

# Housing Stability Council

## MEETING MATERIALS PACKET



Mamook Tokatee Apartments  
Portland, Or

August 5, 2022  
9:00 a.m. – 1:45 p.m.  
Oregon Housing & Community Services  
Webinar

**Council Members:**

Claire Hall, Chair  
 Sami Jo Difuntorum  
 Mary Ferrell  
 Barbara Higinbotham  
 Mary Li  
 Javier Mena  
 Sharon Nickleberry Rogers  
 Gerard F. Sandoval, PhD

**AGENDA**

August 5, 2022 9:00 a.m. – 1:45 p.m.  
 Oregon Housing and Community Services  
 725 Summer St NE, Salem OR 97301

**Webinar Mtg Only**

Public [register](#) in advance for this webinar

TIME	TOPIC	SWHP Priority	ACTION
9:00	<b>Meeting Called to Order</b>		Call Roll
9:05	<b>Public Comment</b>		
9:30	<b>Report of the Chair</b>		Briefing
9:45	<b>Report of the Director</b>		Briefing
10:00	<b>Central Services Division (pg. 05)</b> <i>Sarah Roth, Central Services Administrator</i> <ul style="list-style-type: none"> <li>• <b>HR Report on Staffing Demographics:</b> <i>Laura DeLeon, HR Director</i></li> </ul>		Briefing
10:30	<b>Housing Stabilization Division (pg. 10)</b> <i>Jill Smith, Interim Director, Housing Stabilization</i> <ul style="list-style-type: none"> <li>• <b>CSBG State Plan:</b> <i>Mike Savara, Assistant Director of Homeless Services, Leeann Marx, CSBG and ROMA Coordinator</i></li> <li>• <b>Youth Rental Assistance (verbal update):</b> <i>Jill Smith, Interim Director, Housing Stabilization and Matt Rasmussen, ODHS Youth Experiencing Homelessness Program (YEHP) coordinator</i></li> </ul>		Briefing
11:15	<b>Affordable Rental Housing Division (pg. 12)</b> <i>Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing</i> <b>Transaction Approvals</b> <ul style="list-style-type: none"> <li>• <b>4% LIHTC Transaction Recommendations:</b> <i>Tai Dunson-Strane, Production Manager</i> <ul style="list-style-type: none"> <li>• <b>Gateway Commons</b></li> <li>• <b>La Creole Townhomes</b></li> <li>• <b>Lincoln City 25<sup>th</sup></b></li> <li>• <b>Marylhurst Commons</b></li> <li>• <b>Powellhurst Place</b></li> <li>• <b>South Hill Commons</b></li> </ul> </li> <li>• <b>NOFA Fund Recommendations:</b> <i>Amy Cole, State Development Resources Manager</i> <ul style="list-style-type: none"> <li>○ <b>Manufactured Park Preservation Non-Competitive Pool Awards</b></li> <li>○ <b>Permanent Supportive Housing NOFA Awards</b></li> <li>○ <b>LIFT Rental NOFA Awards</b></li> <li>○ <b>LIFT Homeownership NOFA Awards</b></li> <li>○ <b>9% LIHTC NOFA Awards</b></li> </ul> </li> </ul>		Decision           Decision
11:45	<b>15 min Break</b>		
12:00	<b>Affordable Rental Housing Division (pg. 165)</b> <i>Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing</i> <b>Policy Decisions</b> <ul style="list-style-type: none"> <li>• <b>CARE Initiative; Co-Location of Affordable Rental with Early Learning:</b>  <i>Mitch Hannoosh, Senior Operations and Policy Analyst</i></li> </ul>		Decision

All times listed on this agenda are approximate and subject to change. Agenda items may also be taken out of order and addressed at different times than listed. The agenda may be amended by the Council at the time of the meeting.

**Council Members:**

Claire Hall, Chair  
Sami Jo Difuntorum  
Mary Ferrell  
Barbara Higinbotham  
Mary Li  
Javier Mena  
Sharon Nickleberry Rogers  
Gerard F. Sandoval, PhD


**AGENDA**

August 5, 2022 9:00 a.m. – 1:45 p.m.  
Oregon Housing and Community Services  
725 Summer St NE, Salem OR 97301



**Webinar Mtg Only**

Public [register](#) in advance for this webinar

	<ul style="list-style-type: none"> <li>• <b>ANOAH Pilot: Acquisition of Naturally Occurring Affordable Housing Funds:</b> <i>Mitch Hannoosh, Senior Operations and Policy Analyst; Trinity Kerr, Operations and Policy Analyst</i></li> <li>• <b>4% LIHTC Programmatic Update Recommendation:</b> <i>Roberto Franco, Assistant Director Development Resources &amp; Production; Natasha Detweiler-Daby, Interim Director Affordable Rental Housing</i></li> <li>• <b>Reference memo in packet (not prioritized for discussion):</b> <i>Market Cost Offset Fund</i></li> </ul>	Decision
12:45	<p><b>Homeownership Division (pg. 184)</b> <i>Emese Perfecto, Director, Homeownership</i></p> <ul style="list-style-type: none"> <li>• <b>Oregon Bond Loan Approvals:</b> <i>Kim Freeman, Assistant Director Homeownership Programs</i></li> <li>• <b>Homeownership Market Cost Offset Fund:</b> <i>Talia Kahn-Kravis, Operations &amp; Policy Analyst</i></li> <li>• <b>Homeowner Assistance Fund:</b> <i>Ryan Vanden Brink, Assistant Director of Homeowner Assistance Programs</i></li> <li>• <b>Homeownership Development Framework:</b> <i>Talia Kahn-Kravis, Operations &amp; Policy Analyst</i></li> </ul>	 <p>Decision</p> <p>Briefing</p>
1:45	<b>Meeting Adjourned</b>	

**Council Members:**

Claire Hall, Chair  
Sami Jo Difuntorum  
Mary Ferrell  
Barbara Higinbotham  
Mary Li  
Javier Mena  
Sharon Nickleberry Rogers  
Gerard F. Sandoval, PhD

**AGENDA**

August 5, 2022 9:00 a.m. – 1:45 p.m.  
Oregon Housing and Community Services  
725 Summer St NE, Salem OR 97301

**Webinar Mtg Only**

Public [register](#) in advance for this webinar



The Housing Stability Council helps to lead OHCS to meet the housing and services needs of low- and moderate-income Oregonians. The Housing Stability Council works to establish and support OHCS' strategic direction, foster constructive partnerships across the state, set policy and issue funding decisions, and overall lend their unique expertise to the policy and program development of the agency.

The 2019-2023 Statewide Housing Plan outlines six policy priorities that focuses OHCS' investments to ensure all Oregonians have the opportunity to pursue prosperity and live from poverty.

## Statewide Housing Plan Policy Priorities



**Equity & Racial Justice**



**Homelessness**



**Permanent Supportive Housing**



**Affordable Rental Housing**



**Homeownership**



**Rural Communities**

For more information about the Housing Stability Council or the Statewide Housing Plan, please visit Oregon Housing and Community Services online at <https://www.oregon.gov/ohcs/OSHC/Pages/index.aspx>

# HR Report on Staffing Demographics

21-23 Biennium: July 21 – July 22

## Executive Summary

Oregon Housing and Community Services believes that all Oregonians deserve a safe, stable, affordable place to call home. In pursuit of our core purpose in serving the people of Oregon, we commit ourselves to fostering a safe, inclusive and anti-racist environment for black, indigenous and people of color and historically marginalized communities. OHCS provides wide ranging funding options and supports for supportive housing solutions across the full continuum including preventing homelessness, increasing access to homeownership, wildfire resiliency and funding the development and preservation of affordable housing statewide which is only possible because of our best asset—our diverse and highly skilled workforce.

This report identifies three key aspects of staffing – current workforce demographics, staffing strategies, and staffing trends. Compared to the 2020 Oregon Census data, the agency has relatively above average representation of all non-White demographics excluding Hispanic or Latino. Staffing strategies appear to be most effective at targeting this population. And as of July, overall hiring trends indicate growth across all demographics have improved, though is lagging for those who identify as Asian or Two or More Races. Further analysis and tactical responses will be needed to identify better ways of targeting these demographics.

## Current Demographics<sup>1</sup>

The workforce population of OHCS is relatively diverse compared to the Oregon 2020 Census data. As of 7/1/22, in terms of population percentage, the agency exceeds in representation of all non-White Federal Race/Ethnicity categories except for Hispanic or Latino. This demographic represents 13.40% of the Oregon population, but only 9.64% of the agency workforce.

In looking at the demographics when categorized by job classification categories, OHCS is comprised of three<sup>2</sup> primary categories – Administrative Support, Officials and Administrators, and Professionals. In general, the

---

<sup>1</sup> All data used in this report only includes Permanent and Limited Duration staff. Due to the nature in which Temporary staff may be utilized within state government which creates an entirely unique experience, they have been excluded.

