



Oregon Veterans

HOUSING NETWORK

ICEBREAKER

Please place in the chat your name, pronouns, and the organization you are a part of.

In a moment a poll will automatically pop-up on your screen. You will have 30 seconds-1-minute to answer the question before it closes.





AGENDA

1 OPENING - ANDREA BELL

*Executive Director, Oregon Housing
& Community Services (OHCS)*

2 AGENCY UPDATES

3 KENNY LAPOINT

*Executive Director, Mid-Columbia
Community Action Council (MCCAC)*

4 GUST TSIATSOSU

GCT Land Management

5 CHUCK ADAMS

New Media NW

6 CLOSING



GROUP AGREEMENTS



STAY ENGAGED

To respect our time together, please practice active virtual participation. Keep your video on, use the chat, raise your hand, respond to polls, and minimizing multi-tasking.



SHARE AIRTIME

Everyone deserves to be heard, and everyone has a piece of the truth. Challenge yourself to engage in ways that honor the voices and thinking space of others.



COMMON GROUND

Seek common ground & understand divergence: Practice “Yes, And” to affirm shared values. Be clear and constructive where you have differing opinions.



TAKE CARE OF YOU

We strive to use our limited time to the fullest, please do what you need to take care of yourself so you can participate fully and do your best thinking.

OPENING REMARKS



OHCS EXECUTIVE DIRECTOR,

Andrea Bell

Homeownership Division

SECTIONS

- Homeownership Programs
- Manufactured Home Programs
- Homeownership Lending Programs
- Homeownership Stabilization Initiative
- Homeowner Assistance Program



Homeownership Assistance Program

“HOAP” is funded from the Document Recording Fees and is granted to eligible organizations who sponsor and manage low to moderate income homeownership programs. In addition, 25% of all funds received by OHCS is allocated to assistance for Veterans.

- Down Payment Assistance Program
- Homeownership Center Funding
- Restore Health and Safety
- Training and Technical Assistance



