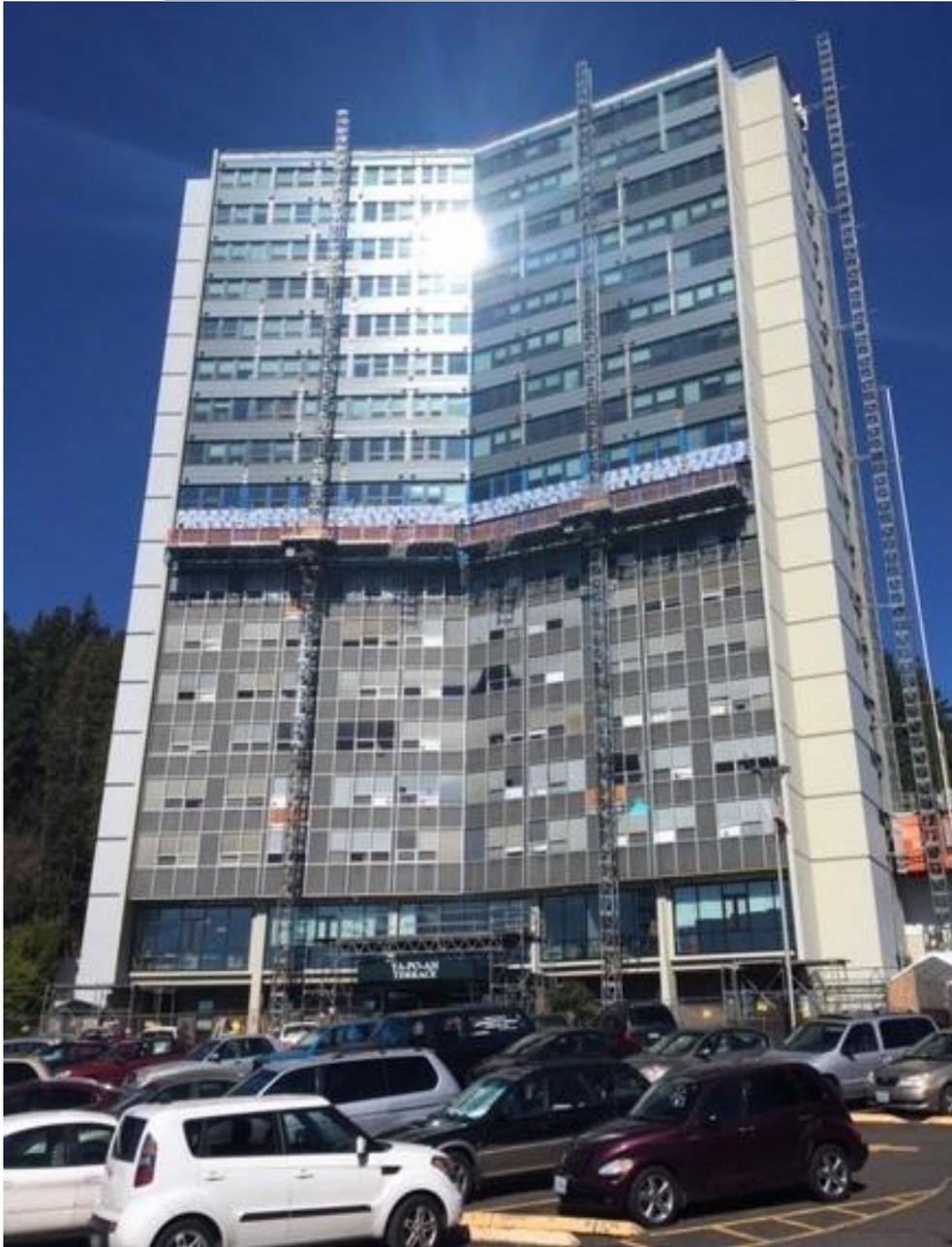


Housing Stability Council

MEETING MATERIALS PACKET



Ya-Po-Ah Terrace
Eugene, Oregon

March 5, 2021

9:00 a.m. – 12:30 p.m.

