Families, children, veterans and seniors are among the many Oregonians who experience homelessness each year. We will help vulnerable Oregonians become stably housed by serving communities through technical assistance, best practice implementation, educating opinion leaders, advancing research and improving policy.

**A Year End Review | 2017 Strategic Goals**

**OREGON HOUSING AND COMMUNITY SERVICES**

**1. Build a stronger OHCS that engages, supports, and challenges employees.**

We recognize the vital role our employees play in helping to meet the needs of Oregonians. We will work to ensure that our team has the resources needed to strive for excellence while fostering innovation and collaboration.

**2. Build a stronger OHCS that engages and serves our communities.**

Our partners and stakeholders are leaders in providing effective solutions to their communities. We will work closely with them to mobilize our resources in helping to address statewide community needs.

**3. Work to close the affordable rental housing gap for low income households.**

Rental housing that is affordable has become more out-of-reach than ever before. We will work to commit our resources to increase the supply of affordable housing for Oregonians with very low incomes.

**4. Prevent and reduce statewide poverty and homelessness.**

Families, children, veterans and seniors are among the many Oregonians who experience homelessness each year. We will help vulnerable Oregonians become stably housed by serving communities through technical assistance, best practice implementation, educating opinion leaders, advancing research and improving policy.

**5. Reduce home energy costs and improve housing affordability through Energy Services programs.**

The combined costs of housing and utilities are stretching the budgets of Oregonians. This leaves little resource available for other household expenses like food, transportation and childcare. We will work to improve household weatherization and energy efficiency so families can better utilize their resources to take care of basic needs.

**6. Expand access to homeownership among households with modest incomes; in particular to bridge the minority homeownership gap.**

Homeownership is becoming harder to achieve for individuals, working families, and communities of color. We will work to safeguard the dream of homeownership by increasing the reach of our first time homebuyer loan programs and homeownership counseling opportunities.

**7. Work to avoid and resolve foreclosures.**

Many homeowners do not have savings to cover the loss of a job, an unexpected medical bill or other difficult life event; putting many at risk of foreclosure in times of crisis. We will help Oregonians work through these financial crises to achieve housing stability.

**VISION**

All Oregonians have the opportunity to pursue prosperity and live free from poverty.

**MISSION**

We provide stable and affordable housing and engage leaders to develop integrated statewide policy that addresses poverty and provides opportunity for Oregonians.

**VALUES**

Collaboration
Compassion
Dedication
Equity
Integrity
Leadership

**REPUTATION**

Credible
Effective
Focused
Innovative
Professional
Transparent

**UNIQUE VALUE**

We bring statewide clarity and focus to deliver housing stabilization.

**2018 & Beyond**

Results from the 2017 goals and the State Housing Plan will inform future goals, outcomes, and updates.

OHCS will report, celebrate, benchmark, and refuel at the end of 2017.

**FOUNDATION, 2011 - 2016**
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Introduction from Director Salazar

Compassion. Dedication. Innovation. 2017 was a foundational year for Oregon Housing and Community Services and for our partners who deliver affordable housing and services across the state. Under the leadership of Governor Kate Brown, the agency set new housing production and preservation records while forging key partnerships that will lead to opportunity for Oregonians. We financed the preservation and construction of over 4,000 affordable rental homes, more than any other year in our history. Additionally, we provided over $130 million in home loans creating 640 new Oregon homeowners, more than any year since the onset of the Great Recession. We launched initiatives to tackle homelessness and housing quality, as we laid the groundwork to make lasting change for Oregonians in need.

2017 brought significant risks and opportunities for OHCS. Uncertainty at the federal level, including potential budget cuts and federal tax reform, jeopardized many of the agency’s core programs. An Oregon Secretary of State Performance Audit released in December 2016 called out significant challenges at the agency. OHCS rose to the occasion, creating meaningful strategic goals, recruiting new Housing Stability Council members, prioritizing employee and stakeholder engagement and communicating with authority during the legislative session. We closed out 2017 setting the stage for implementation of an historic $135 million investment from the Oregon Legislature in programs to address housing insecurity and homelessness.

This 2017 Annual Report reflects the impacts of our work and tells just a few of the stories of the hundreds of thousands of Oregonians touched by OHCS programs. In fall 2017, our agency completed a statewide listening tour, visiting dozens of communities to hear the impact of the housing crisis on the ground. These are the stories of our friends, family members and neighbors, and so they are all of our stories, as we grapple together with an unprecedented housing crisis that impacts communities large and small, urban and rural.