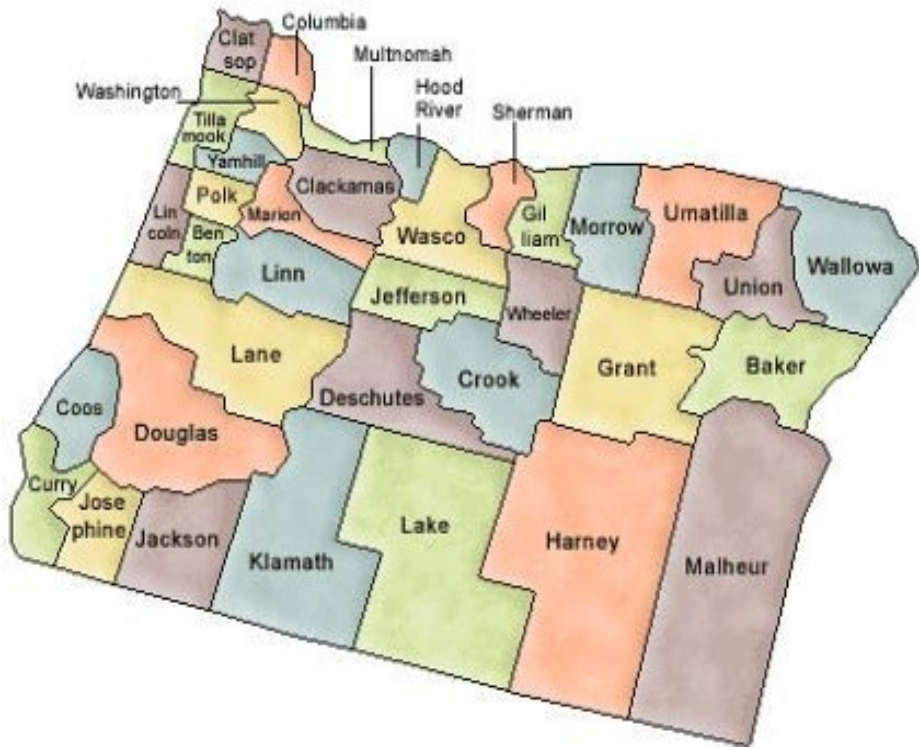
Down Payment Assistance Program

\$28,550,000 in funding available to organizations statewide

- **\$10 Million HOAP General**
- **\$5 Million HOAP Veterans**
- **\$3.8 Million Construction Excise Tax (CET)**
- **\$9.75 Million Culturally Responsive Organization**
 - Only Culturally Responsive or Culturally Specific-Organizations may apply for this funding.



Down Payment Assistance 2020 – 2022



- \$6,093,231 Funds to eligible households
- 413 Households assisted
- \$14,754 average per household
- \$13,773 average, 53 Veteran households
- 19 Awarded Organizations, serving 36 Counties

Household Eligibility: At or Below 100% Area Median Income

Maximum available per eligible Household:

- **First Time Homebuyer** up to \$30,000 maximum per eligible household or 20% of purchase price, whichever is less, per funding source.
- **First Generation Homebuyer** up to \$60,000 maximum per eligible household or 20% of purchase price, whichever is less, per funding source.

Household must take required Homebuyer Education and receive counseling session to work on homebuyers' goals and budget to achieve sustainability as a future homeowner.



Veteran Build Your Future Pilot Program

Veteran Households work on credit, debt, or other barriers to being mortgage ready during a three-year period and have funds reserved during this period.

- Eligible Veteran or Veteran Family
- First Time or First-Generation Homebuyer
- \$10,000 maximum reserved per eligible household after one-year ongoing counseling, up to three-years, funded at time of purchase. Veteran could receive up to \$30,000.
- Pre-purchase/Homebuyer Education within 24-months of purchase
- Ongoing Financial literacy and/or pre-purchase counseling with eligible Counseling Provider every 90-120 days during each 12-month period
- Forgivable loan after five-years owner occupancy
- Post-purchase counseling within six-months of purchase



Home Ownership Center	County
African American Alliance for Homeownership	Clackamas, Multnomah, Washington
ACCESS	Jackson, Josephine
Bienestar	Washington
Community Action Program of East Central Oregon	Gilliam, Morrow, Umatilla, Wheeler
Columbia Cascade Housing Corporation	Hood River, Sherman, Wasco
Community Connection of Northeast Oregon	Baker, Grant, Union, Wallowa
Communities in Action	Harney, Malheur
DevNW	Benton, Clackamas, Lane, Linn, Marion, Polk
Hacienda CDC	Clackamas, Multnomah, Washington
Klamath Housing Authority	Klamath, Lake
Native American Youth and Family Center	Clackamas, Multnomah, Washington
NeighborImpact	Crook, Deschutes, Jefferson
NW Umpqua	Coos, Curry, Douglas
Open Door Counseling Center	Clatsop, Columbia, Tillamook, Washington, Yamhill



Oregon Bond Residential Loan Program

Oregon Housing and Community Services periodically issues tax exempt Mortgage Revenue Bonds to fund competitive market interest rate mortgage loans to help first time homebuyers in Oregon.

Our Residential Loan Program provides competitive market rates, helping eligible families increase their home purchasing power and keep their monthly house payments affordable.



Current Competitive Rates

Cash Advantage

5.75%

Offers 3% Grant to be used for closing costs

Rate Advantage

4.5%

Both are available with FHA, Federal VA, USDA and Conventional loan types

Thank You

Questions?