<sup>2</sup> OHCS also one position in each of the following categories – Technician and Skilled Trade Worker. They have been excluded from this report as these positions are exceptions to typical work performed at the agency.

demographic makeup seen within each of these categories aligns closely with the overall demographic makeup of the workforce. This analyst is unable to identify any particular areas that may point to inequity or imbalance in any particular category.

## Staffing Strategies

This continues to be a work in progress for OHCS. OHCS recruitment staff employ strategies to encourage a greater pool of diverse candidates that reflect the diverse needs of Oregon communities. Job announcements are sent weekly to current staff and posted through larger sites like LinkedIn and Facebook. Beyond these standard methods, we have partnerships with organizations that target diverse audiences including Diversity Jobs, Urban League, The Government Alliance on Race & Equity, and Handshake. Recently, the Recruitment team also piloted a new interview process for two executive level recruitments with goals of an enhanced candidate experience, a more direct assessment of candidates' equity, diversity and inclusion knowledge and practices, and an opportunity to better display unique strengths.

## Staffing Trends

### New Hires

Current strategies appear to be successful in increasing our number of staff across all demographics. In the past year, growth is indicated as follows:

- American Indian or Alaska Native (50% increase)
- Asian (6.7% increase)
- Black or African American (33.3% increase)
- Hispanic or Latino (84.6% increase)
- Native Hawaiian or Other Pacific Islander (200% increase)
- Two or More Races (7.7% increase)
- White (29.8% increase)

While our current representation of most populations may be above average, the growth in those who identify as Asian or Two or More Races lag the growth of the rest of our workforce this biennium. If this trend continues for the remainder of the biennium, a small number of our diversity measures could fall below expectation.

In analyzing the trend of changing workforce demographics since 2019, we can make a few further observations. Hispanic or Latino workforce representation has nearly tripled in the last three years, representing the overall greatest growth of any demographic. Other demographics which experienced an increase in

representation include Native Hawaiian or Other Pacific Islander and American Indian or Alaska Native. Meanwhile, the representation of employees who identify as Black or African American, Asian, or Two or More Races have decreased. This is indicative of either or both staff departure or stagnant growth which has been outpaced by the growth of other demographics. Lastly, where the representation of White employees has seen the biggest decrease, this is good in the fact that it represents an overall increase in workforce diversity. Though it must be noted in conjunction with the paragraph above, this decrease is leveling out and has the potential to see a slight reversal within the next year or so which would in turn decrease the percentage representation of other demographics, particularly those already minimal growth.

Further analysis must be performed to identify root causes and potential interventions to ensure our workforce diversity remains representative of all Oregonians.

### **Internal Promotions**

There are no unique or particularly interesting data points regarding internal promotions. Of the 33 promotions that occurred so far this biennium 67% were White; 8% Asian; 10% Hispanic or Latino; 6% Two or More Races; 2% American Indian or Alaska Native; 2% Black or African American; 4% did not wish to provide this information.

### **Separations**

This biennium has resulted in 27 voluntary separations and 0 involuntary separations. 78% were White; Asian and Black or African American each represented 4%; and the remaining 14% did not wish to provide this information. Most separations are due to retirement (35%) or Advancement/Private Sector Opportunities (35%). The remaining 30% were various personal reasons, but no indicators as to dissatisfaction with the agency or its management.

# Appendix

Figure 1: Workforce Percentage by Race/Ethnicity Over Time





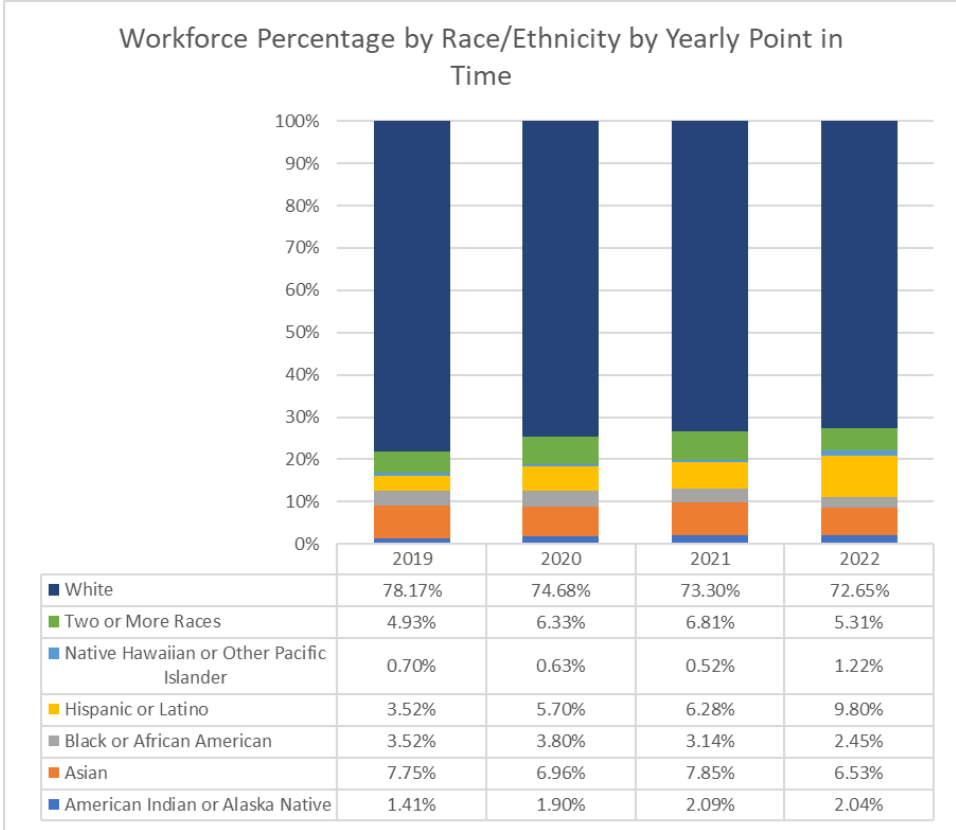


Figure 2: Workforce Percentage by Race/Ethnicity by Yearly Point in Time

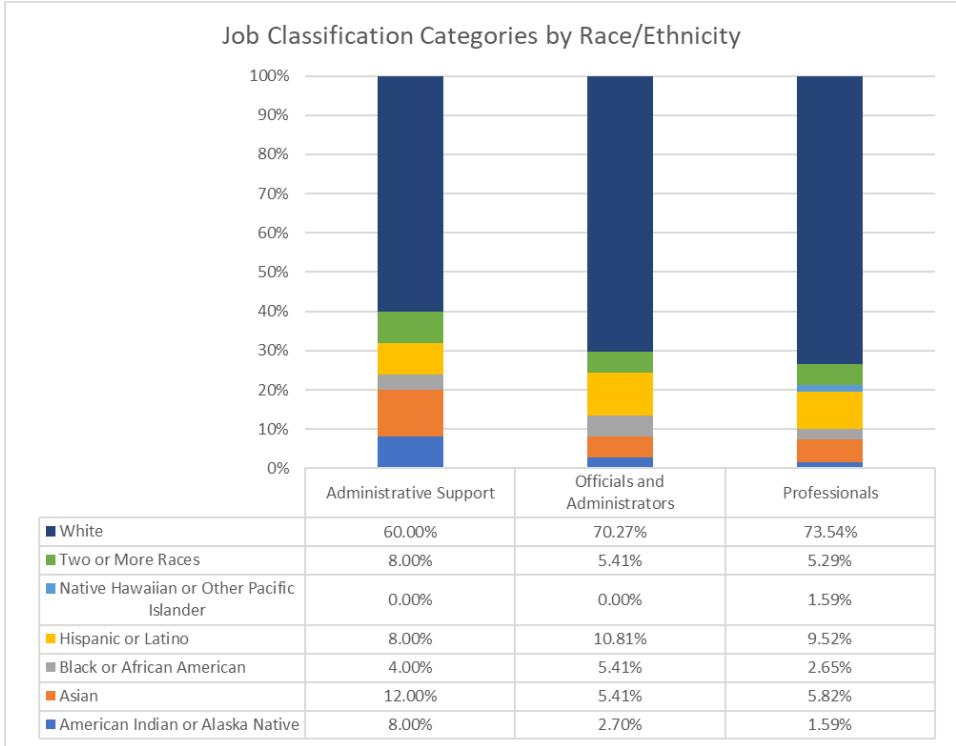


Figure 3: Job Classification Categories by Race/Ethnicity Effective July 1, 2022



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

**Date:** August 5, 2022

**To:** Housing Stability Council Members  
Andrea Bell, Director

**From:** Leeann Marx, Community Services Block Grant (CSBG) Program Coordinator  
Jill Smith, Housing Stabilization Interim Director

**Subject:** U.S. Department of Health and Human Services (HHS), Office of Community Services (OCS) CSBG FY 2023-24 State Plan Application

---

**Purpose:** To inform the Housing Stability Council regarding the 2023-24 CSBG State Plan Application for the State of Oregon

The draft FY 2023-24 CSBG State Plan Application draft can be accessed by clicking [here](#).