As we celebrate the agency’s accomplishments for 2017, we look ahead to 2018 with a set of strategies that focus our agency on leveraging our strengths, working hand-in-hand with our partners, and investing in data systems to better inform and evaluate decisions. Looking beyond 2018, OHCS is building out an ambitious 5-year Statewide Housing Plan this year, creating a shared vision and policy agenda rooted in evidence-based best practices, proven models and innovative approaches. We will build upon our partnerships with Oregon communities, state and federal agencies and our elected officials as we build an aligned system that is flexible and responsive to the housing crisis. Oregon deserves a cutting edge Housing Finance Agency and I am proud to lead OHCS and our dedicated staff to meet that mission.
Goal 1

Build a stronger OHCS that engages, supports, and challenges employees.

An Overview
Goal 1 combines organizational culture improvements with internal infrastructure projects to create a stronger, more productive, and better supported staff at OHCS. Our dedicated staff know the programs we offer better than anyone else, and improvements in trust, communication, and providing tools to do the job enabled staff at all levels to succeed. More engaged and empowered employees enable stronger programs, clearer decisions, and better outcomes for Oregonians.

Program Spotlight
In 2017, OHCS embarked on a project to replace the data systems used by the Housing Finance Division. OHCS has been in contract negotiations with Prolink Solutions since August, 2017 and are very close to agreement and contract execution. This new system will greatly streamline and modernize interactions with multi-family partners and enable improved reporting and analysis. Better data improves resource planning and ultimately creates better outcomes for vulnerable Oregonians.

Goal Highlights
The 2017 Workplace Survey reveals a 35% increase in trust and confidence in the OHCS Executive Team and a 15% increase in trust of OHCS management and leadership. Significant changes in both collaboration and trust have resulted in a cultural shift towards a stronger OHCS, with cross-collaboration in a variety of sections within the agency and greater efficiency especially in the area of procurement. Accountability, collaboration and communication between procurement staff and their customers has increased transparency and allowed for a more efficient and timely process flow. When OHCS employees are satisfied with their jobs and trust the leadership and the direction of the agency, they are willing to be more innovative, share challenges with leadership, and improve service by being more engaged in our agency’s mission to provide opportunities for Oregonians to pursue prosperity and live free from poverty.

Dec. 2016, All-Staff Meeting, Goal Planning Exercises

Goal 1 team members provide a goal status update to the OHCS Executive Team in the Spring 2017.

OHCS Executive Team (left to right) Top Row: Kenny LaPoint, Margaret Salazar (Director), and Caleb Yant.
Bottom Row: Kris Klemm, Julie Cody, and Claire Seguin.

2016
2017
Cares about concerns 43 72
Aware of concerns 57 60
Is accessible 41 65
Understands my job 34 46
Receive information 54 83
Employees communicate 41 62
Encourages suggestions 60 81
Open and Honest 53 82

Overall, the 2017 results exceeded the healthy stretch target of 80% in several areas of the employee survey.
GOAL 2

Build a stronger OHCS that engages and serves our communities.

An Overview
In 2017, the OHCS Public Affairs Division worked closely with partners and stakeholders to communicate the work that we collaboratively do to address poverty, housing insecurity and homelessness for Oregonians. While building on existing relationships, we also developed new partners with shared goals. In addition, we implemented new communication tools and strategies to tell the story of our work and its impact on public systems, other state agencies and those affected by poverty and housing instability.

Program Spotlight: The Statewide Housing Plan
The Statewide Housing Plan outreach and development work associated with Goal 2 has been the largest outreach effort the agency has ever undertaken. On December 5th, the Public Affairs Division completed Phase One of outreach, which consisted of 37 community, conference and committee meetings in more than 20 communities across the state. By combining robust informational materials with a passion for service, the OHCS Public Affairs Division created well-rounded and meaningful opportunities for the public to provide early input into this planning effort. Additionally, a significant amount of work has been done to develop an Environmental Scan of agency resources and a Gap Analysis, with an end goal of a completed Statewide Housing Plan that sets its sights on community-identified needs and manages resources to best meet those needs.