Alycia Howell

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Greg Current

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American Rescue Plan (ARP) HOME Funding

Oregon Veterans Housing Network
August 2022



Background

- Allocated through the American Rescue Plan Act in May 2021, intended to stabilize homeless populations
- Oregon to receive approximately \$33 million, include a 15% admin cap
- Resources must be fully expended by September 2030
- Other HOME PJs in Oregon will receive an additional combined \$32 million

Eligible Funding Beneficiaries

- homeless;
- at-risk of homelessness;
- fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking;
- other populations where providing assistance would prevent the family's homelessness or would serve those with the greatest risk of housing instability; and
- veterans and families that include a veteran family member that meet one of the preceding criteria.



Eligible Funding Uses

- production or preservation of affordable homeownership and rental housing as allowed by current HOME program regulations;
- tenant-based rental assistance;
- supportive services, including homeless prevention services and housing counseling; and,
- the purchase or development of non-congregate shelter for individuals and families experiencing homelessness.



Programming Considerations

HUD requires a community planning process that reflects the following:

- Coordination with Continuum of Care organizations;
- Data driven and utilization of Point in Time count
- Coordinated entry considerations
- Increases racial equity in who is served AND in outcomes



Gaps Analysis and Needs Assessment

Prior to allocating HOME ARP resources, HUD requires a gaps analysis and needs assessment which includes:

- Description of the size and demographic composition of all four qualifying populations,
- Description of the unmet housing and service needs of all four qualifying populations,
- Describe gaps in the current shelter, housing inventory, and service delivery system—including available resources to fund these gaps.

When finalized, this analysis will be posted on the OHCS HOME ARP website and be used as part of the stakeholder engagement dialogue to finalize funding priorities



Next Steps and Timelines

- Coordinated stakeholder engagement: **Summer 2022**
- Final public meeting to share draft Allocation Plan: **early Fall 2022**
- Two-week public comment period: **Fall 2022**
- Anticipated HUD approval of HOME ARP Allocation Plan: **November 2022**



Thank You





General Housing Account Program (GHAP)

Oregon Veterans Housing Network
August 2022





Purpose for GHAP

- Created to expand the State's supply of housing for low and very low-income families and individuals.
- GHAP is designed to provide grants and loans to construct new housing, to acquire and/or rehabilitate existing structures, or to operate housing for low or very-low income households.
- GHAP may also be used for Capacity Building
- All beneficiaries must be 80% AMI or lower





GHAP History

- Funded by the Document Recording Fee (DRF)
 - Collected by county assessors on all recorded documents.
 - CATF started at \$15 per document in 2009
 - In 2013 the fee increased to \$20. The \$5 increase would be dedicated to serve Veterans by requiring that 25% of the DRF would serve Veterans
 - 2018 the recording fee tripled to \$60. \$15 of each fee is now dedicated for Veterans.
- DRF funds three programs at OHCS. The share of DRF is:
 1. GHAP (76%)
 2. Emergency Housing Account (10%)
 3. Home Ownership Assistance (4%)
 - The dedicated 25% of DRF to serve Veterans is shared across all three programs





OHCS Procurement Process - NOFA

- Notice of Funding Availability (NOFA)
 - OHCS releases GHAP and other funds in a procurement process called a NOFA.
 - NOFA's are typically competitive – meaning there are more requests for funds than there are funds.
 - OHCS announces NOFAs in funding cycles, typically on an annual basis.
 - Applications for funding are then scored based on criteria listed in each NOFA and awarded based on score and availability.
 - Homelessness
 - Lower subsidy request by unit
 - Resident services planning and coordination



GHAP

- The CATF has helped create nearly \$300 million to help aid Low-income Oregonians.
- 427 units set-aside for Veterans since 2015
- \$17 million 2022 NOFA
- \$15 million 2023 NOFA



 August Edition

Oregon Veterans

HOUSING NETWORK



| www.bit.ly/veterans-newsletter



Oregon Veterans

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Mid-Columbia Community Action Council

Serving Hood River, Wasco and Sherman Counties
312 E. Fourth St.
The Dalles, OR 97058
541-298-5131

Presenter:

Kenny LaPoint

Executive Director

Email: klapoint@mccac.com

Phone: 541.848.1667



Who is Mid-Columbia Community Action Council (MCCAC)?