**Background:**

The Community Services Block Grant (CSBG) is a federal fund established to alleviate the causes and conditions of poverty in local communities. Oregon Housing and Community Services (OHCS) is the state lead agency designated to administer and pass through 90% of the CSBG funds to eligible entities in Oregon. Ten percent of Oregon's annual award is held by OHCS for administration and discretionary usage, per statutory allowance.

Eligible entities in Oregon that receive CSBG funds include local government and nonprofit community action agencies, and the statewide farmworkers organization. These agencies administer a variety of services to assist low-income Oregonians within their own communities, both rural and urban.

CSBG national goals, that were set in legislation and administered by the Department of Health and Human Services (DHS) and the Office of Community Services (OCS), are:

- Help low-income people increase self-sufficiency
- Improve living conditions for low-income households
- Help low-income people build ownership and pride their communities
- Coordinate local services and providers assisting low-income households
- Help increase Community Action Agencies' (CAA) ability to achieve results



- Help low-income people, especially vulnerable populations, achieve their potential by strengthening families and creating supportive environments.

To achieve these goals, grantees provide services and activities addressing, but not limited to: employment, education, income and asset building, housing, nutrition, daycare, Head Start, healthcare, emergency services, and youth or elderly-based initiatives.

### **State Plan Application Timeline**

State lead agencies are required to submit a one or two-year plan to OCS, due September 1, 2022. This plan serves as the application for state CSBG funding; the Oregon CSBG FY 2023-24 State Plan application will be a two-year plan.

State plan applications are required by CSBG Statute to undergo a public hearing and an open comment period. The public hearing was held at OHCS on July 11, 2022, at 10:00 am and the public comment period was open and received written comments, until 5pm, July 25, 2022. In addition to the draft state plan being posted on the OHCS website two weeks prior to the public hearing, the draft state plan application was also presented to the Oregon CAA Network for review and feedback on June 8, 2022.

In preparing the state plan application, OHCS convened a CSBG workgroup consisting of representatives from the community action agency network. The workgroup developed recommendations in updating the allocations and funding formula. These agreed upon recommendations have been incorporated into the final draft application.

### **State Plan Application Changes**

The CSBG state plan draft reflects improvements to Section 7: State Use of Funds. The CSBG funding formula was updated with agreement from the State Association and CAA network. The new factors included in the funding formula consist of an Equity Factor and Rural Factor. The agencies will receive a base funding in the amount of \$125,000 with a 3-year phase in approach that begins on October 1, 2022.

### **2021-22 CSBG State Plan Highlights:**

- Updated CSBG funding formula
- Intentional alignment with OHCS Statewide Housing Plan
- Continuous improvement in data collection processes.
- Increase of Organizational Standards percentages for CAAs.
- Expanded Training and Technical Assistance activities (e.g., board development, ROMA Implementer)





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council Members;  
Andrea Bell, Executive Director

From: Tai Dunson-Strane, Production Manager  
Roberto Franco, Assistant Director, Development Resources and Production  
Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing

Re: **Approval for Resolution #2022-08-01**

---

**Motion: Approve the Resolution #2022-08-01 recommendations for the following projects:**

- Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$38,000,000 to Gateway Phase 1 Limited Partnership for the construction of **Gateway Commons Phase 1**, subject to the borrower meeting OHCS, R4 Capital LLC, Umpqua Bank, and Citi's underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.
- Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$6,260,003 to La Creole Townhomes Limited Partnership for the construction of **La Creole Townhomes Apartments**, subject to the borrower meeting OHCS, Enterprise, and JPMorgan Chase Bank's underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.
- Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$19,950,000 to Lincoln 25 Limited Partnership for the construction of **Lincoln City 25th Street Apartments**, subject to the borrower meeting OHCS, Raymond James, and NOAH's underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.
- Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$23,500,000 to MHNW 20 Marylhurst Limited Partnership for the construction of **Marylhurst Commons**, subject to the borrower meeting OHCS and Key Bank's underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.
- Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$14,206,500 to Harold Powellhurst Limited Partnership for the construction of **Powellhurst Place**, subject to the borrower meeting OHCS, Portland Housing Bureau



HSC August 5, 2022

12

National Affordable Housing Trust, and Banner Bank’s underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.

- Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$17,000,000 to South Hill Commons LLC and an increase through Market Cost Offset in grant funds not to exceed \$3,037,542, for the construction of **South Hill Commons**, subject to the borrower meeting OHCS, Raymond James, and Columbia Bank’s underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.

At the upcoming Housing Stability Council meeting, we will be presenting six (6) 4% LIHTC/Conduit Bond Recommendations for Council approval.

The projects included in the Resolution following this memo were all approved by the OHCS Finance Committee or are scheduled for an approval by the Finance Committee. In this memo we are providing you with a high-level summary of the recommended projects. More detailed information regarding each project can be found in the individual project summaries included as Exhibit B.

We will provide a more detailed discussion of the overall funding landscape and where these projects fit into during the Housing Stability Council meeting.

#### **4% LIHTC Applications**

The 4% LIHTC program has focused primarily on helping OHCS meet its unit production goals; often in partnership with policy aligned gap funds from OHCS or other public funding partners. All applications that are submitted and conform to OHCS’s underwriting guidelines and the baseline policy standards established across programs are brought to OHCS’s Finance Committee for review and approval, in addition to transactional authority given through Housing Stability Council resolution.

All applications are subject to underwriting and programmatic requirements established under the Qualified Allocation Plan, General Policy and Guideline Manual (GPGM) and MWESB/SDVBE Compliance Manual are eligible to be considered for funding. All applications proposed a percentage target of MWESB contractors and subcontractors above the minimum standards set forth in the OHCS MWESB Compliance Policy, and all have an Affirmatively Furthering Fair Housing Marketing Plan including a Tenant Selection Plan that will market to those least likely

to apply. All projects sponsored have signed our Diversity, Equity, and Inclusion (DEI) Agreement.

These 4% LIHTC projects with accepted applications all previously received 2021 NOFAs cycles - OHCS LIFT, 2021 HOME or City of Portland Bond awards.

### **Statewide Housing Plan Priorities**

Given the prior 4% LIHTC program's primary focus on unit production, some of these projects are not actively or intentionally achieving the range of policy goals in OHCS's Statewide Housing Plan. The value of building and preserving housing in the ongoing housing crisis is critical. Recent updates to our Qualified Allocation Plan extends policy priorities to applications for resources moving forward; ensuring they are keeping up with the higher standards incorporated into other projects, particularly around services to BIPOC communities.

With that discrepancy between future goals and the program as it has existed in mind, we have worked to categorize the projects we bring the Housing Stability Council into three different "buckets" or Equity and Racial Justice (ERJ) Spectrum Groups: Working Towards, Meeting, and Furthering. The idea of each of these buckets is to delineate what projects are only meeting base standards regarding ERJ as opposed to those actively engaged in policies, partnerships, and activities striving to further community equity and racial justice:

The ERJ Spectrum Groups are defined accordingly:

- **Working Towards:** those that are meeting MWESB requirements but are not actively furthering equity and racial justice. Production staff will continue to engage these developers in furthering connections in alignment with upcoming capacity offerings for culturally specific service providers;
- **Meeting:** Those that are meeting agency standards of MWESB and Equity Racial Justice through partnerships, and;
- **Furthering:** Those that are furthering Equity and Racial Justice through more dynamic engagement and alignment of equity and racial justice priorities.

OHCS staff will work with partners who are both in need of improvement and meeting minimum standards on strategies to ensure their projects are providing equitable access to BIPOC communities and culturally competent services to the extent possible.

**Funding Recommendation:**

We are recommending a funding reservation for six projects. Together, these projects will create 546 units of new affordable housing communities across the state. The recommendations are for awards totaling over \$118.9 million.

**Projects with Other OHCS Funding**

Project Name	County	Total Units	ERJ Spectrum	Sponsor	Underwriting Stage
<b>Lincoln City 25th Street Apartments</b>	Lincoln	107	Meets	IHI	Approved by HSC for -LIFT 2021/ Scheduled for FC
<b>Marylhurst Commons</b>	Clackamas	100	Working towards	Mercy Housing Northwest	Approved by HSC for -LIFT 2021/ Scheduled for FC
<b>South Hill Commons</b>	Umatilla	70	Working Towards	Horizon Project Inc and DCM Communities LLC	Approved by HSC for -LIFT 2021/ Scheduled for FC
<b>Gateway Phase 1</b>	Marion	184	Meets	Community Partners Development Inc (CDP)	Approved by HSC for -LIFT 2021/ Scheduled for FC
<b>La Creole Townhomes Apartments</b>	Polk	20	Working Towards	McCormack Baron Salazar, Inc., and West Valley Housing Authority	Approved by HSC for -HOME 2021/ Approved by FC
		<b>Total</b>	<b>481</b>		



August 5, 2022

4% LIHTC/Conduit Bond Funding Recommendations

---

**Projects with City of Portland Bond Funding**

Project Name	County	Total Units	ERJ Spectrum	Sponsor	Underwriting Stage	
Powellhurst Place	Multnomah	65	Meets	Powellhurst Place	Scheduled for FC	
		<b>Total</b>	<b>65</b>			

See attached project summaries for additional information.





