

Grantee: Oregon

Grant: B-09-CN-OR-0056

October 1, 2020 thru December 31, 2020 Performance Report

Grant Number: B-09-CN-OR-0056	Obligation Date:	Award Date: 02/11/2010
Grantee Name: Oregon	Contract End Date: 02/11/2013	Review by HUD: Reviewed and Approved
Grant Award Amount: \$6,829,635.00	Grant Status: Active	QPR Contact: Alycia Howell
LOCCS Authorized Amount: \$6,829,635.00	Estimated PI/RL Funds: \$784,742.38	
Total Budget: \$7,614,377.38		

Disasters:

Declaration Number

NSP

Narratives

Executive Summary:

This grant application for approximately \$26.2 million would fund activities within portions of seven counties in Oregon, including Clackamas, Crook, Deschutes, Jefferson, Jackson, Marion and Washington Counties. Consortium members include the Oregon Housing and Community Services Department, Clackamas County, City of Bend, City of Salem, City of Medford and Washington County. As a result of the competitive process, Oregon Housing and Community Services (OHCS) and its Consortium Members were awarded, \$6,829,635. The respective activities and budgets are listed above. The program will include three of the NSP eligible activities, A-Financing Mechanisms; B-Purchase Rehabilitation; E-Redevelopment. With a target of 104 housing units the goal is to provide 45 or 43% of the NSP assisted units to low income households. The remaining 59 units will be predominately Activity A assisted units serving the LMMI population. Another key goal is to acquire and rehabilitated at least 10 units for homeless persons. Finally, 26 units are slated for low income rental housing to be constructed in foreclosed subdivisions in southern Oregon.

Target Geography:

The Oregon Housing and Community Services (OHCS) and other Consortium members have prepared an evaluation of all census tracts within their jurisdiction and identified those tracts that scored highest against the two threshold criteria for the NSP2 program. These target area census tracts fall within Clackamas, Crook, Deschutes, Jefferson, Jackson, Marion, and Washington counties. As background for the evaluation process used to select target areas, Oregon's unemployment rate was 12.0% in April 2009, the second highest in the country. The Oregon Office of Economic Analysis (OEA) forecasts employment losses to continue at a rate of 6.5% for the second quarter in 2009 and of 5.3% for the year on average. OEA reported that the year-over-year employment loss for the first quarter of 2009 was 4.5% whereas the year-over-year decline two quarters ago was only 0.4%. In early June 2009, the Federal Reserve Bank of San Francisco forecast unemployment in the country to continue to grow in coming months and to recede only gradually. Similarly, OEA analysis estimates statewide employment to continue to decline in 2009, followed by a weak start in 2010, and no appreciable job growth until the last half of 2010. According to the Oregon Employment Department (OED), most industries have experienced job losses in the last year. Manufacturing and high-tech businesses in Oregon, including some of the state's most robust businesses such as Xerox, Tyco Electronics, Nike, Cessna, Harry & David, Intel, Sun Microsystems, Autodesk, Oregon Health Sciences University, Hewlett Packard, Merix, Qualcomm, Tektronics, Innovation, Freightliner, and Precision Castparts, announced layoffs in 2009. Manufacturing employment has undergone double digit job losses. Construction employment in Oregon has been cut by 1,600 jobs in the last year and retail employment by at least 1,100 jobs. Transportation, warehousing, and utilities have suffered a 12% job loss (about 600 jobs). Not coincidentally Oregon is experiencing similarly high rates of foreclosures. In the first quarter of 2009, Oregon experienced a 31% increase in the number of homes in the foreclosure process, compared to just a 16% increase nationally according to the Mortgage Bankers Association. These dramatic increases indicate that Oregon's foreclosure issue is continuing to worsen in 2009. The situation has, in many cases, been even more dire for the five regions in the state with identified NSP2 target areas than for the state as a whole. The NSP2 target areas included in this application have some of the greatest housing needs in the state. In Clackamas County, bank card payments that were 60 or more days delinquent increased by 0.3% to 1.8% in the first quarter of 2009. The average countywide foreclosure sales price has been about \$280,000; average sales prices have ranged from \$264,000 down to \$178,000 in the communities of Oregon City, Molalla, and Sandy, which include the target census tracts. Unemployment and loss of housing value have been staggering in the Central Oregon region of Deschutes, Crook, and Jefferson Counties, where nearly half of the targeted census tracts are located. Unemployment rates were 14.2% in Deschutes County, 15.0% in Jefferson County, and 17.8% in Crook County a loss of 3,050 jobs in the mector since May 2007. Corresponding to the higof unemployment in Central Oregon, Crook, Deschutes, and Jeffers



Target Geography:

n Counties have the highest rates of bank card delinquency in Oregon with rates of 3.2%, 2.8%, and 3.4% respectively. Median home prices in the City of Bend in Deschutes County dropped about 29% between May 2008 and 2009, from \$305,000 to \$217,000. Building permits for new single-family detached homes in the Bend area, which ranged between 100 and 220 permits monthly from January 2005 to July 2006, have fallen to between 7 and 16 permits monthly in 2009, a signal that there is a significant im