Goal Highlights
Beginning in February, the Public Affairs Division began developing tools to communicate and market the agencies programs and successes, beginning with the development of the Strategic Goals placemat flyer and video campaign. These tools were used to increase the agency’s exposure via social media, mainstream media press releases, partner communications, in the Oregon Legislature and through other channels. Telling our story is really telling the story of the successes and challenges of hard-working Oregonians across the state, and we look forward to continuing to shine a spotlight on these important efforts.

A Statewide Housing Plan meeting was held in Albany, Oregon on October 31, 2017, to discuss the housing challenges in Linn and Benton counties.
GOAL 3

Work to close the affordable rental housing gap for low income households.

An Overview
In an effort to close the affordable rental housing gap, OHCS has focused its multifamily affordable housing resources on projects where 50% of the units would be affordable to residents earning 50% of area median income or less. The Housing Finance division continued to work to make accessing available resources more predictable by offering clear instructions and using consistent criteria.

Program Spotlight
We started and ended the year with real impacts to the affordable housing tax credit market due to anticipated federal corporate tax reform. In January 2017, the Low Income Housing Tax Credit (LIHTC) equity pricing was significantly reduced due to corporate tax rates being proposed as low as 15%. Any reduction in the corporate tax rate renders tax credits less valuable, which caused repricing in a number of current affordable housing projects. In response, OHCS took a leadership role to forgo a 2017 9% LIHTC and HOME Notice of Funding Availability (NOFA) round and funded additional projects from the 2016 round, and set aside gap financing to assist projects impacted by lower LIHTC pricing. This resulted in projects moving forward to construction despite an uncertain market.

Goal Highlights
2017 demonstrated the Local Innovation and Fast Track Housing (LIFT) program to be a success! Along with the development and funding reservation of LIFT program 1.0 to build new affordable multifamily rental housing, OHCS received an additional $80 million for LIFT 2.0 from the 2017 Legislative Session. The first round of LIFT funding is anticipated to build 895 affordable homes for low income families with children. The establishment and continued funding of the LIFT program is a big step towards increasing the number of affordable homes across the state, focusing on historically underserved area, rural and communities of color.

2017 Approved Multifamily Units by Income Level Targeted

<table>
<thead>
<tr>
<th>Income Level Targeted</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 50% AMI</td>
<td>1,744</td>
</tr>
<tr>
<td>Over 50% AMI</td>
<td>2,137</td>
</tr>
</tbody>
</table>

1,744 units 45%
2,137 units 55%

Director Margaret Salazar speaks at the groundbreaking ceremony for Cornerstone Apartments funded with LIFT.
GOAL 4

Prevent and reduce statewide poverty and homelessness.

An Overview

Poverty is inextricably linked to homelessness which represents the most debilitating impact of poverty. Lacking access to a permanent home puts Oregonians at higher risk of challenges to health, food security, safety, educational attainment, and economic sufficiency. Goal 4 is intended to prevent and reduce Oregon poverty and homelessness through OHCS resources, technical assistance, education, research, and policy. These strategies have resulted in increased legislative resource investment in homeless reduction efforts, improvements in system and performance data collection with mechanisms for data sharing across state departments identified, the launch of a statewide initiative to end veteran homelessness and increased flexibility in using homeless assistance funds to acquire additional shelter and transitional housing facilities.

Program Spotlight

ACCESS, an OHCS partner Community Action Agency (CAA), utilized additional Emergency Housing Assistance (EHA) resources along with the flexibility provided through newly developed homeless policies to increase shelter and transitional housing capacity in Jackson County. A warming shelter operated by Rogue Retreat, a local nonprofit, was opened to accommodate 50 people per night and provide a warm place to sleep, a hot meal, restroom facilities, and a way to connect with other needed services and support. The shelter serves a wide range of homeless individuals ranging from teenagers to elderly people. Shelter capacity was supplemented with motel vouchers to ensure that anyone needing a safe and warm space was sheltered from the winter cold.

ACCESS also worked with Rogue Retreat to develop transitional housing for homeless people through the siting and construction of a tiny house village known as Hope Village. Jackson County’s first tiny house community is located on City of Medford land and received unanimous support from the Medford City Council. Hope Village is designed to provide 14 temporary homes and intensive case management to help homeless households stabilize and eventually transition into permanent housing.