**STATE OF OREGON**  
**OREGON HOUSING AND COMMUNITY SERVICES**  
**HOUSING STABILITY COUNCIL**

---

**RESOLUTION No. 2022 – 08 -01**  
**ADOPTED: AUGUST 5, 2022**

---

A RESOLUTION OF THE HOUSING STABILITY COUNCIL APPROVING PASS-THROUGH REVENUE BONDS AND HOUSING PROGRAM FUNDING TO FINANCE THE PROJECTS DESCRIBED HEREIN, SUBJECT TO THE BORROWERS AND PROJECTS MEETING CERTAIN PROGRAM REQUIREMENTS, CLOSING AND OTHER CONDITIONS AS DESCRIBED HEREIN; AND AUTHORIZING AND DETERMINING OTHER MATTERS WITH RESPECT THERETO.

---

**WHEREAS**, the State of Oregon (the “**State**”), acting by and through the State Treasurer (the “**Treasurer**”) and the Oregon Housing and Community Service Department (the “**Department**”) and collectively with the State and the Treasurer, the “**Issuer**”), is authorized, subject to Housing Stability Council (the “**Council**” or “**HSC**”) review and approval, pursuant to Oregon Revised Statutes (“**ORS**”) Chapter 286A and ORS Sections 456.515 to 456.725, inclusive, as amended (collectively, the “**Act**”) and Oregon Administrative Rules (“**OAR**”) Chapter 813, Division 35 pertaining to the Department’s Pass-Through Revenue Bond Financing Program (the “**Conduit Bond Program**”), to issue revenue bonds, notes and other obligations (collectively, “**Bonds**”) and to loan the proceeds thereof to borrowers (“**Borrowers**”) in order to finance certain costs associated with the acquisition, rehabilitation, development, construction, improvement, furnishing and/or equipping of multifamily housing;

**WHEREAS**, through the federal 4% Low-Income Housing Tax Credit Program (“**LIHTC Program**”), the Department allocates tax credits (the “**Credits**”) in accordance with the Act and OAR Chapter 813, Division 90 pertaining to the Department’s LIHTC Program;

**WHEREAS**, through the Department’s various financing programs as authorized by the Act and ORS Chapter 458 (collectively, “**Housing Programs**”), the Department, subject to the Council’s review and approval, provides loans, grants and other financing pursuant to the Act, ORS Chapter 458, applicable OARs and in conformance with Department policies (the “**Housing Program Funding**”). The Conduit Bond Program, the LIHTC Program and the Housing Programs are collectively referred to herein as the “**Programs**”; and

**WHEREAS**, the Department’s Finance Committee (the “**Committee**” or “**FC**”) has (i) approved the allocation of Credits, (ii) recommended to the Council the issuance of Bonds, and (iii) approved or recommended providing the Housing Program Funding to finance each of the affordable multifamily rental projects as listed on **Exhibit A** attached hereto (each an “**FC-Approved Project**” and collectively, the “**FC-Approved Projects**”); and

**WHEREAS**, Council desires to accept the recommendations of the Committee by (i) approving the Bonds and directing the Department to request that the State Treasurer issue the Bonds and (ii) further ratifying and/or approving providing the Housing Program Funding to finance each of the FC-Approved Projects; and

HSC August 5, 2022

17

**WHEREAS**, the further Council desires to (i) approve the Bonds and direct the Department to request that the Treasurer issue the Bonds and (ii) further ratify and/or approve providing the Housing Program Funding to finance each of the affordable multifamily rental projects as listed on **Exhibit B** attached hereto (each a “**Proposed Project**” and collectively, the “**Proposed Projects**”), in each case subject final approval of the Projects by the Committee, including the allocation of Credits by the Committee to each of the Projects; and

**NOW, THEREFORE**, be it resolved by the Council as follows:

**SECTION 1. HSC APPROVAL.** The Council hereby acknowledges that it has reviewed the information and materials included in **Exhibit A** and **Exhibit B** attached hereto describing the Bonds and the Housing Program Funding, each FC-Approved Project and each Proposed Project (each a “**Project**” and collectively, the “**Projects**”) and the financing of each of the Projects, and hereby approves the issuance of the Bonds for the financing of each of the Projects, as described therein. Subject, in the case of each Project, to the Borrower’s compliance with all legal and other requirements of the Act and the applicable Programs and confirmation by the Department, including final approval by the Committee in the case of each Proposed Project, that the conditions described in Section 2 below have been satisfied, the Council finds that no further meeting or action of the Council is needed for the Department to request and the Treasurer to proceed with the issuance of the Bonds and for the Department to proceed with the financing of the Project.

**SECTION 2. CONDITIONS TO ISSUANCE, SALE AND DELIVERY OF BONDS.** The Council hereby approves the issuance, sale and delivery of the Bonds for each of the Projects. For each Project, such approval is subject to any remaining final approval(s) that may be required by the Committee (including the allocation of Credits to and final approval of each Proposed Project by the Committee) and/or the Department’s Executive Director (or her designee), and further subject to the Borrower meeting all requirements of the applicable Programs and satisfying all closing and funding conditions, including:

(A) completion by the Department of all necessary due diligence related to the Project and the financing, consistent with applicable Program requirements, Department policies and practices;

(B) the absence of any material change to the Project or the financing following the adoption of this Resolution;

(C) confirmation that all legal and other requirements of the Act and the Conduit Bond Program for the issuance, sale and delivery of the Bonds have been satisfied, as determined by the Department, the Oregon Department of Justice and Bond Counsel; and

(D) confirmation that all legal and other requirements of the Act and the Programs have been satisfied, as determined by the Department and the Oregon Department of Justice.

**SECTION 3. COUNCIL REVIEW, APPROVAL AND PUBLIC MEETING.** The Council hereby acknowledges that it has reviewed the information and materials included in **Exhibit A** and in **Exhibit B** attached hereto describing the Projects and the financing of each of the

Projects, including the Bonds, and conducted such additional review and made such additional inquiry, if any, as it determined to be necessary or appropriate, in compliance with the Council's obligations under ORS 456.561(3) and other relevant authority, to review, and to approve or disapprove the financing of the Projects. The Council hereby further acknowledges that the adoption of this Resolution and the HSC approval set forth herein has been made at a public meeting of the Council as required by ORS 456.561(4) and other relevant authority, and that such meeting has been conducted in accordance with applicable law, including any required advance public notice of such meeting. Further, the Council acknowledges that in connection with the adoption of this Resolution and the HSC approval set forth herein, opportunity has been provided to the public to testify or otherwise provide public comment on the Projects and any other matters directly related thereto.

**SECTION 4. EFFECTIVENESS; CONFLICTING RESOLUTIONS.** This Resolution shall be effective immediately upon its adoption. Any prior resolutions of or other previous actions by the Council and any parts thereof that are in conflict with the terms of this Resolution shall be, and they hereby are, rescinded, but only to the extent of such conflict.

*[Signature follows next page]*

---

## CERTIFICATION OF RESOLUTION

---

The undersigned does hereby certify that I am the duly appointed, qualified and acting [Chair][Vice Chair][Executive Secretary] of the Oregon Housing and Community Services Oregon Housing Stability Council (the “**Council**”); that the foregoing is a true and complete copy of Resolution No. 2022-08-01 as adopted by the Council at a meeting duly called and held in accordance with law on August 5, 2022; and that the following members of the Council voted in favor of said Resolution:

\_\_\_\_\_  
\_\_\_\_\_

the following members of the Council voted against said Resolution:

\_\_\_\_\_  
\_\_\_\_\_

and the following members of the Council abstained from voting on said Resolution:

\_\_\_\_\_  
\_\_\_\_\_

In witness whereof, the undersigned has hereunto set [his/her] hand as of this \_\_\_\_ day of \_\_\_\_\_ 20\_\_.

\_\_\_\_\_  
[Chair][Vice Chair][Executive Secretary]

**EXHIBIT A**  
**FC-APPROVED PROJECTS**

- 1- La Creole Townhomes Apartments (FC-Approved on 7/76/2022)**

**EXHIBIT B**  
**PROPOSED PROJECTS**

- 1- Powellhurst Place (FC-Meeting Schedule for 08/02/2022)**
- 2- Gateway Phase 1 (FC-Meeting Schedule for 8/02/2022)**
- 3- Lincoln City 25th Street Apartments (FC-Meeting Schedule 8/9/2022)**
- 4- South Hill Commons (FC-Meeting Schedule for 8/16/2022)**
- 5- Marylhurst Commons (FC-Meeting Schedule for 8/23/2022)**



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	La Creole Townhomes Apartments		
City:	Dallas	County:	Polk
Sponsor Name:	McCormack Baron Salazar, Inc., and West Valley Housing Authority		
Urban/Rural :	Urban	Total Units:	20
		Total Affordable Units:	20
# Rent Assisted Units:	20	Units by Size & Affordability:	Two 2-BR at 30% AMI One 4-BR at 30% AMI Two 3-BR at 30% AMI Six 2-BR at 50% AMI Six 3-BR at 60% AMI Three 4-BR 60% AMI
Construction Cost Per Unit:	\$261,278.70	Construction Type:	Acquisition/Rehabilitation, Preservation
Affordability Term:	LIHTC: 60% AMI, 30 Years HOME: 50% AMI, 60 Years HTF: 30% AMI, 60 Years	# of Units with Non-OHCS Requirements:	Zero
Funding Request		Funding Use	
MCOF (HTF)	\$1,545,414	Acquisition	\$2,945,000
HOME Funds	\$1,154,586	Construction	\$5,225,574
GHAP	\$400,000	Development	\$3,449,775
Annual 4% LIHTC	\$409,867	Total	\$11,620,349
Conduit Bonds	<i>up to</i> \$6,260,003		

PROJECT DETAILS	
Project Description:	<p>La Creole Townhomes Apartments is a rehabilitation preservation project comprised of twenty units spread across three two-story buildings Located in Dallas, OR. The unit mix includes family sized units with eight 2-bedroom, eight 3-bedroom, and four 4-bedroom units. The project is part of the 2021-05 Preservation with HOME NOFA and has not received substantial renovation since it was built in 1972.</p> <p>The site is centrally located in a mixed-use residential neighborhood consisting of residential and commercial. The project location is well suited for multifamily use with convenient access to grocery stores, medical providers, schools, employment services, public transportation (Cherriots Public Transit), and open space.</p>



**La Creole Townhomes Apartments – Housing Stability Council**

	<p>The unit-mix includes two 2-bedroom units restricted to 30% of area median income (AMI), one 4-bedroom unit restricted to 30% AMI, two 3-bedroom unit restricted to 30% AMI, six 2-bedroom units restricted to 50% AMI, six 3-bedroom units restricted to 60% AMI, and three 4-bedroom units restricted to 60% AMI.</p> <p>Building amenities available to residents include air conditioning in units, ADA-compliant exterior walkway improvements, a play-structure and sport-court, in-unit washing machine and dryer, and a patio or balcony in each unit. Additional improvements include water-line replacement, waste-pipe replacement, plumbing replacement, interior finishes and appliance replacement, and seismic upgrades.</p>
<p>Partnerships to serve Communities of Color</p>	<p>The population of La Creole Townhomes will be families/workforce, especially large families with young children. Residents will be provided linkages to partnered organizations in the community who are best suited to serve the residents. The project will work with Urban Strategies, Inc (USI), who will refer residents to local service providers.</p> <p>USI is a national nonprofit with extensive experience in the design and implementation of place based human capital development strategies in communities undergoing revitalization. The services team will help advocate, mediate, and provide prevention strategies in certain situations and can assist in completing reasonable accommodation requests to the property manager when necessary. The services team will follow up with residents facing challenges within three weekdays.</p> <p>With the support of Polk County Resource Center, staff will assist with planning culturally appropriate community events, programs, and services that will be facilitated onsite on an ongoing basis, which will help to entice resident participation and connection. Supportive services will connect with each resident to build relationships that eventually lead to residents seeking one on one assistance.</p>
<p>Reaching Underserved Communities:</p>	<p>Urban Strategies, Inc (USI) will work with West Valley Housing Authority (WVHA) to make sure affirmative fair housing marketing methods are utilized when marketing vacant units. Affirmative fair housing marketing practices will target populations least likely to apply and be re-evaluated and updated as needed. Staff will review the demographics of current households along with demographics of households currently on the waitlist to see if there are changes in the numbers of families identifying as members determined least likely to apply.</p> <p>USI will partner with local service groups, community organizations, and government entities who serve low-income families and larger families with young children to share the rental opportunities with these targeted populations. USI will also provide any assistance needed to guide potential residents through the application process.</p>



## La Creole Townhomes Apartments – Housing Stability Council

	<p>Nineteen of the twenty units are currently occupied. The rehabilitation and preservation of La Creole Townhomes will require current residents to be temporarily relocated in three phases. Once the first building is empty and rehabilitated, residents from an occupied building will be permanently moved into the newly rehabilitated building. This process will continue until the final building has been rehabilitated.</p> <p>All residents will be surveyed to determine their need for specialized housing, disabilities, and financial needs. Through the survey process, WVHA will identify what type of accommodations may be required by the family. Relocation benefits will be provided to all residents.</p>
<p>MWESB Target:</p>	<p>The sponsor is committed to maximizing MWESB participation on the project. The development team will prioritize workforce and contracting equity goals that align with the QAP's goals. Based on the scope of work at La Creole Townhomes, its location in Polk County, and the development team's previous experience on similar projects, the team believes 20% MWESB/SDVBE COBID certified firm participation goal is achievable.</p> <p>The general contractor, Walsh Construction's community participation plan includes three major areas: Contracting, hiring, and apprenticeship. The contracting team will take a tailored approach to each contracting category with personal engagement occurring in the categories with less saturation.</p> <p>Walsh Construction's contracting, diversity, equity, and inclusion strategy includes:</p> <ul style="list-style-type: none"> <li>• Tracking goals, progress, and engaging established partners including Oregon Association of Minority Entrepreneurs, Tabor 100 Office of Minority and Women Owned Business Enterprises, and Latino-Built, including small businesses in the area.</li> <li>• Advertising bid opportunities in culturally specific publications and bid resources.</li> <li>• Analyzing work scopes to match opportunities with firms' expertise and capacity.</li> <li>• Providing mentoring programs for subcontractors and Section 3 businesses.</li> </ul>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Affordable Rental Housing</li> </ul>
<p>The project sponsor has signed a Diversity, Equity, and Inclusion (DEI) agreement.</p>	
<p>Upon Housing Stability Council approval, ultimate approval will be based on conformance with OHCS, Enterprise Community Investment, and JPMorgan Chase Bank's underwriting standards.</p>	





**La Creole Townhomes:**





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	25th Street Apartments – Maple OC Limited Partnership		
City:	Lincoln City	County:	Lincoln
Sponsor Name:	Innovative Housing Inc. (IHI)		
Urban/Rural :	Rural	Total Units:	107
		Total Affordable Units:	107
# Rent Assisted Units:	0	Units by Size & Affordability:	4 1-BR at 30% AMI 37 1-BR at 60% AMI 4 2-BR at 30% AMI 46 2-Br at 60% AMI 3 3-BR at 30% AMI 13 3-BR at 60% AMI
Cost Per Unit:	\$345,632	Construction Type:	New
Affordability Term(s):	4% LIHTC 30 Years LIFT 30 Years	# of Units with Non-OHCS Requirements:	107 (Lincoln City will mirror OHCS AMI levels)
Funding Request		Funding Use	
MCOF (LIFT Funds)	\$3,005,742		
LIFT Request:	\$13,548,238	Acquisition	\$1.00
4% LIHTC:	\$15,293,753	Construction	\$27,877,836
		Development	\$9,104,741
Conduit Bonds	up to \$19,950,000	Total:	\$36,982,578

PROJECT DETAILS	
Project Description:	<p>25<sup>th</sup> Street Apartments and the 107 units are a stand-alone project and not subject to a master plan development. Closing is anticipated to be in August 2022.</p> <p>Lincoln City 25<sup>th</sup> Street Apartments is a new construction multi-building project with 107 units to be located in Lincoln City. All units are a mix of 1-, 2-, and 3-bedrooms units in five - three story garden style buildings.</p> <p>This development will create homes for working families on a 4.39-acre site near downtown. Lincoln County is an employment center that offers many lower wage entry</p>