MCCAC is the Community Action Agency serving Hood River, Wasco and Sherman Counties. We provide Housing, Shelter, Household Utility and Home Weatherization assistance to lower income and houseless community members. Our primary funding comes from state and federal sources.



Mission

Our mission is to build a better future for our community through partnership and equity-centered programs that prevent and eliminate poverty and homelessness.



Core Program Areas

- Housing
- The Dalles Transitional Shelter
- Household Utilities
- Home Weatherization
- Veteran Programs



Housing

MCCAC's Housing programs work to prevent and end homelessness for vulnerable community members. Services include:

- Street Outreach
- Case Management
- Rapid Rehousing
- Homeless Prevention
- Hotel/Motel Vouchers



The Dalles Shelter



MCCAC operates 18 transitional shelter units serving up to 36 individuals experiencing houselessness in The Dalles. On-site services are provided by MCCAC and its partner organizations including housing placement, case management and behavioral health services.



Household Utilities

MCCAC's Household Utilities programs provide low-income households with assistance in maintaining in-home utilities and preventing utility shut offs. Services are provided for:

- Power and energy
- Natural Gas
- Garbage and recycling
- Water
- Firewood



Home Weatherization

MCCAC's Home Weatherization program works in coordination with the Household Utilities programs and helps address energy inefficiency, health and safety issues that may exist due to the built home environment. In Home Weatherization interventions include:

- Installation of energy efficient heating and cooling systems
- Replacement of older, inefficient home appliances
- New insulation
- Air sealing of home
- Window and door replacement





In 2021:

- \$4,070,022 in services were accessed by over 4,000 individuals and families in our three counties of Wasco, Sherman, and Hood River.
- Collaborations were formed with ten partner agencies to help address physical and behavioral health, employment, education, and other social needs.
- Updated website with better functionality and language access.
- MCCAC invested over \$6m dollars into our communities, lifting up participants, and the local economies.

Weatherization & Utilities

Utility Assistance Programs:

- \$1,067,818 in bill pay assistance.
- 2,713 people served.
- 46.4% of participants were, Native, People of Color, or Latinx.

Weatherization Programs:

- In 2021, 17 homes were weatherized improving home energy efficiency and resulting in overall healthier homes.
- 76% of households served were Latinx community members.

Housing

Housing Assistance Programs:

- 1,300 people were provided with housing assistance to help prevent and end homelessness.
- 32% of participants were Native, People of Color, or Latinx.
- 488 households were provided rent assistance in partnership with Mid-Columbia Housing Authority.
- \$934,679 was paid in rent assistance to local landlords, preventing eviction and financial disruption to the local economy.

Shelter

Shelter Programs, in 2021:

- 20,936 nights of shelter were provided across 3 counties.
- 21 shelter clients transitioned into permanent housing.
- Held two vaccination clinics and two COVID-19 testing clinics for our shelter guests.
- Shelters did not have a single shelter guest test positive for COVID-19 in 2021.

Veterans

Veterans Programs:

- 18 Veteran households served by Supportive Services for Veteran Families (SSVF) Program.
 - Five placed into permanent housing.
 - Three prevented eviction.
- Ten Veteran households housed in the Hamilton Apartments.
- 31% of those Veterans were People of Color, Native or Latinx.

Long Term Progress



Our Future...

Now, as we turn this corner and look to keep the momentum in 2022. This year will be critical as we focus keenly on the development of our Navigation Center in The Dalles while also shoring up our operational infrastructure and systems. We will also be working with our development partners to secure funding to develop permanent supportive housing in the region.