OHCS and its partners have made great strides this year in increasing the amount and improving the quality of data collected so that decisions made to reduce homelessness can be data driven and performance oriented. Our data improvement efforts have allowed us to clearly see the impact of our investments in ending homelessness and to adapt interventions and support to address the unique and differing needs of our rural and urban communities. The new OHCS Information Dashboard Point-in-Time (PIT) Count provides state and county counts of unsheltered and sheltered homeless people, demographic information and counts by subpopulation including youth and veterans. This data enables communities to better assess their challenges and successes in assisting homeless Oregonians, set performance benchmarks and adapt strategies and resources to more effectively reduce homelessness.
An Overview
Low-income households are disproportionately affected by high or fluctuating energy costs and spend approximately 9% of their income on home energy needs, three times the average of households at higher income levels. Energy Services programs are designed to help mitigate the effects of high energy costs through bill payment assistance and weatherization activities. The strategies we employed this year included rethinking how we provide outreach and services to varying housing types statewide.

Program Spotlight
The Energy Services team committed to improving program outreach and weatherization services to eligible shelter and transitional housing properties. The currently underway Titus III House anticipates a near 33% reduction in overall energy costs as a direct result of the energy improvement work. Through our direct partnership with Mid-Willamette Valley Community Action Agency (MWVCAA), the weatherization service provider and project lead, we are leveraging resources to expand and improve services for Oregon’s most vulnerable citizens. Additionally, the prioritization of this project has also encouraged the development of local partnerships. Polk CDC, a non-profit organization dedicated to serving the housing needs of low and moderate income residents in Polk County, owns the property, while Titus III, another non-profit organization, leases the building and provides housing for up to six women who have recently been released from corrections or who are working to be reunited with their children. The Titus III House project stands as a shining example of community partnerships in action.

The combined natural gas and electric usage costs for the house, before the improvements began, were $2,823 per year. The projected energy cost savings, inclusive of both utilities, is estimated to be $950 per year after the energy efficiency improvements are completed.
An Overview
Oregon has seen an increased demand for housing throughout the state. Many regions have experienced rapid increases in home values, creating barriers for individuals and families seeking to become homeowners. With this increase in home values, the Oregon Bond Residential Loan Program's ability to maintain below market interest rates and OHCS' ability to provide down payment assistance to as many people as possible has become even more important. The increase in the amount of down payment assistance needed has grown, requiring the use of multiple funding sources to help make the dream of homeownership a reality for low to moderate income Oregonians.

Program Spotlight
OHCS' Single Family section has prioritized outreach to ensure eligible Oregonians are able to access homeownership assistance. Working with our approved Oregon Bond Residential Loan Program lenders and homeownership center partners statewide, we have provided loan officer, housing counselor, and realtor trainings that increase awareness and show the simplicity of our programs while also identifying ways to leverage them with multiple sources of down payment assistance. Our Residential Loan Program has been successful due to the dedicated mortgage loan officers who are passionate in their work to assist first time homebuyers as they work to build household assets and become responsible homeowners. One individual, receiving rental assistance through their local Housing Authority, teamed up with one of these dedicated loan officers and a partner housing counseling agency to combine Oregon Bond Residential Loan Program first mortgage financing with an array of down payment assistance funds in order to make homeownership a reality. These partnerships ensured that this proud new homeowner had the resources and tools needed to be successful.

Goal Highlights
Klamath and Lake Community Action Services (KLCAS), one of OHCS’ partner housing counseling agencies, diligently worked with a client to increase his credit score and lower his debt to income ratio in order to best prepare his family of four for homeownership. During the time he received homeownership counseling, his credit score drastically improved from 525 to 695 and he was able to eliminate other obligations that were impacting his debt to income ratio. Due to a combination of effective homeownership counseling and $5,000 in Home Ownership Assistance Program (HOAP) funds as a down payment resource, this Hispanic family was able to build asset wealth and become proud homeowners in their community. Upon closing, the family invited the housing counselor to their new home to highlight the impact that the homeownership programs had on them. Upon return to the office, the housing counselor said, “The little girls grabbed my hand to show me their room! I have to admit, I had a very weepy, ‘proud of what I do’ moment on the way back to work!”

Downpayment Assistance Program Participants by Race, 2017
A Year End Review
2017 Strategic Goals

GOAL 7

Work to avoid and resolve foreclosures.