	<p>level and tourist industry jobs but few affordable housing options, causing scarcity for both employers and prospective residents.</p> <p>The location has excellent access to Hwy. 101, with transit, schools, services, and employment nearby. A public park is one block from the site and beach access is less than a half mile away. The target population is low- and moderate-income families, with a focus on Latino and Native American families.</p> <p>Site amenities include a community building with large community room with kitchen available to be checked out by residents for gatherings, common laundry rooms, on-site resident services staff and offices, onsite property manager, resident services offices, community barbeque grills, playground, covered outdoor play space, picnic tables and benches, community garden, bike shelter and a walking trail that circles the entire site.</p>
<p>Partnerships to Serve Communities of Color:</p>	<p>Partnerships include the Confederated Tribes of Siletz Indians, St. John Santiago Church, Family Promise of Lincoln City and Community Services Consortium and Oregon State University.</p> <p>IHI has developed an MOU with Confederated Tribes of Siletz Indians (CTSI) to provide outreach and priority referrals for leasing as well as on-going services. CTSI Tribal Households at Lincoln 25 Apartments will continue to have access to services provided by CTSI, including transportation to certain activities when feasible, 477 Self Sufficiency Program, Indian Child Welfare Program, CTSI Vocational Rehabilitation Program, Elders Program, USDA Food Distribution Program, and Siletz Home Visiting Program.</p> <p>IHI will also provide outreach to and accept priority referrals from the Latinx community through St. James Santiago. Services include Community Meals three times weekly, church services in Spanish, and referrals to community resources such as legal services, supplemental food services, English as a Second Language classes, and referrals to Causa, a service provider that provides assistance to Latino immigrants.</p> <p>In addition to these culturally specific programs, IHI has also developed an MOU with the Community Services Consortium (CSC), an agency that provides a variety of services that include housing placement, retention, emergency assistance, employment support, and asset building services. IHI will set aside 5 units at the Lincoln 25 Apartments that will accept priority referrals from CSC. In turn, CSC will provide ongoing support to families that live at the building. These services will include housing, employment, and educational support as well as support with behaviors that might jeopardize tenant stability.</p> <p>IHI also has an MOU with Family Promise of Lincoln County, an agency that serves families that are experiencing homelessness. Family Promise provides culturally specific services and will refer families that have graduated from their transitional housing program. They will help support their transition to permanent housing at the Lincoln 25 Apartments with case management services. The Family Promise staff and the Resident Services</p>



## 25<sup>th</sup> Street Apartments – Housing Stability Council

	<p>Coordinator will communicate regularly about tenant needs and behaviors to support these families as they move toward independence and stability.</p> <p>IHI also has a MOU with the Oregon State University Nutrition Education Program, which will provide health and nutrition services on-site in English and Spanish. These nutrition services, geared toward both children and adults, will utilize the community garden and kitchen (both of which will be key amenities for the 25th Street Apartments) to teach healthy cooking and eating. OSU has will provide consultation as they designed the garden, so it functions effectively as a teaching garden space.</p>
Reaching Underserved Communities:	<p>IHI is working with City government, local employers (Chinook Winds Casino and Meredith Lodging), and service providers (The Confederated Tribes of Siletz Indians, St. James Santiago Church, Family Promise, Community Services Consortium and Oregon State University Nutrition Education Program) to connect with the Latinx and Native American communities in Lincoln City. IHI has agreements in place with The Confederated Tribes of Siletz Indians, Chinook Winds Casino, St. John Santiago and Meredith Lodging to help with community outreach during the design phase and once housing is ready for occupancy. IHI will work with these partners to develop and distribute informational materials about the apartments to employees and congregants (in both English and Spanish), giving them priority notification about availability and the opportunity to apply for housing before it opens to the general public. IHI will also pursue outreach and notification for communities of color with other service providers – Family Promise, Community Services Consortium, the Oregon State University Nutrition Education Program, and Causa.</p>
MWESB Target:	<p>The subcontractor COBID goal was set at 20% which is the OHCS compliance goal for this Region. The Oregon Coast is a difficult place for COBID participation, but the General Contractor is working on outreach to reach the 20% goal.</p>
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> <li>• Rural Communities</li> <li>• Homeless</li> </ul>
<p>The LIFT program requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.</p>	
<p>Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Acting Executive Director</p>	



Rendering





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Gateway Phase 1		
City:	Salem	County:	Marion
Sponsor Name:	Community Partners Development Inc (CDP)		
Urban/Rural:	Urban	Total Units:	184
		Total Affordable Units:	184
# Rent Assisted Units:	56 units	Units by Size & Affordability:	31 1-BR at 30% AMI 18 2-BR at 30% AMI 7 3-BR at 30% AMI 9 1-BR at 60% AMI 72 2-BR at 60% AMI 47 3-BR at 60% AMI
Cost Per Unit:	\$385,047	Construction Type:	New
Affordability Term(s):	LIHTC/Bond: 60% for 30 yrs. LIFT 60%: for 30 yrs. GHAP/MCOF: 60% for 30 yrs. AWFHTC: 60% for 10 yrs.	# of Units with Non-OHCS Requirements:	5 Salem HOME
Funding Request		Funding Use	
LIFT Request:	\$16,500,000	Acquisition	\$1,966,368
4% LIHTC:	\$2,619,814	Construction	\$55,204,270
AWFHTC	\$3,500,000		
GHAP/MCOF:	\$4,550,000	Development	\$13,678,044
Conduit Bonds	up to 38,000,000	Total:	\$70,848,682

PROJECT DETAILS	
Project Description:	Gateway Apartments is a new construction project consisting of one 4-story elevator-served build, eight 3-story buildings, and one single-story community building. With 184 units comprised of 40 one-bedroom, 90 two-bedroom units, and 54 three-bedroom units, the unit mix was planned with intergenerational households in mind. The 4-story residential building will be a mix of 1- and 2-bedroom units, designed for seniors, while the 3-story buildings with 2- and 3-bedroom units will be centered on a large central courtyard which will contain a play area, outdoor dining/BBQ area, community garden, and a large lawn. hold 2- and 3-bedroom units. To encourage interactions between the residents, a fitness center will be housed on the 1 <sup>st</sup> floor of the 4-story building. The centrally located



## Gateway Phase 1 – Housing Stability Council

	<p>general community building will hold community space, a full kitchen, computer and study rooms, free internet, a rental office and other conference rooms. Other site amenities will include a fitness trail, and nearby access to public transportation.</p> <p>Closing is anticipated to be August 17, 2022, with construction immediately following. This project is not subject to a master plan. There will be a Gateway Phase 2 in the future, but it will be a stand-alone project.</p>
Partnerships to Serve Communities of Color:	<p>Historically Salem has typically had twice the Hispanic and Latino population when compared to the whole of Oregon. As of 2020, nearly 25% of the Salem population is Hispanic or Latinx. To better reach this population, Community Development Partners (CDP) has signed MOUs with Hacienda CDC and EngAGE NW to assist with both outreach to the Latinx community, and resident service programming upon lease up.</p>
Reaching Underserved Communities:	<p>One of the most challenging barriers for Communities of Color is access to information. Applying for housing can prove to be very difficult for minority households, especially as more opportunities require applying via the internet. With the understanding that many individuals and families with low-income do not have access to computers and the internet, CDP will not rely primarily upon internet-based marketing. Instead, they will work with Hacienda to get information about this opportunity to culturally specific events conducted in the greater Salem area, and by distributing printed materials at various community sites frequented by individuals and families from Communities of Color. CDP is also considering establishing a waiting list based on a lottery, instead of a ‘first come, first serve’ waiting list. This would take pressure off possible residents who have daytime jobs and are unable to wait in line or are without a computer or internet.</p>
MWESB Target:	<p>This project is expected to meet 30% MWESB participation for both construction activities and professional services.</p>
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> </ul> <p>Affordable Rental Housing</p>
<p>The LIFT program requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.</p>	
<p>Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Acting Executive Director.</p>	



Rendering: Project Layout







**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Marylhurst Commons		
City:	Lake Oswego	County:	Clackamas
Sponsor Name:	Mercy Housing Northwest		
Urban/Rural :	Urban	Total Units:	100
		Total Affordable Units:	100
# Rent Assisted Units:	30 units	Units by Size & Affordability:	10 1-br @60% AMI 37 2-br @ 60% AMI 13 3-br @ 60% AMI 7 1-br @ 30% AMI 24 2-br @ 30% AMI 9 3-br @ 30% AMI
Cost Per Unit:	\$434,198.98	Construction Type:	New Construction
Affordability Term(s):	4% LIHTC/Bond – 30 years LIFT – 30 years	# of Units with Non-OHCS Requirements:	40 units
Funding Request		Funding Use	
LIFT Request:	\$4,250,000	Acquisition	\$510,000
4% LIHTC:	\$19,110,856	Construction	\$31,608,134
Conduit Bonds	up to \$23,500,000	Development	\$11,301,764
		Total:	\$43,419,898

PROJECT DETAILS	
Project Description:	Marylhurst Commons is a new construction, 100% affordable housing development located on the historic Marylhurst University campus in Lake Oswego. The project will consist of one 4 story elevator serviced building with 100 total units. The unit mix includes 17 one-bedroom units, 61 two-bedroom units and 22 three-bedroom units. Project amenities will include common laundry rooms, bicycle storage room, common kitchen, leasing office, resident services office, secure access, and washer/dryer in each unit. Thirty of the units will be restricted at 30% AMI under LIFT requirements and will be supported by long term project-based rental assistance, Supportive Housing Services Funding, with Housing Authority of Clackamas County. Metro Bond funding will restrict 40 units at 30% AMI which



## Marylhurst Commons – Housing Stability Council

	<p>will be supported by the SHS funding with Housing Authority of Clackamas County. The remaining will be restricted at 60% AMI per LIHTC restrictions.</p> <p>The property is on the East end of the Marylhurst University campus and surrounding development includes residential single family and commercial developments. The area is in close proximity to schools, parks, social and emergency services in Lake Oswego and surrounding areas.</p> <p>Marylhurst Commons and the 100 units are a stand-alone project and not subject to a master plan development. Closing is anticipated to be in September 2022.</p>
<p>Partnerships to Serve Communities of Color:</p>	<p>Mercy Housing Northwest’s resident services program will provide on-site services to residents of Marylhurst Commons. The resident services coordinator will work in partnership with local service providers to support residents in maintaining stable housing, improving financial stability and connecting with community services. Mercy Housing has partnered with several local service providers to support the residents including signed MOUs with the following:</p> <ul style="list-style-type: none"> <li>• Clackamas County Children’s Commission</li> <li>• Children’s Center of Clackamas County</li> <li>• Northwest Family Services</li> <li>• YWCA of Greater Portland</li> <li>• Clackamas Workforce Partnership</li> <li>• Lake Oswego School District</li> </ul> <p>Mercy Housing is also in discussion with organizations to support underserved communities and communities of color. These organizations include APANO, Respond to Racism Lake Oswego, and Housing Authority of Clackamas County.</p>
<p>Reaching Underserved Communities:</p>	<p>Mercy Housing Management Group will be the management agent for Marylhurst Commons. They have been managing affordable housing since 1983 and currently oversee more than 330 properties located across more than a dozen states including Washington and Idaho. Mercy Housing has identified target populations least likely to apply and will also utilize partnerships with local service providers to ensure outreach and marketing efforts are targeted to the identified populations.</p>
<p>MWESB Target:</p>	<p>Mercy Housing Northwest and general contractor, Walsh Construction, are committed to meeting 30% MWESB participation goals.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>- Affordable Rental Housing</li> </ul>



## Marylhurst Commons – Housing Stability Council

---

The LIFT program requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.

Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Acting Executive Director

### Rendering: Project Layout





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Powellhurst Place		
City:	Portland	County:	Multnomah
Sponsor Name:	Northwest Housing Alternatives, Inc.		
Urban/Rural :	Urban	Total Units:	65
		Total Affordable Units:	65
# Rent Assisted Units:	12 Project-Based Vouchers	Units by Size & Affordability:	19 1-BR at 60% AMI 46 2-BR at 60% AMI
Cost Per Unit:	\$408,510	Construction Type:	New Construction
Affordability Term(s):	4% LIHTC/Bonds 30 Years	# of Units with Non-OHCS Requirements:	PHB (21 units) at 50% AMI PHB (12 units) at 30% AMI
Funding Request		Funding Use	
4% LIHTC:	\$12,549,420 (aggregate allocation)	Acquisition	\$483,000
Conduit Bonds:	\$14,206,500	Construction	\$19,382,129
		Development	\$6,588,023
		Total:	\$26,553,151

PROJECT DETAILS	
Project Description:	<p>Powellhurst Place is a new construction, affordable housing development that will provide much-needed affordable housing and permanent supportive housing options in the Powellhurst-Gilbert neighborhood of southeast Portland. The project will serve low-income households earning at or below 60% AMI (43 units), very-low income households earning at or below 50% AMI (9 units), and extremely low-income households earning at or below 30% AMI (12 units) which will be set aside for households experiencing homelessness with a tenant referral pathway for households electing culturally-specific services for Native American households. Native American Rehabilitation Association of the Northwest (NARA) will act as the project’s supportive service provider for the 12 PSH residents.</p> <p>The development will consist of a single, four-story building that will support 19 one-bedroom and 46 two-bedroom apartments. It will additionally include a community room, laundry facility on the ground floor, common wi-fi in throughout the building’s common areas, secure bike parking, on-site property management and residential service offices, outdoor playground, landscaped courtyard, and ductless mini-split cooling and heating.</p>



**Powellhurst Place – Housing Stability Council**

---

	<p>Powellhurst Place and the 65 units are a stand-alone project and not subject to a master plan development. The project is slated to close on August 18, 2022.</p>
<p>Partnerships to Serve Communities of Color:</p>	<p>In order to meet the range of housing and supportive service needs of the Powellhurst Place tenant population, Northwest Housing Alternatives is partnering with NARA as the project’s PSH supportive service provider. NARA is a community-based nonprofit that charges itself with the mission of providing education, physical and mental health services, and substance abuse treatment that is culturally appropriate to American Indians, Alaska Natives, and others in need. NARA NW is one of Portland’s largest and most-experienced Native American owned and operated multiservice providers that offers a range of supportive services including adult mental services, wellness centers, residential family treatment centers, outpatient treatment centers, primary health care, transitional housing, and permanent supportive housing services. Currently, the organization is the PSH service provider for 135 households and support a Housing Services team of 24 staff members. As a result, NARA is well-positioned to provide culturally-tailored and comprehensive services for a tenant population who may require a high-level of support and/or for Native American households.</p>
<p>Reaching Underserved Communities:</p>	<p>The Native American Rehabilitation Association of the Northwest is partnering on the Powellhurst Place project as the PSH supportive service provider. As a culturally-specific service provider for Native American community members, NARA and the Powellhurst Place team are afforded a tenant referral pathway for individuals electing culturally specific services for Native American households through the Continuum of Care Coordinated Entry system in Multnomah County. This allows Powellhurst Place to prioritize the project’s PSH set-aside units to housing and supporting Native American households existing homelessness.</p> <p>Northwest Real Estate Capital Corp. (NRECC) will act as the project’s property manager. As a mission-driven nonprofit with an extensive affordable housing portfolio, NRECC is familiar with the goals of affirmatively furthering fair housing as a means of reaching underserved communities and has a demonstrated history of integrating fair housing practices in their property management policies. For the Powellhurst Place project, NRECC has identified community-based organizations working in the neighborhood as part of the project’s tenant selection outreach plan including but not limited to Latino Network, APANO, Urban League of Portland, and Applewood Retirement Community.</p>
<p>MWESB Target:</p>	<p>Powellhurst Place is located in Portland, Oregon with an identified an MWESB participation rate of 30%. Northwest Housing Alternatives and LMC Construction, the general contractor, both maintain MWESB policies and targets that similarly commit to the project’s MWESB participation goal.</p>



## Powellhurst Place – Housing Stability Council

---

Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"><li>• Equity and Racial Justice</li><li>• Affordable Rental Housing</li><li>• Permanent Supportive Housing</li><li>• Addressing Homelessness</li></ul>
Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Acting Executive Director	

### Project Design Rendering:





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

**SUMMARY**

Project Name:	South Hill Commons		
City:	Pendleton	County:	Umatilla
Sponsor Name:	Horizon Project Inc and DCM Communities LLC		
Urban/Rural :	Rural	Total Units:	70
		Total Affordable Units:	70
# Rent Assisted Units:	none	Units by Size & Affordability:	18 1-br @ 50% AMI 10 2-br @ 50% AMI 4 1-br @ 60% AMI 19 2-br @ 60% AMI 18 3-br @ 60% AMI 1 2-br manager unit
Cost Per Unit:	\$448,425.43	Construction Type:	New Construction
Affordability Term(s):	4% LIHTC/Bonds 30 Years LIFT 30 Years GHAP MCOF 30 Years OMEP 10 Years	# of Units with Non-OHCS Requirements:	none
<b>Funding Request</b>		<b>Funding Use</b>	
LIFT Request:	\$9,037,574	Acquisition	\$0
4% LIHTC:	\$14,014,047	Construction	\$23,293,214
GHAP MCOF:	\$3,037,542	Development	\$8,096,567
OMEP:	\$200,000		
Conduit Bonds	up to \$17,000,000	Total:	\$31,389,780

**PROJECT DETAILS**

Project Description:	South Hill Commons is a new construction, 100% affordable housing development located in Pendleton. The project will consist of four residential walk-up style buildings and one community building. The development will include 70 total units including fourteen one-bedroom units, thirty-nine two-bedroom units, and seventeen three-bedroom units. Project amenities will include an on-site leasing office, community building with rooms for tenant use, community garden, picnic area, laundry room, playground equipment, PTHP heat pumps for heating and cooling, internet access and off-street parking spaces. Twenty-eight of the units will be restricted at 50% AMI under LIFT requirements and the remaining
----------------------	---



