



PERMANENT ADMINISTRATIVE ORDER

ID 3-2026

CHAPTER 836

**DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE REGULATION**

FILED

03/26/2026 3:45 PM
ARCHIVES DIVISION
SECRETARY OF STATE
& LEGISLATIVE COUNSEL

FILING CAPTION: Establishes new, temporary insurance premium assistance program for affordable housing providers and shelter locations

EFFECTIVE DATE: 04/01/2026

AGENCY APPROVED DATE: 03/25/2026

CONTACT: Karen Winkel
503-947-7694
dfr.rules@dcbs.oregon.gov

Labor and Industries Building
350 Winter St. NE
Salem, OR 97301

Filed By:
Karen Winkel
Rules Coordinator

RULES:

836-200-0700, 836-200-0705, 836-200-0710, 836-200-0715, 836-200-0720, 836-200-0725, 836-200-0730, 836-200-0735

ADOPT: 836-200-0700

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: This rule establishes the Affordable Housing Premium Assistance Program required under Section 1 of Senate Bill 829 (2025). The program provides financial assistance to eligible entities for property or liability insurance premiums paid on qualifying affordable housing and shelter units.

CHANGES TO RULE:

836-200-0700

Purpose and Scope

This rule establishes the Affordable Housing Premium Assistance Program required under Oregon Laws 2025, chapter 600, section 1 administered by the Department of Consumer and Business Services. The program provides financial assistance to eligible entities for property or liability insurance premiums paid on qualifying affordable housing and shelter units.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240

ADOPT: 836-200-0705

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Provides additional definitions for terms not currently defined in the Insurance Code or DCBS administrative rules.

CHANGES TO RULE:

836-200-0705

Definitions

(1) "Premium assistance payment" means a financial reimbursement issued under this program, subject to statutory caps.¶

(2) "Eligible entity" means any public, private, or nonprofit entity that pays insurance premiums for liability insurance and property insurance that covers losses on eligible property owned or operated by the entity.¶

(3) "Affordable housing" means properties defined in ORS 197A.445 and that are subject to regulation under the laws of this state.¶

(4) "Shelter locations" means congregate, family, youth, alternative, and other shelter locations regulated by or receiving financial support from the state, any county, city, or other political subdivision of the state, or any agency or instrumentality of the state or any county, city, or other political subdivision of the state.¶

(5) "Project Turnkey" means sites that received Project Turnkey grants from the Oregon Community Foundation.¶

(6) "Navigation centers" means entities established and operating in accordance with the "Shelter Infrastructure Operations Program - Navigation Centers (SIOP-NAV): SIOP-NAV Operations Manual" published by Oregon Housing and Community Services.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240

ADOPT: 836-200-0710

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Provides the overarching structure of the premium assistance program and identifies the eligible entities, outlines the application process, and the general scheme for prioritization of payments.

CHANGES TO RULE:

836-200-0710

Program Structure

(1) The moneys in the Affordable Housing Premium Assistance Fund established by Oregon Laws 2025, chapter 600, section 2 shall be paid to entities that complete an electronic application process meeting the prioritization requirements in OAR 836-200-0720. Eligible entities include:¶

(a) Regulated affordable housing owners and/or operators;¶

(b) Shelter location owners and/or operators;¶

(c) Project Turnkey sites; and¶

(d) Navigation centers.¶

(2) There will be a 60-day initial application window to provide eligible entities sufficient time to gather and submit the required documents necessary to complete the application process.¶

(3) After the initial application window, the department will review and prioritize applications and make payment determinations in accordance with the provisions of OAR 836-200-0720.¶

(4) After the initial round of assistance payments are made, if program funds are still available, the department can:¶

(a) Consider applicants placed on a waitlist;¶

(b) Open an additional application window for new applicants; or¶

(c) Make additional, prorated follow-up payments to previously paid recipients.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240

ADOPT: 836-200-0715

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Provides the eligibility requirements for applicants and elaborates on documentation necessary to establish applicant eligibility.

CHANGES TO RULE:

836-200-0715

Eligibility Criteria

To qualify for premium assistance, an applicant must:

(1) Be an eligible entity as defined in Oregon Laws 2025, chapter 600, section 1(1)(a).

(2) Demonstrate ownership or operational control of eligible property, such as affordable housing dwellings, shelter locations, Project Turnkey sites, and navigation centers.

(3) Provide documentation of paid property or liability insurance premiums for eligible property.

(4) Maintain active property and liability insurance coverage for the duration of the assistance period.

(5) Non-profit applicants must provide documentation sufficient to establish their non-profit status.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240

ADOPT: 836-200-0720

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Establishes the prioritization of payments amongst eligible applicants, including applicants in financial distress, properties at highest risk of default, and properties providing specified shelter bed capacity.

CHANGES TO RULE:

836-200-0720

Prioritization of Payments

In allocating funds, the department shall prioritize payment to eligible applicants based upon:¶

(1) Applicants experiencing severe financial distress, as evidenced by factors including but not limited to:¶

(a) Insurance costs that are more than 20 percent of non-staff operating costs;¶

(b) Operating reserves that are below three months of routine operations;¶

(c) Loans or mortgages for eligible property that are in arrears or forbearance;¶

(d) Insufficient cash flows to meet immediate operating needs and showing a negative cash flow trend;¶

(e) Increasing month-over-month accounts payable balances and/or accounts payable balances that are past due with an adverse trend in account balance aging;¶

(f) Properties foregoing required maintenance expenditures necessary to maintain a property in livable conditions;¶

(g) Depleted operating accounts and/or reserve funds accounts; or¶

(h) Verifiable annual net operating losses.¶

(2) Properties with the highest risk of default on must-pay debt service obligations.¶

(3) Eligible properties providing more than 15 percent of the beds in their HB 3644 shelter region or more than five percent of their county's total permanent supportive housing units.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240

ADOPT: 836-200-0725

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Prescribes the payment structure and establishes payments limits, such as payments will be the lesser of 40 percent of eligible annual insurance premiums or \$40,000. Also grants the division the option to prorate payments.