Oregon Housing & Community Services
Webinar

Council Members:

Claire Hall, Chair
 Sarah DeVries
 Sami Jo Difuntorum
 Mary Ferrell
 Barbara Higinbotham
 Candace Jamison
 Mary Li
 Gerard F. Sandoval, PhD
 Charles Wilhoite

AGENDA

March 5, 2021 9:00 a.m. - 12:30p.m.
 Oregon Housing and Community Services
 725 Summer St NE, Salem OR 97301

**Webinar Mtg Only**

Public register in advance for this webinar:
https://zoom.us/webinar/register/WN_uowii8KdRFyNz5LTR9jucQ

TIME	TOPIC	SWHP Priority	ACTION
9:00	Meeting Called to Order Roll Call		Call Roll
9:05	Public Comment		Discussion
9:25	Homeownership Division (pg. 01) <i>Emese Perfecto, Director, Homeownership Division</i> <ul style="list-style-type: none"> Oregon Bond Residential Loan Program Information for 2020: Kim Freeman and Willy Schumann, Homeownership Data and Research Analyst 		Briefing
9:55	Affordable Rental Housing Division (pg. 05) <i>Julie Cody, Director, Affordable Rental Housing</i> <ul style="list-style-type: none"> HUD Consolidated Plan: Rick Ruzicka, Senior Operations & Policy Analyst and Heidi Aggeler, Managing Director Root Policy Research 		Briefing
10:45	Break		
10:55	Housing Stabilization Division (pg. 10) <i>Andrea Bell, Director, Housing Stabilization</i> <ul style="list-style-type: none"> ERA (Emergency Rental Assistance): Andrea Bell, Director of Housing Stabilization, Laura Lien, Assistant Director of Homeless Services, Sam Kenney, Senior Operations and Policy Analyst Statute Modernization: Andrea Bell, Director of Housing Stabilization 		Briefing
11:45	Report of the Director (pg. 16) <ul style="list-style-type: none"> Update on OHCS' Internal Equity and Racial Justice Work, Chelsea Bunch, Interim Equity, Diversity & Inclusion Officer 		Briefing
12:15	Report of the Chair		
12:30	Meeting Adjourned		

All times listed on this agenda are approximate and subject to change. Agenda items may also be taken out of order and addressed at different times than listed. The agenda may be amended by the Council at the time of the meeting.

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The Housing Stability Council helps to lead OHCS to meet the housing and services needs of low- and moderate-income Oregonians. The Housing Stability Council works to establish and support OHCS' strategic direction, foster constructive partnerships across the state, set policy and issue funding decisions, and overall lend their unique expertise to the policy and program development of the agency.

The 2019-2023 Statewide Housing Plan outlines six policy priorities that focuses OHCS' investments to ensure all Oregonians have the opportunity to pursue prosperity and live from poverty.

For more information about the Housing Stability Council or the Statewide Housing Plan, please visit Oregon Housing and Community Services online at <https://www.oregon.gov/ohcs/OSHC/Pages/index.aspx>

Statewide Housing Plan Policy Priorities



Equity & Racial Justice



Homelessness



Permanent Supportive Housing



Affordable Rental Housing



Homeownership



Rural Communities

All times listed on this agenda are approximate and subject to change. Agenda items may also be taken out of order and addressed at different times than listed. The agenda may be amended by the Council at the time of the meeting.



OREGON HOUSING *and*
COMMUNITY SERVICES

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301
503-986-2000 | www.oregon.gov/OHCS

February 22, 2021

To: Housing Stability Council
Margaret Solle Salazar, Director

From: Kim Freeman, Homeownership Section Manager
Emese Perfecto, Director of Homeownership

RE: Oregon Bond Residential Loan Program
2020 Highlights

We started the year, like any other year, with the goal of continued loan production growth, working in conjunction with our lenders and loan officers. In order to better understand data collection practices, we reached out to the top producing loan officers, inquiring about how Home Mortgage Disclosure Act (HMDA) demographic information is generated and delivered.

First a bit of background. The demographic information we seek is found at the end of the loan application prospective borrowers complete. The application is a 5-page Federal form called the 1003 or URLA (uniform residential loan application), this form has been around largely unchanged for decades and cannot be changed from its standardized format. This year a new URLA is in the process of release, with more detailed demographic information, however, it is on page 8 of 9. Regardless of where the demographic information is located, borrowers may elect to opt out of providing the information.

The feedback we received varied: some noted that if demographic information were to be listed first on the mortgage application it would be easier to complete, than it's current location which is at the end of the mortgage application; others noted in great detail the importance of completing demographic information; finally, some loan officers indicated with the electronic submission of applications, borrowers choose not to furnish the information as is an option on the 1003 application. If the borrower chooses not to furnish the information and the application is not taken face to face, chances of gathering this information is remote.

Understanding the above information as well as the feedback we received, we elected to source the demographic information outside the constraints of the loan application. We



developed a new demographic form to be completed at closing by the homebuyer. The form mirrors the information requested on the mortgage application, however, by introducing the document at closing it is our hope there will be an increase in borrower participation in providing demographic information. We are excited to announce this new programmatic addition. While it was ready at the time the COVID Pandemic started. We chose to delay this requirement in order to avoid undue impact to mortgage loan production amidst the unknowns of the Pandemic. We did continue to reach out to our loan officers explaining the importance of this information, and we posted information on our loan reservation system as well as sent out email blasts to our loan officers and lenders.

Highlights of 2020

The numbers

- 578 Loans Originated
- \$145,142,208 Loan Volume
- 29 Counties Served
- Lowest Interest Rates in Program history
 - 2.125% Rate Advantage
 - 2.875% Cash Advantage
 - This product allows for 3% grant for closing cost assistance
- Average loan amount increased to \$251,111
- 4 Lender Trainings Completed
- 37 New Loan Officers added to provide our loan products

Demographics

- Our lender network provides language access in 11 Spoken Languages as well as Sign Language
- 29% POC were served in 2020 up from 25% in 2019. This is the second year over year increase for POC served by OBRL
- Data comparison from 2018 to 2020
 - Black applicants doubled
 - Asian applicants have fallen
 - Borrowers who chose not to provide information remained relatively unchanged.

Loan Production Demographic Data

A comparison of Lender HMDA data for 2019 (the most recent year available): Lender total portfolio loan production vs. Lender OBRL loan production.

American Pacific Mortgage – Based on portfolio loan production, APM served a greater proportion of POC than what was delivered as OBRL loans, however, a higher proportion of Black Oregonian applicants were served by OBRL loans.



Banner Bank – A greater proportion of POC were served by OBRL loans than the lender total loan portfolio production. A higher proportion of Black Oregonian applicants were served by OBRL loans when compared the lender total loan portfolio production.

Guild Bank – A Higher proportion of POC were served by OBRL loans when compared to the lender total loan portfolio production.

Homestreet Bank – Overall, POC made up almost half of the OBRL loans originated by Homestreet while POC only made up 20% of the lender total loan portfolio production. A higher proportion of Black Oregonian applicants were served by OBRL loans when compared to the lender total loan portfolio production.

Loan Depot – The proportion of POC served by OBRL loans are higher than the lender total loan portfolio production. Black applicants make up ~ 9% of OBRL loans while only ~3% of the lender total loan portfolio production went to Black applicants.

US Bank – Served only 4 clients that identified POC with OBRL loans which represents 1/3 of their OBRL loan production. 16% of the lender total loan portfolio production went to POC.

Umpqua Bank – 24% of OBRL loans went to POC while only 11% of the lender total loan portfolio production went to POC.

Caveat – It is important to understand the differences between lender total loan portfolio production and OBRL loan production data. Lender total loan portfolio production represents all loans originated by a lender, whereas OBRL loan production data solely covers those loans originated for delivery to OHCS. Since lenders do not solely deliver loans to OHCS, their total portfolio loan production significantly overshadows the number of loans originated for delivery to OHCS every year. It is easier to have higher proportion POC with a smaller loan volume, however, one would hope with a greater loan volume you would also have a greater proportion going to POC. Finally, not all lenders lend OBRL loans so we can only look at lenders who lend our product. Data is comparing HMDA 2019 data for lender total loan portfolio production against HMDA 2019 data for OBRL loan production.

Tableau Dashboard Demographic Data

Below are links to our Tableau Dashboard that will be reviewed during our presentation:

Max Affordability:

<https://public.tableau.com/profile/oregon.housing.and.community.services#!/vizhome/MaxAffordableDPADash/Dashboard1>

The Max Affordability Dashboard is to give some context on the housing market and what someone can afford given a minimal Down Payment



OBRL compared to HMDA Loan Production:

https://public.tableau.com/profile/oregon.housing.and.community.services#!/vizhome/OBRLvHMDA_Draft/HMDAvsOBRL

Lender comparison:

https://public.tableau.com/profile/oregon.housing.and.community.services#!/vizhome/Lenders_16140950778100/Dashboard1

Additional DPA data:

<https://public.tableau.com/profile/oregon.housing.and.community.services#!/vizhome/DPAViz/Dashboard1>

The Additional DPA data will show the debt-to-income ratios by demographics.

Next steps

As we move forward in 2021, we will institute our new mortgage disclosure form to be completed at closing by the homebuyer. This form will be returned with the mortgage loan file for us to review, update recorded demographic information (if necessary) and to track the results of this new programmatic requirement.

We will conduct more outreach with our existing loan officers and lenders engaging on a deeper level gathering qualitative data in order to establish benchmarks. We will begin analyzing lender and loan officer production, using the data to remove barriers and enhance programs ensuring we are reaching Communities of Color.

Going forward affordability will continue to be an obstacle for low-moderate income and BIPOC communities in Oregon. To be successful we need to increase the availability of down payment assistance (DPA) funds, as well as increase the amount of funds available to each homebuyer. We are working internally with multiple homeownership programs and with our Homeownership partners to determine the increased amount needed.