Program Approach:

Entitlement agencies representing these counties, along with the Oregon Housing and Community Services Department (OHCS) (hereafter referred to as the Consortium) would use the funds for two primary activities: establishing financing mechanisms to assist low- and moderate-income families in the purchase of a foreclosed-upon homes (Activity A), and acquisition and rehabilitation of abandoned or foreclosed homes in order to sell, rent or redevelop them (Activity B). Activity A financing mechanisms to be employed include assistance with down payments, mortgage buy-downs, and closing costs for the purchase of homes, as well as low- or zero-interest mortgage loans, financial assistance with rehabilitation and repair costs, and financial training and education. Activities under Category B will include acquisition and rehabilitation or redevelopment of single-family homes, townhomes, and apartment complexes to make them available for rent or purchase by low-income families. In some cases, Consortium members propose to solicit non-profit organizations to undertake the purchase and rehabilitation of such properties. A portion of funds received by the Consortium will be used to expand existing efforts and programs. For example, Clackamas County proposes to use a portion of funding to expand its existing Homebuyer Program for foreclosed homes. This program provides down payment, closing cost, and rehabilitation assistance to home buyers with incomes below 120% of the Area Median Income (AMI). In addition, the county will partner with the Hacienda Community Development Corporation in order to expand homeownership opportunities to Latino families and other recent immigrants. The City of Bend proposes to use the majority of funding to partner with and expand existing organizations such as HousingWorks, NeighborImpact, Central Oregon Builders Association, and various Habitat for Humanity affiliates. In addition, they plan to partner with various non-profit organizations in the target areas to purchase foreclosed properties and develop rental housing for tenants whose incomes do not exceed 80% of the median income for that area. The City of Medford intends to partner with the Jackson County Housing Authority to acquire and redevelop a subdivision of foreclosed townhomes to provide rental and ownership options for families at or below 50% of the median income. The Consortium's lead agency, Oregon Housing and Community Services Department (OHCS), proposes to use \$5 million of grant funds to support Governor Kulongoski's ten-year initiative to end homelessness in Oregon. OHCS will partner with the Oregon Department of Human Services (DHS) and work with organizations in the target areas to acquire and rehabilitate foreclosed homes (Activity B) in order to provide housing for homeless individuals and families. There are state funds available for this activity stemming from the state's recently passed Document Recording Fee; approximately 10% of the revenue generated by the fee is available for activities that address homelessness. OHCS anticipates that a portion of the state funds will be available to cover the projects' operating costs and NSP2 grant funds will be used for acquisition and rehabilitation activities. Proposis: • Result in acquisition or rehabilitation and subsequent occupation of foreclosed and abandoned homes within the target areas, with a projected impact on approximately 340 – 360 homes. • Occu

Program Approach:

pation of these homes will help reduce vacancy rates and stabilize occupancy rates in the target areas. • Target acquisition and rehabilitation to very low-, low-, and moderate-income residents. Assisting these residents will help improve their overall economic and social stability by providing them with safe, affordable housing opportunities and reducing their overall costs of living. These actions will help stabilize the economic and social fabric of the target areas. • Address home

Consortium Members:

Oregon Housing and Community Services (OHCS) the lead, Clackamas County, City of Medford for Jackson County, City of Bend for Deschutes County, City of Salem for Marion County, and Washington County.

How to Get Additional Information:

Alycia Howell, Program Analyst
 Oregon Housing & Community Services
 725 Summer Street NE, Ste B
 Salem, OR 97301-1266
 503-986-2109
 Email: Alycia.howell@oregon.gov

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$1,662.48	\$7,614,039.86
Total Budget	\$1,662.48	\$7,614,039.86
Total Obligated	\$1,662.48	\$7,614,039.86
Total Funds Drawdown	\$0.00	\$7,532,377.38
Program Funds Drawdown	\$0.00	\$6,749,635.00
Program Income Drawdown	\$0.00	\$782,742.38
Program Income Received	\$0.00	\$782,742.38
Total Funds Expended	\$0.00	\$7,577,027.86
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00



Funds Expended

Overall	This Period	To Date
CITY OF BEND	\$ 0.00	\$ 2,901,197.24
CLACKAMAS COUNTY	\$ 0.00	\$ 1,078,547.91
Central Oregon Regional Housing Authority dba Housing	\$ 0.00	\$ 2,482.62
City of Bend2	\$ 0.00	\$ 193,129.99
City of Medford	\$ 0.00	\$ 810,837.19
OREGON HOUSING & COMMUNITY SERVICES	\$ 0.00	\$ 1,618,771.10
Oregon Housing and Community Services	\$ 0.00	\$ 0.00
WASHINGTON COUNTY	\$ 0.00	\$ 972,061.81