An Overview
The 2008 recession caused Oregon’s mortgage foreclosure rate to skyrocket. In response to the crisis, two programs were implemented to help Oregonians avoid the trauma of foreclosure and stabilize real estate markets. The Oregon Homeownership Stabilization Initiative (OHSI), funded through U.S. Treasury’s Hardest Hit Fund (HHF) program, provides direct financial assistance for homeowners to keep their mortgage accounts current. The Oregon Foreclosure Avoidance (OFA) program requires most lenders to participate in a mediation process before pursuing foreclosure action. Goal 7 is intended to target those Oregonians still struggling to recover and maximize the resources that remain available through these two programs.

Program Spotlight
With the decrease in foreclosures throughout the state, foreclosure counseling is still a necessity for many homeowners. The Oregon Foreclosure Avoidance (OFA) program is funded through the State of Oregon General Fund and budget for this program was not provided beyond June 30, 2017. Housing advocates worked tirelessly to ensure there were counseling funds available to assist homeowners through the mediation process and that each homeowner is counseled and prepared with their options. With the funds available for the 17-19 biennium, we will be able to continue to assist and prepare homeowners.

Goal Highlights
Jenny, a mother of three, originally entered the OFA program having gone through a divorce and now needing to provide for her children with half of the households prior income. Initially, her household budget was in the negative, but through the help of an OFA program partner her family was able to secure a loan modification to lower the monthly mortgage payment. With additional budget counseling they were able to make changes that brought the household budget back into the positive. Jenny had to make some tough budget decisions and cut household expenses in order to better position her family for the future. Having no transportation for employment, she worked hard to save enough money to buy a vehicle. After a few years of stability, Jenny experienced additional hardship and had to enter the OFA program for a second time. With additional assistance, her household was able to obtain another loan modification and get back on the right financial track. With assistance provided by the OFA program, Jenny’s household finances were stabilized and she is able to focus on providing her children with the opportunities they need to thrive.

The Oregon Homeownership Stabilization Initiative website (oregonhomeownerhelp.org) provides training videos, program information, and foreclosure prevention resources.
OHCS BY THE NUMBERS (Calendar Year 2017)

Multifamily Housing Finance

Funded and newly completed homes: **5,486**

- Total homes funded: (New construction and preservation) **4,078**
  - Newly completed homes: **1,439**
  - Total homes preserved: **1,209**
  - Manufactured homes preserved: **148**

Local Innovation and Fast Track (LIFT) homes funded: **897**
- Rural Communities - 276
- Communities of Color - 621

2017 OHCS Project Locations

- Newly Completed Properties (1,439)
  - New construction (754)
  - Preservation (717)
  - Manufactured home within parks (23)

- Funding Approved (4,078)
  - New construction (2,721)
  - Preservation (1,209)
  - Manufactured home parks (148)
OHCS BY THE NUMBERS (Fiscal Year 2017)

Homelessness Prevention

Total individuals served: 30,609

- Homelessness Prevention: 7,582 individuals served
- Rapid Re-Housing: 2,750 individuals served
- Street Outreach: 971 individuals served
- Shelter: 13,001 individuals served
- Coordinated Entry: 6,975 individuals served

2017 Funding Sources

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Housing Assistance</td>
<td>$9,897,705</td>
</tr>
<tr>
<td>State Homeless Assistance Program</td>
<td>$2,646,869</td>
</tr>
<tr>
<td>Low Income Rental Housing Fund</td>
<td>$212,554</td>
</tr>
<tr>
<td>Emergency Solutions Grant</td>
<td>$1,591,529</td>
</tr>
<tr>
<td>Housing Stabilization Program</td>
<td>$479,707</td>
</tr>
</tbody>
</table>

- 9,708 Project Based Section 8 homes
- $63,599,685 Subsidy Paid to Owners

Individuals Served, by Race, 2017

- White
- Black or African-American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander
- Multiple Races
- Don’t Know

Race of Oregon’s Population, 2016

- White
- Black or African-American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander
- Some other race
- Two or more races
Individual Development Account (IDA)

Since 2008, more than 11,000 Oregon residents have opened IDAs.

Together, participants have saved more than $20 million.

$29 million in matching funds have been distributed to approximately 6,000 program completers for asset investments.

All participants are provided opportunities for training and support to build their financial capability.