CHANGES TO RULE:

836-200-0725

Payment Structure and Limits

(1) Premium assistance payments shall be capped at the lesser of:

(a) Forty percent (40.0%) of total annual insurance premiums paid; or

(b) Thirty thousand dollars (\$30,000) per eligible entity.

(2) The department may prorate payments if total eligible requests exceed available program funds. However, full payment preference will be given to nonprofit entities and entities operating in communities or geographic regions with limited affordable housing inventory or available shelter beds.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240

RULE SUMMARY: Outlines the application process and required application elements, establishes an initial 60-day application window, applications can be submitted electronically or in paper form, premium assistance payments commence after the initial application window closes and division staff review applicant submissions, establishes required application information to be provided, identifies suitable financial or supporting application materials needed to complete the application, and requires an officer or owner to provide legal attestation to the accuracy and truthfulness of the application.

CHANGES TO RULE:

836-200-0730

Application Process

(1) There is an initial application window of 60 calendar days from the program's initial launch date. All applications received during the initial 60-calendar day window will be screened and scored by department staff. Eligible entities may apply past the 60-calendar day window but will receive lower payment priority than applications submitted in the first 60 days.

(2) Applications must be submitted electronically or by mail and be received by the department. To be included in the initial 60-calendar day review window, all application materials must be submitted and received by the department on or before the 60th day of the initial application window.

(3) Initial premium assistance payments shall commence following the close of the initial application window. If program funds remain available after this date, assistance payments to additional eligible entities will occur monthly on the 15th calendar day of each month.

(4) Each application must include:

(a) Name of the eligible entity;

(b) The name(s) of the owner(s), senior leadership, and their job title within the eligible entity;

(c) Specify the applicant's eligible entity type (e.g. affordable housing owner and/or operators, shelter location owners and/or operators, etc.);

(d) Applicants that are an affordable housing owner or operator must disclose if they have applied for and received preservation funding from Oregon Housing and Community Services;

(e) Description of the housing or shelter stock (year structure(s) was built; type of structure(s), i.e. single-family, multi-family, or high-density living spaces; and number of units or number of shelter beds);

(f) Geographic designation (urban, suburban, rural; inland vs coastal; proximity to areas considered to have elevated wildfire risk);

(g) Documentation of insurance premium payments, to include:

(A) A legible copy of the insurance policy declaration page for the current and prior year policy coverage periods; and

(B) Proof of annual premium payment(s) for the current and prior year policy coverage periods, such as a copy of the payment check(s) or an electronic payment receipt(s);

(h) Applicant must provide a narrative description of their efforts to maintain, preserve, or increase their existing affordable housing inventory or number of available shelter beds;

(i) Entity classification (for-profit, nonprofit, public);

(A) Nonprofit entities must provide the following documentation:

(i) A copy of the most recent nonprofit corporation annual report filed with the Oregon Secretary of State. If an applicant is a public benefit nonprofit, a copy of the annual report to the Oregon Department of Justice - Charitable Activities Division must also be included; and

(ii) Proof of listing on the Internal Revenue Service (IRS) Tax-Exempt Organization Search (TEOS) database; or

(iii) A copy of the applicant's IRS determination letter.

(B) For profit entities must provide the following documentation:

(i) A copy of the two most recent audited annual financial statements;

(ii) A copy of the two most recent Federal tax filings; and

(iii) A copy of the two most recent Oregon state tax filings.

(j) Under penalty of perjury, provide a legal attestation by the owner, senior partner(s), or duly appointed legal representative of the eligible entity that the contents of the application, to include all supporting documents submitted, are truthful, accurate, and complete.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240

ADOPT: 836-200-0735

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Establishes the program metrics that will measure the relative success of the program, such as number applicants that received assistance, total number of affordable housing units and/or shelter beds retained or increased, total funds disbursed and average payment per entity, distribution of funds by geographic region and applicant type, and additional suggested criteria.

CHANGES TO RULE:

836-200-0735

Program Metrics and Reporting

(1) The department shall collect and report the following metrics annually to the Oregon Legislature:¶

(a) Number of applicants who received premium assistance funds;¶

(b) Number of applications submitted, approved, placed on waitlist with total funding need noted, and denied;¶

(c) Total number of affordable housing units retained or increased due to assistance;¶

(d) Total number of shelter properties and number of shelter beds preserved or increased due to assistance;¶

(e) Total funds disbursed and average payment per entity;¶

(f) Distribution of funds by geographic region and entity type;¶

(g) Percentage of existing affordable housing stock preserved; and¶

(h) Department administrative costs as a percentage of total program expenditures.¶

(2) Additional metrics may include:¶

(a) How much did each premium assistance payment offset each applicant's insurance coverage cost(s) for eligible properties;¶

(b) The extent to which premium assistance funding reduced insurance-related financial distress reported by eligible entities (i.e. without assistance payments, how many assistance recipients would have reduced/lost previously available affordable housing units or shelter beds);¶

(c) Number of eligible entities that applied and were approved but did not receive assistance due to program funding; and¶

(d) The department may conduct a follow-up survey of premium assistance program participants for feedback on program accessibility and program impact on operations.

Statutory/Other Authority: ORS 731.244, Or Laws 2025, ch 600

Statutes/Other Implemented: ORS 746.100, ORS 746.110, ORS 746.240