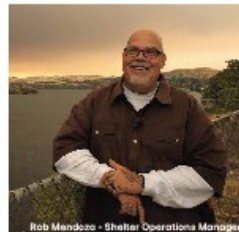
To find out more or to help support these projects you can visit our website, donations welcome. MCCAC.com/donate

Stabilizing Families

All in all, we were able to deepen our impact in the community through the provision of \$4,070,022 in client assistance in 2021 (compare to \$2,645,899 in 2020). These resources stabilized individuals and families by helping to keep the heat, air and lights on; helped move those experiencing houselessness into permanent housing; prevented houselessness from those at risk of eviction due to the impacts of COVID-19; provided shelter and connected resources to vulnerable community members experiencing houselessness; and reduced household energy reliance and created healthier built home environments through energy efficient upgrades and improvements.



Karen - Housing Outreach



Rob Mendoza - Shelter Operations Manager



The Dalles "Pallet Shelter" Transitional Housing Facility



(Right) Samantha - Shelter Staff
(Left) Leel - Successfully Re-housed Program Participant

Permanent Supportive Housing Development

- Approximately 75 new units with a focus on serving formerly homeless Veterans
- On-site services by MCCAC, Mid-Columbia Center for Living and One Community Health
- Applying for state funds in early 2023

Permanent Supportive Housing Definition (PSH): PSH combines lease-based housing affordable at extremely low incomes (less than 30% of the area median income) with tenancy supports and other wraparound supportive services to more effectively serve the most vulnerable populations. PSH integrates on-site social, health and employment services for residents, helping to ensure long-term housing success.



The Dalles Navigation Center

- \$3 million received from the Oregon Legislature, \$500,000 from the City of The Dalles and \$400,000 from Wasco County
- Future MCCAC offices, co-located with The Dalles Transitional Shelter and other partner agencies.
- Partner agencies: The Next Door, MCHA, The Oregon Human Development Corporation, Bridges to Health/Columbia Gorge Health Council, Nch'I Wana Housing, Mid-Columbia Center for Living, One Community Health



The Dalles Navigation Center

- Core project team identified:
 - The Housing Development Center
 - ACCESS Architecture
 - Bremik Construction
- Core project construction and design goals and values:
 - Hire local subcontractors to the greatest extent possible, allowing dollars to be invested into the local economy
 - Utilize businesses owned by Veterans, Women, Native, Latinx and People of Color
 - Trauma-informed and equity-centered design



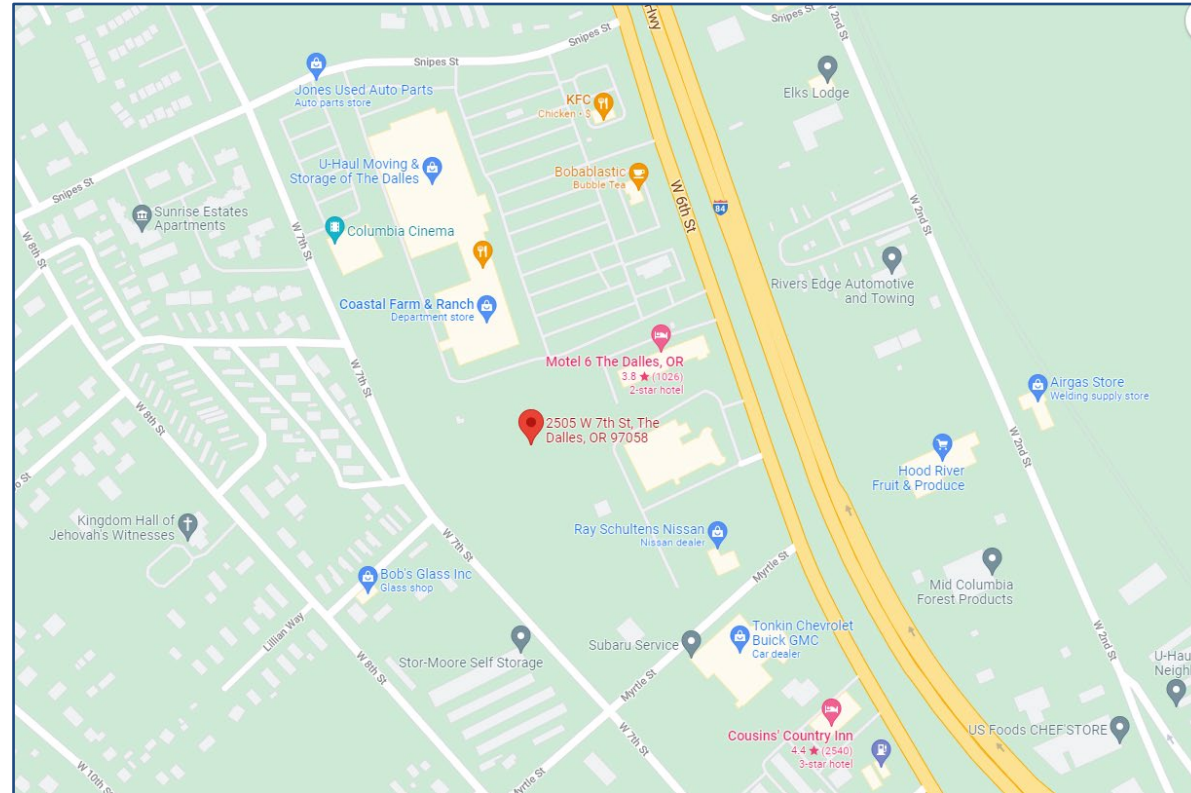
The Dalles Navigation Center

- Programming completed with key partners and people with lived experience of homelessness
- Top 5 Navigation Center needs identified:
 - Community Meeting Space for large gatherings and meetings
 - Career Resource Center and Computer Lab
 - Classroom spaces
 - Kitchen for Shelter
 - Drop-in childcare space for families receiving services



The Dalles Navigation Center

- **Site identification:** Approximately 2.6 acres of land has been donated to MCCAC for the location of the Navigation Center.





MCCAC 2021-2024 Strategic Plan: “MCCAC, A New Era”

- Released September 1, 2021
- Focused Goal Areas:
 - Equity and Racial Justice
 - Community Relationships
 - Housing Stability and Homeless Services
 - Organizational Health and Infrastructure

View the full plan on our new website at:

www.mccac.com/strategic-plan





**Mid-Columbia
Community
Action Council**

Contact us



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www.facebook.com/mccactd



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Phone

541.298.5131

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OVERALL VIEW FROM SOUTH

GCT DEVELOPMENT - LA GRANDE VETERANS HOMES

IN-PROGRESS OVERALL SITE PLAN WITH UNITS AS DEVELOPED, AND OTHER SITE AMENITIES & FEATURES
SEDER ARCHITECTURE + URBAN DESIGN LLC

