overall impact to the community as well as to prioritize those projects that best meet established preferences, demonstrate dynamic partnerships and outcome based service delivery, and who involve sponsors, owners, and management agents with demonstrated high levels of performance. A total of 100 maximum points is possible, weighted 20 for need, 40 for impact, 10 for preferences, 15 for financial viability, and 15 for capacity. Any Application that does not have the minimum overall score of 75 points will be disqualified, and the Application charge will not be refunded.

Both quantitative and qualitative factors are considered in the scoring. The criteria to be used, and the scoring group, for each scored section will be as follows:

(A) Need: 20 points

1. Target Population – 5 points
2. Severity of Need - 9 points max
3. Equitably Served Geography – 6 points

(B) Impact: 40 points

New Construction and Acquisition / Rehabilitation project Impact Criteria

1. Plan Alignment – 5 points
2. HOME Leverage– 2 points
3. HTF Leverage – 3 points
4. State initiative / policy alignment – 4 points
5. Resident Services – 5 points
6. Affirmative Fair Housing Marketing – 5 points
7. Location Efficiency – 8 points max
8. Location Preferences – 8 points max

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

OHCS prioritizes projects based on alignment with several elements that would tie directly to the commitment of local resources; notably these include alignment with local planning efforts and state initiatives. In the preference given to projects aligned with local plans, applicants are required to identify connections between local and regional efforts in order to demonstrate the importance of their project to local development and planning efforts; commitment of local resources is a clearly demonstrated tie that would establish importance of these local efforts and advantage a project through the selection process. A similar preference is given to those projects that demonstrate alignment with statewide policy initiatives, through significant ties including funding commitment of local partners working on such investments. Lastly, preference is given in project selection to those with committed partnerships for resident services; oftentimes these are built through a commitment of local resources to support the ongoing operations of robust resident service and outcome tracking measurements. All of these measures of leverage are part of larger assessments in order to not only preference those jurisdictions with large resources to commit to affordable housing, but instead to also preference those that are strategically working to address housing issues and committing limited resources to further those efforts.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes. The Oregon Centralized Application (ORCA) requires projects requesting HTF resources to be fully conceived. The application requirements include site control, preliminary design, and a financially feasible proforma with detailed development and operating budgets. The type of eligible project is identified and described (new construction, acquisition/rehabilitation, and acquisition rehabilitation with new construction). Target population to be housed, unit types, total number of each unit type, income and rent limitations of the proposed units, and square footage of units are all required to be described in detail as part of the funding request.

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes. Housing Trust Fund recipients are required to certify that housing assisted with HTF funding will comply with HTF requirements by signing and recording legal documents with restrictive covenants. Housing Trust Fund requirements are included in the HTF Program Manual.

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes.

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

In order to contain costs, Oregon Housing and Community Services established the following cost-per-unit subsidy limits. The costs are based on the total development and construction costs (excludes acquisition). The limits are established using recently funded (five year) history of OHCS Projects and based on unit size.

In 2024, OHCS began allocating resources through the Oregon Centralized Application (ORCA) process which included standardized, state-wide subsidy limits based on project size, bedroom type, and urban/rural locations. Although HTF per-unit subsidy limits could be aligned with that of the HOME program, OHCS intends to utilize per-unit subsidy limits established for the ORCA process for projects awarded HTF resources, which can be found on page 7 of the [ORCA Manual](#).

The HUD Unit Allocation Workbook is used to calculate the numbers of assisted units for each program, utilizing the specific subsidy limits for that program and resulting in the number of designated units for each funding source. HUD's Cost Allocation Workbook calculates the actual cost of the HTF units based on square feet, and the maximum project subsidy based on the subsidy limits. The maximum HTF Investment cannot exceed the actual cost of the HTF units.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

Housing Trust Fund assisted housing is required to meet OHCS design and construction standards as defined in the OHCS Core Development Manual located on the OHCS website under Related Links.

New Construction Projects. In addition to OHCS design and construction standards, HTF assisted new construction projects must meet all state and local residential building codes, as applicable, or in the absence of a state or local building code, the International Residential Code or International Building Code (as applicable to the type of housing) of the International Code Council. All newly constructed housing must meet the current edition of the Model Energy Code published by the Council of American Building Officials.

Rehabilitation Projects. A Capital Needs Assessment is required for all multifamily rental projects to determine a scope of work that addresses the following: health and safety, habitability and functionality, useful life or major systems, lead-based paint, accessibility, and other improvements. In addition, OHCS has established rehabilitation standards for HTF assisted housing rehabilitation activities that must be met upon project completion.

Acquisition Only Projects. Existing rental housing to be acquired with HTF assistance that is newly constructed or rehabilitated must meet the HTF Program Property Standards. Accessibility: HTF assisted housing must meet the accessibility requirements of 24 CFR part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), and Titles II and III of the Americans with Disabilities Act (42 U.S.C. 12131-12189) implemented at 28 CFR parts 35 and 36, as applicable. Covered multifamily dwellings, as defined at 24 CFR 100.201, must also meet the design and construction requirements at 24 CFR 100.205, which implements the Fair Housing Act (42 U.S.C. 3601-3619).

Disaster Mitigation. Where relevant, the housing must be constructed and/or rehabilitated to mitigate the impact of potential disasters (e.g., earthquakes, hurricanes, flooding, and wildfires), in accordance with state and local codes, ordinances, or such other requirements as HUD may establish.

Uniform Physical Condition Standard (UPCS). Upon completion, HTF assisted projects and units will be decent, safe, sanitary, and in good repair as described in 24 CFR 5.703.

Summary of Lead-Based Paint Regulations for Rehabilitation Projects. HUD has issued regulations to protect young children under the age of six from lead-based paint hazards in housing that is financially assisted, or sold, by the federal government. The regulation addresses the requirements for notification, evaluation and reduction of lead-based paint hazards in federally assisted properties. The new regulation appears within title 24 of the Code of Federal Regulations (24 CFR 35).

Regulations and Affected Properties. The lead-based paint regulations affect acquisition and rehabilitation of housing projects constructed prior to 1978. All pre-1978 HTF funded projects must comply with the regulations. All units in the project must comply with these regulations not just the designated HTF-assisted units.

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-

time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A.

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

The state does not place limitations or preferences for the populations the subgrantees can serve, other than the program's household income restriction. Each subgrantee may determine their target populations or those segments of the population in the subgrantee's service area that will receive priority or preference. Subgrantees must describe in their Master Grant Agreement Work Plans why, and with what input, they chose to give those populations preference or priority.

OHCS requires the subgrantees make their determinations with input from their community needs assessment, any local governmental focuses, and the types of housing resources available in their communities.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

The following has been added to this section for the HOPWA Program per HUD guidance:

- Does the action plan identify the method for selecting project sponsors, including providing full access to grassroots faith-based and other community organizations?
- Oregon Health Authority is the grantee for HOPWA formula funding and directly carries out program implementation. OHA does not administer the program through project sponsors.

Discussion: