

OHCS Housing Stability Council

Council Charter

Purpose

Oregon faces an affordable housing crisis, with profound public health implications. The crisis is driven by a range of factors playing out in different communities: insufficient housing supply to meet demand; insufficient funding for development and preservation of affordable housing and for addressing the needs of people who are homeless and at risk of homelessness; lack of controls on rent or ownership pricing; insufficient wages; and economic stagnation in low-income communities, particularly in rural economies. In communities across the state, vulnerable people are unable to secure safe and decent homes.

When viewed through a public health lens, housing stability is fundamental to individual and community success. Studies have shown that children who live in stable homes perform better in school. Research demonstrates that moving people into affordable housing reduces the costs to health care systems, with fewer Medicaid claims, fewer emergency room visits, and more primary care visits. Housing stability and employment stability fit hand-in-glove. Housing combined with community-based services – supporting mental health and addiction recovery, reducing criminal recidivism and homelessness, providing job training and other opportunities – has the potential to move people from poverty and desperation to prosperity and hope.

Bottom line: Stable, affordable housing with community-based supports is the platform on which individual, household and community resiliency are built. As the state’s housing finance agency, Oregon Housing and Community Services Department develops and implements policy, funding, and financing to support the creation and preservation of quality affordable housing and the provision of community-based services for lower- and moderate-income Oregonians. The Housing Stability Council, the Department’s advisory body, guides and advocates for the agency’s work.

This charter details the Council’s roles, responsibilities, and authority as defined in Oregon Revised Statutes (ORS).

Roles, Responsibilities, and Authority

The Council helps establish strategic direction and a policy framework for OHCS.

To meet the housing and services needs of low- and moderate-income Oregonians, the Housing Stability Council will establish the Department’s strategic direction and a policy framework to guide the Department’s policy decisions.¹ In collaboration with the Department and community partners, the Council will assist with the development of the Department’s strategic plan, and set policies and priorities to increase the supply² of affordable housing throughout the state³ and to enhance the funding for and focus the provision of community services.⁴ Priorities are codified in the Statewide Housing Plan.

¹ ORS 456.625

² ORS 456.571

³ ORS 456.571

⁴ ORS 456.571

In addition to establishing strategy and policies for the Department, the Council will review and decide upon rules and standards⁵ for the planning, development, management,⁶ and revitalization⁷ of affordable housing.

With broad housing and service opportunity in mind, the Council will set policies that ensure distribution of funds to those areas with the greatest need,⁸ and that will aid in the stimulation of development and service activity to address the needs of low-income Oregonians,⁹ with thoughtful consideration of geographic and racial disparities.¹⁰ The Council will also provide high level input for the use of Community Service funding that supports the strategic direction of the Department and works towards an integrated focus of its various community service programs as well as toward the housing needs of individuals and families.

The Council helps the Director to foster constructive partnerships with other state agencies and key partners engaged in housing and community services.

Whenever possible and practical, the Council will seek opportunities to complement the priorities and activities of other state and federally funded agencies¹¹ that work to assist low-income Oregonians and to further the economic growth of the state and its residents. These include Community Action Partnership of Oregon (CAPO),¹² Department of Human Services (DHS),¹³ and Oregon Health Authority (OHA), and the state's economic development, business and transportation agencies, among others.¹⁴

The Council sets policy for and issues decisions regarding loans, grants, and funding awards.

To expedite the acquisition and rehabilitation or construction of affordable housing and to ensure proper stewardship of funds,¹⁵ the Council will set policies for the distribution of funds, in a manner consistent with the Department's established strategies and policies. It will review requests for loans, grants and funds and, if it finds them to be in alignment with agency priorities and policies, approve such requests.

The Council will decide threshold property purchase prices; awards above such thresholds must be reviewed by the Council and, if appropriate, approved.¹⁶ The Council also approves short term, non-interest-bearing advances¹⁷ to non-profit sponsors for housing projects.

⁵ ORS 456.555

⁶ ORS 456.620

⁷ ORS 458.310

⁸ ORS 458.310, 458.625, 458.655

⁹ ORS 456.559

¹⁰ ORS 456.571

¹¹ ORS 456.571

¹² ORS 456.571

¹³ ORS 456.541

¹⁴ ORS 456.395

¹⁵ ORS 456.571

¹⁶ ORS 456.555, 456.561

¹⁷ ORS 456.559

Additionally, the Council may adopt a policy that gives loan guarantee preference to loans for low-income housing, or structures containing both commercial and low-income housing components, for which the department has provided a grant, loan, tax credit or other investment.¹⁸

In the spirit of fiduciary oversight, the Council will issue decisions regarding terms, income limits,¹⁹ and governing rules for loans made by the Department, including through the sale of state bonds.²⁰ Also, the Council may adopt a formula that optimizes the interests of the lender and the developer,²¹ and ensures long-term durability²² of units in which state funds are invested.

To ensure that the broad range of housing needs are met, the Council will ensure that funds are directed to financing various housing types, serving various target populations.^{23 24}

The Council advises policy-makers.

To mitigate unintended or negative consequences arising from legislation or policies promoted by various agencies and jurisdictions, the Council advises the Department, elected leaders, and rule makers about legislation or rules that will affect the supply or cost of affordable housing.²⁵ The Council assists with the adoption of legislative priorities and the crafting of bills prior to each legislative session²⁶; in fulfilling this role, the Council may seek input or recommendations from the Director and Department staff as well as partner organizations such as CAPO. With the approval of the Governor, the Council may initiate legal proceedings in the name of the Council to further the Council's purposes, if necessary.²⁷

The Council informs the Director's annual operating plan and biennial budget, and oversees OHCS operations through regular reports from the Director.

The Director may seek advice from the Council on any matter within the scope of the Department. Each year the Council will weigh in on the Department's annual operating plan and will receive regular status update reports from the Director throughout the year.²⁸ If the goals and strategies within the plan are not met, the Council will advise the Director as appropriate.

¹⁸ ORS 458.630

¹⁹ ORS 456.620

²⁰ ORS 456.625, 456.690

²¹ ORS 458.630

²² ORS 458.630

²³ ORS 456.620

²⁴ ORS 456.539

²⁵ ORS 456.571

²⁶ ORS 456.571

²⁷ ORS 456.571

²⁸ ORS 456.555

Prior to submission and approval of a biennial budget, the Director and Department staff will review the operating budget with the Council and the Council will provide input pertaining to matters of personnel, services, and capital outlay.²⁹

The Council will work with the Director and executive team to specify roles and responsibilities for Council and Department in setting and communicating the Department's strategic direction and policies as well as defining the relationship with CAPO.

The Council advocates at all levels on behalf of the Department and affordable housing.

To ensure the highest chance of success for the Department, the Council will act as a champion of the Department to the Governor, legislature, stakeholders and the public at large. The Council will coordinate with the Department in all outreach and engagement efforts, to ensure broad support for the Department and its activities.

Priority-setting and decision-making

The Council will identify priority issues for its attention each year, and calendar these discussions. Council debate should focus on broader questions of OHCS mission and policy, rather than specific financing decisions about projects or service delivery.

Unless an issue requires an immediate decision when it comes before the Council, the Council's protocol is to be briefed about the issue in appropriate detail to support decision-making, and to have adequate time to discuss the issue, but to defer decision-making to the following regularly-scheduled Council meeting. Decisions will be made by majority vote.

From time to time, the Council may establish subcommittees or work groups to support the work of the Council and Department through preliminary research and development of options and/or recommendations for the Council's consideration. Non-Council members may serve on such subcommittees. Examples of subcommittees might include: Housing Policy, IDA, Homelessness, Energy, Impact Analysis, Policy, Financial Oversight, and Poverty (potentially a cross-agency, cross-sector committee).

Specific authority from statute and Council-defined roles

The Council is empowered in statute under ORS 456.395-456.620 and ORS 458.310-458.655.

²⁹ ORS 456.567, 456.555