2-15-19





SITE PLAN
GCT BAKER CITY

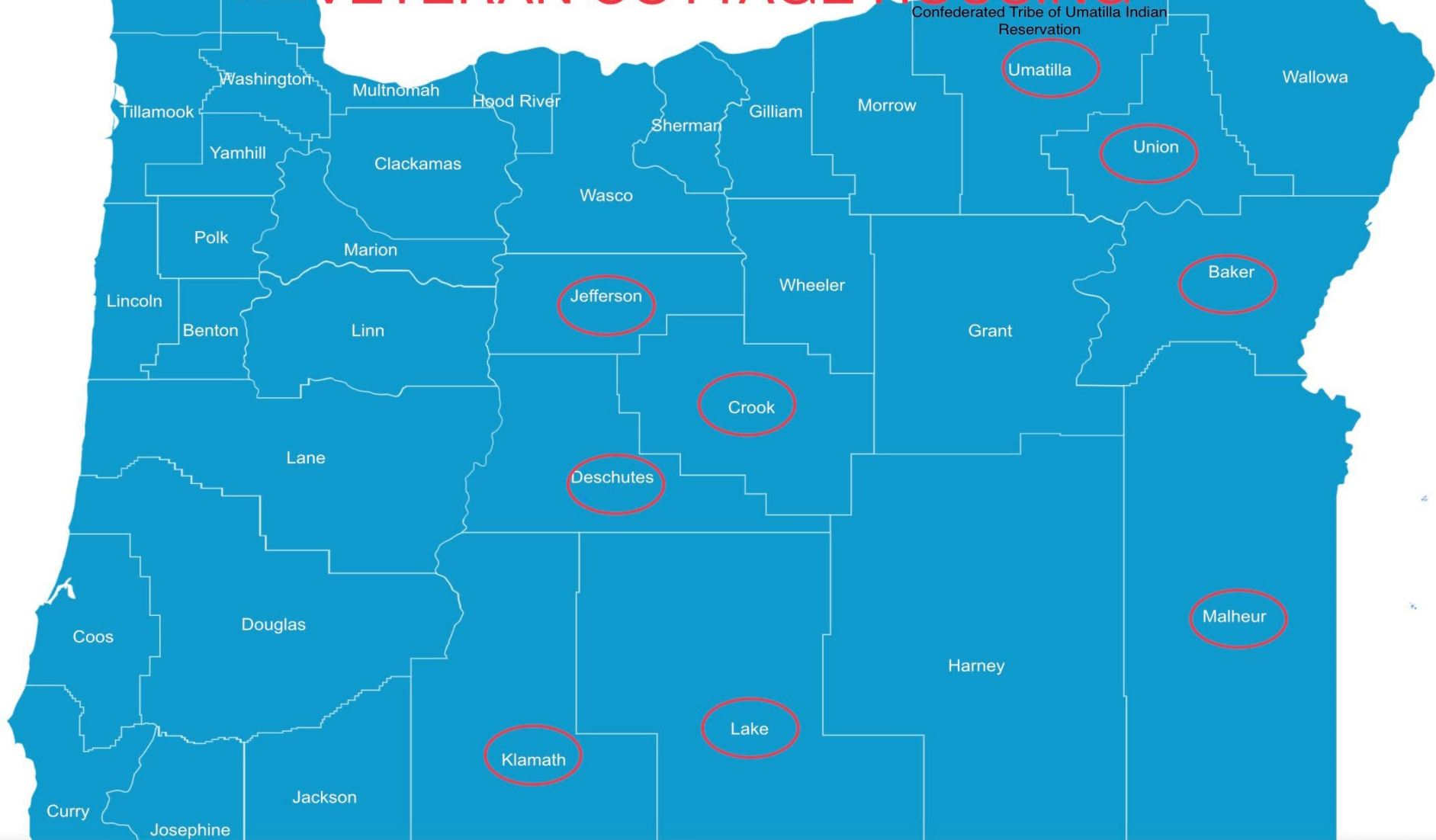
INTEGRATED HOUSING DEVELOPMENT BAKER CITY, OREGON AUGUST 3, 2021
 GCT LAND MANAGEMENT, INC. OREGON HOUSING & COMM. SERVICES SEDER ARCH + URBAN DESIGN LLC



ONTARIO SITE DEVELOPMENT MASTER PLAN STUDY

for a unique site in Ontario, Oregon for Mike Hanigan & Gust Tsiatsos Seder Architecture + Urban Design LLC A Preliminary Concept 1-5-22

Counties committed to further discussions "VETERAN COTTAGE HOUSING"



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I ACCEPT

POLL



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*Court Street Elevation
Doug Circosta, Architect*



Doug Circosta, Architect



OREGON HOUSING *and*
COMMUNITY SERVICES



OREGON DEPARTMENT
of VETERANS' AFFAIRS



U.S. Department
of Veterans Affairs

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INTERESTED IN JOINING THE NETWORK?

Be sure to sign up for updates through the bit.ly/veterans-network link or by scanning the QR code. We will also be posting the recordings of these webinars through this link: bit.ly/ohcs-veterans.



bit.ly/veterans-network