Conclusion

We have had an incredible year and have bold plans for the year ahead, the housing market and economy continue to bring challenges to Oregonians. We look forward to working with you to overcome these challenges and welcome any feedback or suggestions you may have.





Date: March 5, 2021

To: Housing Stability Council
Margaret Solle Salazar, Executive Director

From: Rick Ruzicka, Senior Operations and Policy Analyst
Natasha Detweiler-Daby, Assistant Director of Planning and Policy
Julie V. Cody, Director of Affordable Rental Housing

RE: 2021-2025 Consolidated Plan & Analysis of Impediments

OVERVIEW

During the March Housing Stability Council meeting, staff and our 2021-2025 Consolidated Plan consultant, *Root Policy Research*, will be providing an update on our 2021-2025 Consolidated Plan and the 2021-2025 Analysis of Impediments to Fair Housing. These documents are currently in draft form and will be released for public review soon. The 2021-2025 Consolidated Planning process is required by the Department of Housing & Urban Development and covers federal resources granted to the State through HUD's Community Planning & Development (CPD) Division. The 2021-2025 Consolidated Plan and Analysis of Impediments (AI) will be submitted to HUD this Spring, pending federal budget approval.

BACKGROUND

The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the Community Planning and Development (CPD) formula block grant programs. The State of Oregon receives funding for five CPD formula block grant programs, three of which are administered by Oregon Housing and Community Services (OHCS), one by Oregon Business Development Department (Business Oregon) and one by the Oregon Health Authority (OHA).

OHCS has taken lead responsibility for coordination and consolidated reporting purposes. The programs and agency affiliation are as follows:

- Community Development Block Grant (CDBG) Program – Business Oregon
- HOME Investment Partnerships (HOME) Program – OHCS
- Housing Trust Fund (HTF) - OHCS
- Emergency Solutions Grants (ESG) Program - OHCS
- Housing Opportunities for Persons with AIDS (HOPWA) Program – OHA



This Consolidated Plan does not cover the CARES Act funds, which were wrapped into prior year Plans.

The Consolidated Plan is carried out through Annual Action Plans (AAP), which provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. OHCS reports on accomplishments and progress toward Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

The Analysis of Impediments to Fair Housing Choice is a study of fair housing barriers designed to assure that the State is utilizing federal funds to Affirmatively Further Fair Housing (AFFH). The AI takes a broad look at impediments to choice across the State of Oregon reviewing access to opportunity, determining disproportionate housing need and performing a regulatory and legal review of State and Local barriers to choice. It primarily focuses on non-entitlement communities. The Fair Housing Action Plan (FHAP) provides a framework for action items that OHCS and Business Oregon can follow to remediate or reduce these identified barriers.

It should be noted that the State of Oregon is one of eighteen governmental entities within Oregon that receive HUD Community Planning & Development dollars. The other eighteen entities are often referred to as “participating jurisdictions” or “entitlement communities” and they receive funding directly from HUD for some of these programs (all entitlement communities receive CDBG funding). Depending upon the program, the remaining areas of the state are considered non-entitlement areas, that are often referred to as the “balance of state” and the funding to serve those communities is allocated to the State of Oregon.

CURRENT ACTIVITIES

In 2020, the State of Oregon received nearly \$30 million dollars through CPD programs for non-entitlement community funding. In addition, several programs (CDBG, HOPWA and ESG) received CARES Act or COVID-19 relief dollars accounting for an addition \$82.5 million dollars. 2020 marked year five of our most recent Consolidated Plan document which spanned the period of 2016-2020. To be eligible for future CPD funding, the State of Oregon embarked on an updated Consolidated Plan which will govern these programs from 2021-2025.

Because the Consolidated Planning Process and the Analysis of Impediments are large bodies of work, and because the CDBG program has specialized outreach to meet their program needs, both OHCS and Business Oregon had determined that hiring a consultant to do the research, outreach and reporting on the Consolidated Plan suite of documents was in the best interest of the State. Business Oregon and OHCS jointly entered into an agreement with the same consultant, *Root Policy Research*, to assist with these planning documents.



Root Policy Research began their process in 2019 gathering data for the Analysis of Impediments. Work on the Consolidated Plan document began in 2020 and was quickly stalled due to the COVID-19 pandemic. Root Policy, Business Oregon & OHCS worked together to overcome the barriers presented by COVID-19 by utilizing alternative forms of outreach to supplement data and surveys, such as virtual meeting technology to move forward with the information and outreach process. A draft Consolidated Plan and Analysis of Impediments is nearly complete and will be ready for public comment in the spring. HUD has yet to provide 2021 funding allocations which is required prior to completion of the 2021 Annual Action Plan embedded into the Consolidated Plan. OHCS anticipates reaching out to partners on a limited basis pending the allocation announcement and plan finalization.

At the March 2021 Housing Stability Council meeting Heidi Aggeler, of Root Policy Research will provide the Housing Stability Council with a broad overview of the documents and will assist in answering any questions the Council may have. Broadly speaking, the following is the process that Root Policy followed in developing the 2021–2025

1. Consolidated Plan Development

This process included gathering information to perform a needs assessment and a market analysis using OHCS data and the 2018 American Community Survey (ACS), the latest data available at the time. Modeling was developed to forecast the needs of special populations and low and moderate income households ([Housing Needs Dashboard](#)). Using this data, HUD required narratives and assessment was completed.

2. Community Engagement

Community engagement included convening five resident focus groups with residents most vulnerable to housing challenges and barriers to housing choice. Attendees in these focus groups represented BIPOC Communities, Spanish speaking residents, persons with disabilities including persons with substance abuse challenges, persons experiencing homelessness, and veterans. This engagement was done virtually with the help of local agencies, generally culturally specific providers.

The second part of community engagement included key person interviews. Key stakeholders included subsidized and private market housing providers, social service organizations, organizations that assist person who are homeless and who have special needs. OHCS & Root Policy would like to thank all individuals and agencies that took part in this process with a special thanks to the Fair Housing Council of Oregon who took part in multiple processes.

A survey was also developed to gather information from housing developers, providers and Public Housing Authorities; more than 100 stakeholders participated in the survey. This information was used to supplement the needs and market analysis data. The survey



provided information related to affordability challenges, barriers to housing choice, and programmatic and policy solutions.

OHCS and Root Policy still intend to hold up to three public hearings. The information gathered at these hearings become a part of our Citizen Participation and Stakeholder Consultation sections of the plan.

3. Strategic and Action Plan Development

Based upon the information gathered, including information from the AI, draft priorities and strategic goals including delivery, performance measures and monitoring was determined with staff input.

4. Draft and Final Reports

A draft report was submitted to OHCS In December with additional updates provided in January 2021. OHCS, Business Oregon and Root Policy Research are now in the revision process stage. Next there will be a public comment period followed by up to three public hearings (typically we do three to provide for different in-person settings which may not be necessary in our current virtual environment). Submission of the plan is due to HUD in the Spring.

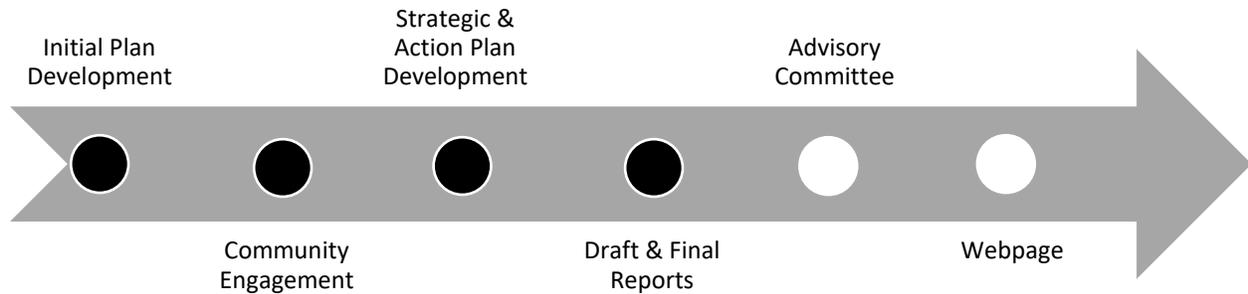
5. Advisory Committee

OHCS intends to invite key stakeholders to conduct a “peer review” of report sections and to advise on program and policy development. A meeting with those stakeholders will be held in April.

6. Webpage

Upon completion of the Consolidated Plan and the Analysis of Impediments, a webpage will be developed exclusively for these documents and supporting data. As a separate plan and document focused on HUD programs, the Consolidated Plan is a different document than the Statewide Housing Plan, put together for a different purpose. Additional separation from the OHCS website will assist in keeping these documents separate.





Questions for the Council

As we finalize this effort we ask for the Council’s direction regarding the following questions to help guide our next steps as we endeavor to finalize this plan during the ongoing pandemic:

1. As we work to finalize this Consolidated Plan, which is used to guide our use of resources provided through HUD, what would you hope to better understand?
2. We had conceptualized a “peer review” of the documents by an advisory committee; what guidance would you have about the membership of such a group?
3. During this process, HUD pulled back on Affirmatively Furthering Fair Housing (AFFH) guidance by implementing the Preserving Community & Neighborhood Choice rule which essentially reduces AFFH requirements to *“any action above what is required by statute related to promoting any of the attributes of fair housing”*. OHCS has chosen to continue the much more thorough analysis outlined in the HUD Analysis of Impediments process and looked for ways to improve upon it. Was this the correct approach and does the board suggest we continue down this path as move into implementation of the Consolidated Plan (and pending changes to the most current HUD guidance)?





Date: March 5, 2021

To: Housing Stability Council Members
Margaret Solle Salazar, Executive Director

From: Andrea Bell, Director of Housing Stability Division
Laura Lien, Assistant Director of Homeless Services
Sam Kenney, Senior Homeless Services Policy Analyst

Re: Emergency Rental Assistance (ERA) Program Update

Purpose: To provide a briefing on the Emergency Rental Assistance (ERA) Program. No HSC decision to be made.

Background

On January 5, 2021, the U.S. Treasury launched the \$25 billion Emergency Rental Assistance (ERA) Program established by the Consolidated Appropriations Act. The funds are made available for rental and utility assistance for households impacted by the Coronavirus pandemic, and were provided directly to states, Tribes, and local jurisdictions with populations greater than 200,000 persons. In addition to the direct \$204 million allocation to OHCS at the statewide level, Portland, metro area counties, Lane, and Marion counties received their own allocations adding up to \$76 million.

OHCS direct allocation of \$204 million provides the opportunity to create a statewide structure, framework, and set of goals within which our sub-grantees can provide assistance to eligible households through existing or newly created rental assistance programs. In line with U.S. Treasury recommendations, we are prioritizing eviction prevention by focusing efforts on households most disproportionately impacted by COVID-19 and unstably housed due to reductions in income and/or employment and back-owed rent arrearages. The reporting and fiscal expectations are rigorous. In order to retain funds in Oregon, we must demonstrate that 65% of the funds are obligated by 9/30/2021.

Building a more equitable Oregon requires every part of state government, including OHCS, to ensure that equity and racial justice is integrated into every aspect of the state's COVID-19 response and recovery efforts. As a state agency, we have an obligation to examine how we can most responsibly and constructively serve all communities with these new federal dollars.

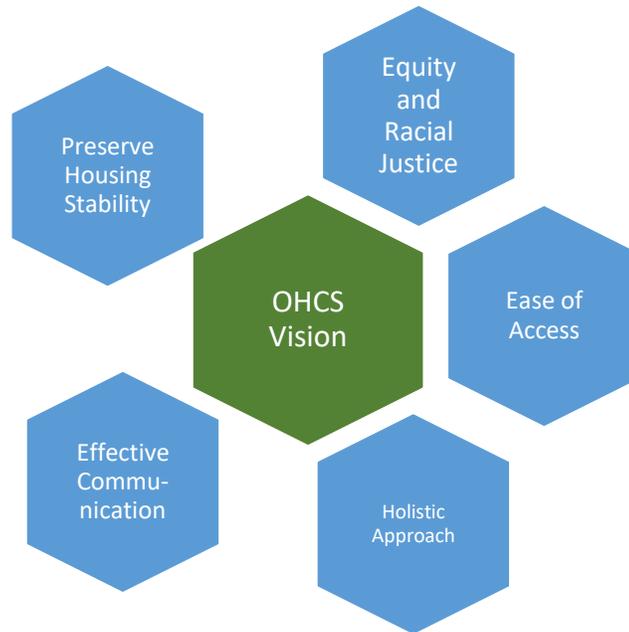
OHCS Vision and Values

COVID-19 has not impacted all communities equally, and it is well documented that persons of color are experiencing disparate effects of the pandemic. With this new funding resource focused on rent and utility assistance, the ERA program will allow OHCS to continue efforts toward



addressing housing and health disparities by directing resources and supports that include culturally-specific and responsive organizations and services and localized outreach and accessibility solutions for households seeking assistance.

With this new program, OHCS aims to lead with the following vision and values:



At the highest level, OHCS strives to balance the expediency of this short-term program with intentionality behind the structure and approach. In this way, OHCS is committing to adding value to the planning and implementation processes, including providing centralized and streamlined application management software and training, maintaining strict federal compliance, ensuring transparent and frequent internal and external communications, and convening and engaging with key partners as the program rolls out.

Allocation Approach

OHCS conducted an [Request for Information \(#6090\) \(RFI\)](#) to solicit interest and information from providers to administer and oversee the staffing, technology, and overall program delivery required to properly disburse federally-funded rental housing and utility assistance payments.