**OHCS BY THE NUMBERS**
(Program Year, April 1, 2016 - March 31, 2017)

**2017 Oregon IDA Participants**

<table>
<thead>
<tr>
<th>Graduates</th>
<th>Active Accounts</th>
<th>New Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,140</td>
<td>3,386</td>
<td>1,394</td>
</tr>
</tbody>
</table>

**How Oregonians Use IDA’s, 2017**

- Education: 29%
- Home Purchase: 37%
- Microenterprise: 22%
- Other*: 12%

* Other Activities include Assistive Technology (6%), Home Renovation (2%), and Rental (0.2%).

**IDA completers improve their financial capabilities**

- Program Entry: 23%, 63%, 68%
- Program Exit: 52%, 68%, 57%
- One Year Follow Up: 45%, 79%, 63%

**IDAs reach communities of color**

- Asian
- Black or African American
- Hispanic or Latino
- Native American
- Native Hawaiian or Pacific Islander
- Two or More Races or Other Race
- White
Energy and Weatherization Services

**Energy Bill Payment Assistance**
- Total Households: **77,326**
- Individuals served: **193,157**
- Households assisted: **44,560**

**Prevented Disconnections**
- Households assisted: **4,102**

**Total weatherized homes:**
- **2,203**
- Individuals served: **4,046**

---

**2017 Energy Assistance Funding Sources**

<table>
<thead>
<tr>
<th>Source</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oregon Energy Assistance Program</td>
<td>$24,053,359</td>
</tr>
<tr>
<td>Low Income Home Energy Assistance Program</td>
<td>$31,017,998</td>
</tr>
<tr>
<td><strong>Total Funding</strong></td>
<td><strong>$55,071,357</strong></td>
</tr>
</tbody>
</table>

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**2017 Weatherization Funding Sources, Total $20,425,548**

<table>
<thead>
<tr>
<th>Source</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Conservation Helps Oregonians</td>
<td>$10,497,593</td>
</tr>
<tr>
<td>Multifamily Low-Income Weatherization</td>
<td>$894,655</td>
</tr>
<tr>
<td>Department of Energy Weatherization Assistance Program</td>
<td>$2,488,668</td>
</tr>
<tr>
<td>Low-Income Home Energy Assistance Program - Weatherization</td>
<td>$4,926,493</td>
</tr>
<tr>
<td>Bonneville Power Administration</td>
<td>$1,618,139</td>
</tr>
</tbody>
</table>
OHCS BY THE NUMBERS

Homeownership

2017 Total Mortgage Loans
(Calendar Year 2017)
640
Total Loan Assistance Amount
$133,846,270
Average Loan Amount
$209,135

Foreclosure Prevention

2017 Home Ownership Assistance Program (HOAP)
(Fiscal Year)

<table>
<thead>
<tr>
<th>Total HOAP Funds</th>
<th>Number of Pre-Purchase Counseling Sessions</th>
<th>Number of Households Receiving Down Payment Assistance</th>
<th>Number of Homebuyer Education Workshops</th>
<th>Total Number of Homes Purchased</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,616,162</td>
<td>3,656</td>
<td>94</td>
<td>970</td>
<td>725</td>
</tr>
</tbody>
</table>

2017 Home Ownership Stabilization Initiative (OHSI)*
(Foreclosure Prevention Programs)

<table>
<thead>
<tr>
<th>Loan Preservation Assistance (LPA) Total Funds: $8,331,040.64</th>
<th>Mortgage Payment Assistance (MPAT) Total Funds: $8,695,601.54</th>
<th>Mortgage Payment Assistance + Reinstatement (MPATR) Total Funds: $4,343,287.35</th>
</tr>
</thead>
<tbody>
<tr>
<td>569 Homeowners</td>
<td>1,068 Homeowners</td>
<td>828 Homeowners</td>
</tr>
</tbody>
</table>

* These figures are as of 12/31/2017 and represent 88% of the goal metric of 2,800 new participants.

Visit OHCS’s YouTube channel (https://www.youtube.com/user/OHCSDF) to hear client testimonials and success stories.
OUR VISION
All Oregonians have the opportunity to pursue prosperity and live free from poverty.

OUR MISSION
We provide stable and affordable housing and engage leaders to develop integrated statewide policy that addresses poverty and provides opportunity for Oregonians.

Published
March 2018