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	99.00%	.00%	.00%
Minimum Non Federal Match	\$.00	\$.00	\$.00
Overall Benefit Amount	\$753,823,360.62	\$.00	\$.00
Limit on Public Services	\$.00	\$.00	\$.00
Limit on Admin/Planning	\$682,963.50	\$722,298.86	\$718,153.76
Limit on Admin	\$.00	\$722,298.86	\$718,153.76
Most Impacted and Distressed	\$.00	\$.00	\$.00
Progress towards LH25 Requirement	\$1,903,594.35		\$3,781,121.58

Overall Progress Narrative:

There has been minimal activity in NSP-2 during the 4th Quarter of 2020. Now that all of the program income transfers have been completed for the Consortium Members, there won't be much activity other than OHCS program staff monitoring the program and reporting activity. OHCS will work towards the clean up process to prepare for complete closeout after all funds have been fully expended into OHCS Admin.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
5-RDV, Redevelopment for New Construction	\$0.00	\$646,378.50	\$566,378.50
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
NSP-2 State Pool, NSP-2 State Pool	(\$1,662.48)	\$35,349.52	\$33,687.04
NSP2-ADMIN, NSP2 ADMIN FUNDS	\$1,662.48	\$686,949.34	\$660,209.09
NSP2-FM, NSP2 FINANCE MECHANISMS	\$0.00	\$2,328,205.55	\$2,255,652.50
NSP2-PR, NSP2 PURCHASE REHAB	\$0.00	\$3,917,156.95	\$3,233,707.87

Activities

Project # / NSP-2 State Pool / NSP-2 State Pool

Grantee Activity Number:	NSP-2 State Pool
Activity Title:	NSP-2 State Pool

Activity Type:

Administration

Activity Status:

Planned

Project Number:

NSP-2 State Pool

Project Title:

NSP-2 State Pool

Projected Start Date:

06/20/2013

Projected End Date:

03/09/2014

Benefit Type:

N/A

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

OREGON HOUSING & COMMUNITY SERVICES

Overall	Oct 1 thru Dec 31, 2020	To Date
Total Projected Budget from All Sources	\$0.00	\$35,349.52
Total Budget	\$0.00	\$35,349.52
Total Obligated	\$0.00	\$35,349.52
Total Funds Drawdown	(\$1,662.48)	\$33,687.04
Program Funds Drawdown	(\$1,662.48)	\$33,687.04
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	(\$1,662.48)	(\$1,662.48)
OREGON HOUSING & COMMUNITY SERVICES	(\$1,662.48)	(\$1,662.48)
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

This account is being set up for funds being returned from Sub Recipients for future reallocation

Location Description:

Oregon Housing and Community Services - Salem, OR

Activity Progress Narrative:

OHCS expended funds of \$1,662.48 from the State Pool to OHCS Admin for costs related to administering the NSP-2 Program. These funds will remain in the State Pool until they are fully expended to OHCS Admin. Funds will be used to pay for costs associated with closeout of this program.

Accomplishments Performance Measures

No Accomplishments Performance Measures



Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Activity Supporting Documents: None

Project # / NSP2-ADMIN / NSP2 ADMIN FUNDS



Grantee Activity Number: 6-OREGON-ADMIN

Activity Title: Administration

Activity Type:

Administration

Activity Status:

Under Way

Project Number:

NSP2-ADMIN

Project Title:

NSP2 ADMIN FUNDS

Projected Start Date:

04/08/2010

Projected End Date:

02/10/2013

Benefit Type:

N/A

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

OREGON HOUSING & COMMUNITY SERVICES

Program Income Account:

OHCS Admin PI

Overall	Oct 1 thru Dec 31, 2020	To Date
Total Projected Budget from All Sources	\$0.00	\$333,282.92
Total Budget	\$1,662.48	\$333,282.92
Total Obligated	\$1,662.48	\$333,282.92
Total Funds Drawdown	\$1,662.48	\$333,282.92
Program Funds Drawdown	\$1,662.48	\$331,338.68
Program Income Drawdown	\$0.00	\$1,944.24
Program Income Received	\$0.00	\$1,944.24
Total Funds Expended	\$1,662.48	\$333,282.92
OREGON HOUSING & COMMUNITY SERVICES	\$1,662.48	\$333,282.92
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

Oregon Housing and Community Services (OHCS) staff will administer the program state wide. Administrative activities will include standard Subrecipient type tasks such as ensuring program compliance, monitoring, reporting and financial management duties. OHCS will be the primary user and administrator of DRGR. As the lead member of consortium the bulk of administrative activities will be carried out by OHCS.

Location Description:

State wide NSP 2 eligible areas including the counties of Washington, Clackamas, Marion, Jackson, Deschutes, Jefferson and Crook.

Activity Progress Narrative:

During the 4th Quarter of 2020, OHCS program staff did not have much activity. There are expended funds in the State Pool from funds being recaptured from the City of Bend that will be used for OHCS Admin to cover expenses for program closeout. This will take time to fully expend into Admin as the activity in this program is minimal.

Accomplishments Performance Measures

No Accomplishments Performance Measures



Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Activity Supporting Documents: None