We appreciated the robust response to the RFI from approximately 40 entities, which includes culturally specific and responsive organizations. While each entity brings their own level of expertise and detail there are a few critical takeaways from the Responses for statewide consideration. First is that there was full geographic coverage across the state from the RFI respondents. Principally, all Community Action Agency (CAA) partners completed the RFI. Their

collective purview covers all 36 Oregon counties. Additionally, over ten culturally specific organizations—the majority serve the metro region—completed the RFI demonstrating the intent, interest, and ability to play a critical role in the successful administration of ERAP funds. Lastly other non-CSOs—cities, a public housing authority, and other service providers—demonstrated that there are other community partners poised to support the ERAP implementation and administration to ensure that as many Oregonians as possible receive services.

As noted above, one of the key takeaways from the RFI process was the assurance of statewide coverage for the ERA program through the Community Action Agency (CAA) network. Additionally, we are keenly aware that these rent and utility assistance programs have significant administrative burden and will need to be streamlined to ensure households have appropriate and adequate access to the resources. As such, we will be allocating ERA dollars regionally, by CAA as lead entities, to ensure coordination of implementation. This will follow a similar funding formula that was utilized in the CRF Coronavirus Rent Relief Program (CVRRP) and will also account for direct ERA allocations to certain local jurisdictions across the state.

As a next step, we are starting conversations with CAAs around this structure, ensuring that they are working to start these planning processes with interested parties and other partners in their regions as soon as possible. Within OHCS, we are working to develop a framework for the structural planning components that need to occur before program rollout, and anticipate a finalized process within the week to be publicly released.

Community Dialogue

OHCS is currently engaging in planning conversations with our key partners, including those local jurisdictions and Tribal communities that received direct ERA allocations from the federal government. Our intent with these conversations is to provide technical assistance and planning space for a collaborative approach to rent and utility assistance statewide, as well as develop a framework and structure for the disbursement of funds to Oregonians facing housing instability and the disproportionate impacts of COVID-19. As such, we encourage local regional planning and commitments to partnerships that will increase both the depth and breadth of our reach with these dollars. We are also continuing these conversations to provide the resourcing and support needed for local community entities to plug in and ensure we have a statewide approach to meeting all federal ERA requirements.

OHCS understands the many challenges of timing for this ERA program. It will be critical to respond to both the intent of the funds, our program goals, and the overall timeline for expenditure. OHCS is committed to a strategic approach to ensure an equitable response and recovery for all Oregonians. To that end, we plan to continue ongoing conversations with our CAA network, interested partners, local jurisdictions, and Oregon’s Tribal governments both during the planning stages and the implementation that will follow.



Next Steps

With the multiple moving pieces of this large rent and utility assistance program, OHCS is dedicated to being transparent with our decision-making and subsequent communication. As such, we anticipate a number of opportunities for partners, interested parties, and members of the public to engage on this program.

As we continue to build on the learnings and work out our next steps beyond the RFI, we will be holding another webinar in early March to clarify the process moving forward and to prepare our partners for those next steps. Additionally, we will continue to update our [OHCS ERA webpage](#) with the most recent and relevant information.

Alignment with the Statewide Housing Plan

Priority: Equity and Racial Justice

Creating a homeless services system in Oregon that reaches those historically underserved and/or disproportionately impacted by housing instability requires us to examine the status quo and push for solutions that lead with equity. The ERA funds provide an opportunity to implement changes to the existing system and to ensure we are leading with intent and expediency to mitigate the disproportionate effects of both COVID-19 and housing instability on our communities of color. As outlined in our goals, OHCS is working to integrate equity into the state's COVID-19 response and recovery efforts. COVID-19 does not affect all communities equally, and it is well documented that people of color are experiencing disparate effects of the pandemic. Our ability to create a framework and set expectations around use of funds through a partnership approach will allow us to better address disparities by directing resources for an equitable response and recovery that includes culturally-specific organizations and services.

Priority: Homelessness

ERA funds are aligned with providing critical resources and assistance to households at risk of losing their housing and entering homelessness. The primary goals for this fund source include a focus on eviction prevention and connecting households experiencing housing instability on account of COVID-19 with the resources and support to remain housed that mitigates barriers and provides greater accessibility. These funds are also to be prioritized by AMI, with a focus on 50% AMI or below paired with days unemployed.

Priority: Permanent Supportive Housing

N/A

Priority: Affordable Rental Housing

N/A



Priority: Homeownership

N/A

Priority: Rural Communities

Housing instability can and does look different across geography. For rural communities, the hidden nature of instability, large distances between supportive services/resources, a shortage of affordable housing, and fewer economic and employment opportunities can all challenges to stabilizing an individual or household. ERA program funds will be distributed by CAA region, ensuring geographic coverage of assistance to meet state goals and state/federal priorities.

Housing Stability Council Involvement and Next Steps:

No HSC decision needs to be made at this time.





Date: March 5, 2021

To: Housing Stability Council Members
Margaret Solle Salazar, Executive Director

From: Andrea Bell, Director of Housing Stability Division
Laura Lien, Assistant Director of Homeless Services
Mike Savara, Assistant Director of Homeless Services
Sam Kenney, Senior Homeless Services Policy Analyst

Re: Housing Stabilization Statute Modernization

Background:

In the last three biennia, the Oregon Legislature has dramatically increased resources to address Oregon's homeless crisis. As a funder, OHCS has the responsibility to build a coordinated and concerted statewide response that focuses on outcomes for vulnerable Oregonians, ensures equitable services for all, and brings more seats to the table. At an earlier council meeting, we had initial discussions in which we share the realities of how the current statute is not a sufficient policy to enable us to be an effective funder of homeless services. This is to no fault of anyone, but we do have responsibility to ensure this policy is both effective and reflective of Oregon's diverse communities.

OHCS Vision and Values

The Housing Stability Council formed a subcommittee of the Council comprised of seven members, to take deeper dive into why OHCS believes this proposal is necessary, the internal and external process involved, and to understand whether the subcommittee finds the goals of this effort aligns with our shared values.

Next Steps

OHCS asked each subcommittee member to participate in a brief survey so that we have clarity the range of consensus on elements related to this effort. At the March Housing Stability Council meeting, our intentions are to:

- Debrief the full council on key matters and thematic themes shared during the subcommittee meetings
- Review survey themes and results
- Seek feedback as how the Council would like to receive updates on this proposal and/or remain engaged





DATE: February 22, 2021

TO: Housing Stability Council
Margaret Solle Salazar, Executive Director

FROM: Chelsea Bunch, MSW
Interim Equity, Diversity, and Inclusion Officer

SUBJECT: Update/Briefing on Internal Agency Equity and Racial Justice Work

Summary: During the July 2020 Housing Stability Council meeting, Tricia Tillman, former Equity, Diversity, and Inclusion Officer, shared an update on OHCS' ongoing equity and racial justice work, including previewing a potential internal structure to support the centering of equity and racial justice. The purpose of this memo is to share an update on our internal equity and racial justice efforts. This memo and PowerPoint presentation are for information only and no action is being requested of the Council at this time.

Background

There has been a lot of amazing work happening at OHCS over the last several months as we continue to operationalize our equity and racial justice work. We have continued to lay the foundation and create a structure that will allow us to lean in to centering equity and racial justice and transform our agency. In August, we closed an incredibly important chapter and the sun set on the first iteration of the Diversity, Equity, and Inclusion (DEI) Council. There was much to celebrate, as staff had actively been working on internal capacity building including the GARE Leadership Cohort, standing up the Data Equity Workgroup and a team of staff focused on training (Team C).

To align those efforts and open an opportunity for increased staff engagement, we shared a new potential Equity Committee structure that would bring these efforts together, create space for new staff to join in, and to ensure we have the structure in place to support centering equity and racial justice in all our agency work.

We worked with the former DEI Council, including the Data Equity Workgroup (DEW), and Team C (staff training) to develop a new set of charters for the newly formed Equity Committee structure. The committee structure includes:

- Equity Council (includes committee Co-Chairs and the Executive Team)



- Equity Lab
- Diversity and Inclusion (D & I) Best Practices
- Professional Equity, Growth and Empowerment (PEGE) Committee (formerly known as Team C)
- Data Equity Workgroup (DEW)

Standing up this new structure is a critical piece of foundation and infrastructure building. Staff are excited to lean into this work which was reflected in having a little over 20% of our staff signing up to be a part of this important work, including having representation across every division. This new structure will support us continuing to center equity and racial justice by allowing us to focus on both internal capacity and skill building, as well as operationalizing ERJ in an intentional way in our understanding of data, and program and policy implementation.

In October 2020, we officially launched the new structure by holding our first Equity Council meeting; the Equity Council will meet once a quarter. By the end of December 2020, each of the Equity Committees, with the support and facilitation of their Co-Chairs, successfully launched and had their first official meetings for their committees. Each committee focused their time on laying the foundation for future work. This included getting to know one another via Human Introductions, understanding the motivation for joining their committees, reviewing committee charters, getting an orientation to committee materials, and beginning to plan activities for 2021.

As we continue to solidify our Equity Committee structure and lay key foundational elements supporting this work, it is important to note that the expectations for the next few months are not solely about products and outcomes, which are important, but also setting a strong foundation for success and integration into our agency ERJ structure that will reverberate far into the future of the agency. As staff begin to regularly interact with the Equity Committees, the impact will be seen in both internal and external program and policy development and implementation, staff capacity and agency culture, and agency operations.