## South Hill Commons – Housing Stability Council

	<p>units will be restricted at 60% AMI per LIHTC restrictions. Six of the units will have preference for adults experiencing IDD, homeless or at risk of homelessness families.</p> <p>The site is currently zoned medium density residential with commercial and residential areas to the North and West and undeveloped farmland to the South and East. The area is accessible from Interstate 84 and is in close proximity to schools, parks, shopping, social services and emergency services. Pendleton’s historic downtown area is less than one mile from the subject property.</p> <p>South Hill Commons and the 70 units are a stand-alone project and not subject to a master plan development. Closing is anticipated to be in September 2022.</p>
<p>Partnerships to Serve Communities of Color:</p>	<p>The priority populations for the market area are identified as Latinx and tribal members from the Confederated Tribes of the Umatilla Indian Reservation. Resident services at South Hill Commons will be provided in partnership between Horizon Projects Inc (HPI), Community Action Program of East Central Oregon (CAPECO), and Confederated Tribes of the Umatilla Indian Reservation (CTUIR) to provide culturally focused services and support to the residents.</p> <p>CAPECO is a Culturally Responsive Organization and is the largest comprehensive service provider in the Umatilla County area offering services in both English and Spanish. An MOU has been executed between CAPECO and HPI for case management services. CTUIR offers social services to eligible tribal members through its own Human Services Agency. CAPECO and CTUIR will work in partnership to meet the needs of the diverse community.</p>
<p>Reaching Underserved Communities:</p>	<p>Horizon Projects Inc has partnered with Cascade Management Inc. to provide property management services for South Hill Commons. Cascade Management has provided managing services for affordable housing for over 29 years with experience in LIHTC, HUD and RD including over 200 subsidized and affordable properties in their portfolio.</p> <p>HPI in partnership with CAPECO and CTUIR will identify marketing efforts towards those least likely to apply, provide support to residents and helping to identify local service providers in the community. CTUIR will market available units through their Human Services and Housing Agencies.</p>
<p>MWESB Target:</p>	<p>South Hill Commons is located in Rural Oregon and is identified as being in region 5 of the OHCS MWESB participation matrix with an identified goal of 20%. The development team for South Hill Commons, including General Contractor LMC Construction, has committed to meet this participation goal.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>- Affordable Rental Housing</li> <li>- Rural Communities</li> </ul>





## South Hill Commons – Housing Stability Council

---

The LIFT program requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.

Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Acting Executive Director

### Rendering: Project Layout





725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

Date: August 5, 2022

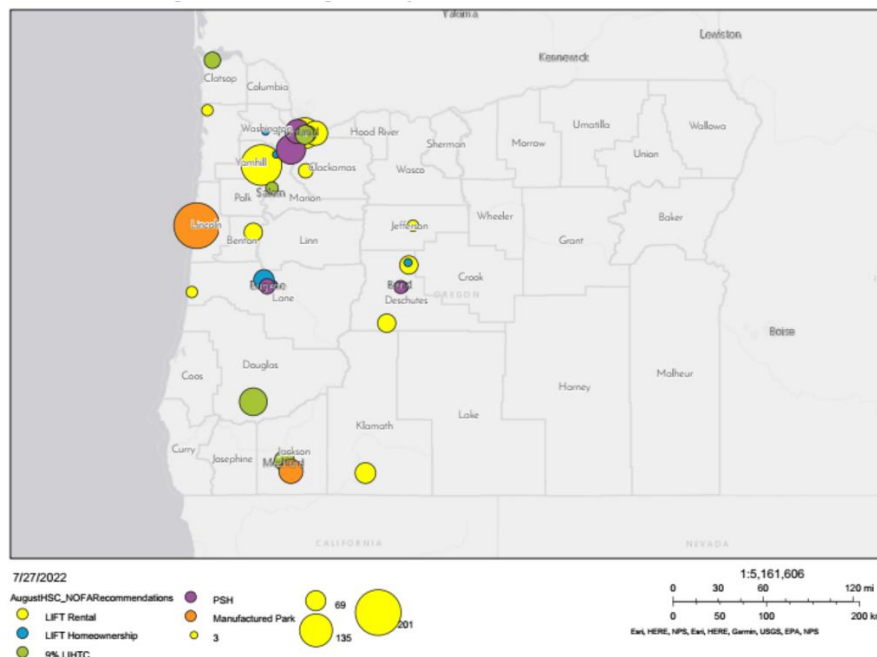
To: Housing Stability Council Members;  
Andrea Bell, Executive Director

From: Amy Cole, State Development Resources Manager  
Roberto Franco, Assistant Director, Development Resources and Production  
Rick Ruzicka, Interim Assistant Director, Planning and Policy  
Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing

Re: **NOFA Funding Recommendations – COVER MEMO**

This month, Housing Stability Council is being asked to approve the funding recommendations coming out of 5 development fund offerings through the Affordable Rental Housing division. These offerings represent tremendous efforts from OHCS staff and our development partners working to ensure they have resources to deliver on housing in communities across the state.

Together these offerings are putting forward 38 different projects with a combined 1,980 units / spaces to serve very low income Oregonians. These include the creation of 1,390 new units of affordable rental housing, the preservation of 137 units of at risk affordable rental housing, the new development of 163 affordable homeownership units, and finally the preservation of 290 spaces in two manufactured home parks.



HSC August 5, 2022

42

## NOFA and Pool Funding Recommendations

In order to streamline time spent in the meeting reviewing these proposals for your consideration, we are consolidating the motions for funding approval for each of these projects within this cover memo. Each of the projects represented meet the programmatic and policy frameworks adopted by the Housing Stability Council during the process of developing our 2022 – 2023 Funding Calendar. Following this memo you will find detailed memos that include the full context of the recommendations coming out of each of the five fund offerings along with more detailed project narratives and applicant lists. During the August meeting, we will briefly review these recommendations and have program staff available to answer any questions related to these materials and recommendations.

PROJECT NAME	PROJ CITY	COUNTY	Total Units/Spaces	ERJ	ARH Production	PSH	Rural	Home-ownership	Home-lessness
<b>Manufactured Park</b>									
Harbor Village	Newport	Lincoln	201	●	●		●	●	
Talent Mobile Estates	Talent	Jackson	89	●	●		●	●	
<b>Permanent Supportive Housing</b>									
Alberta Alive - Vets	Portland	Multnomah	52	●	●	●			●
Cleveland Commons	Bend	Deschutes	33	●	●	●			●
Julia West	Portland	Multnomah	90	●	●	●			●
Plambeck Gardens	Tualatin	Washington	116	●	●	●			●
The Nel	Eugene	Lane	45	●	●	●			●
<b>LIFT Rental</b>									
146th Apts II	Portland	Multnomah	24	●	●				
Bayside Commons	Nehalem	Tillamook	24	●	●		●		
Fremont + Williams Apartments	Portland	Multnomah	22	●	●				
Huntington Apts	La Pine	Deschutes	60	●	●		●		
Madras Senior Apts	Madras	Jefferson	24	●	●		●		
Molalla Apts II	Molalla	Clackamas	40	●	●		●		
Oak Manor Apartments	Florence	Lane	24	●	●		●		
PCC SE Housing	Portland	Multnomah	124	●	●				
Rivergreen Apts	Corvallis	Benton	60	●	●				
Shortstack Mississippi	Portland	Multnomah	22	●	●				
Spencer Court / The Oaks	Redmond	Deschutes	60	●	●		●		
Stratus Village	McMinnville	Yamhill	175	●	●		●		
Timbermill	Klamath Falls	Klamath	72	●	●		●		
USA NHA Burnside Housing	Gresham	Multnomah	91	●	●				
<b>LIFT Homeownership</b>									
717 N. College Street	Newberg	Yamhill	3	●				●	
Boone's Ferry	Lake Oswego	Clackamas	23	●				●	
Cedar and Wickiup	Redmond	Deschutes	7	●				●	
Countryman Estates	Forest Grove	Washington	3	●				●	
Daly Estates	Bend	Deschutes	9	●				●	
Fischer Village	Springfield	Lane	4	●				●	
King City	King City	Washington	16	●				●	
Peace Village	Eugene	Lane	70	●				●	
Poplar Street	Bend	Deschutes	6	●				●	
Rapid Homesteads (3 sites)	Cornelius & Cherry Grove	Washington	3	●				●	
Woodhaven Cmty Hsg	Bend	Deschutes	19	●				●	
<b>9% LIHTC</b>									
73 Foster	Portland	Multnomah	64	●	●	●			●
Berry Ranch	Portland	Multnomah	49	●	●				
Briarwood-Anderlik Manor (P)	Keizer	Marion	29	●	●				
Owens Adair Annex	Astoria	Clatsop	50	●	●	●	●		●
Pacific Trail Apartments (P)	Canyonville	Douglas	108	●	●		●		
Providence Medford	Medford	Jackson	69	●	●	●			●



**MOTION: Housing Stability Council approves the funding reservations for projects as listed for the following thirty-eight projects selected through the 2022 Manufactured Park Preservation Pool Offering, the Permanent Supportive Housing NOFA, the LIFT Rental NOFA, the LIFT Homeownership NOFA, and the 9% LIHTC NOFA**

### **Manufactured Park Preservation Pool Offering Motions:**

- **Harbor Village Cooperative in Newport**, an amount up to and not to exceed \$8,040,000, subject to the grantee meeting OHCS's underwriting and closing criteria including documentation satisfactory to OHCS and legal counsel.
- **Talent Mobile Estates in Talent**, an amount up to and not to exceed \$3,560,000 to Sonrisa LLC, subject to the grantee meeting OHCS's underwriting and closing criteria including documentation satisfactory to OHCS and legal counsel.

### **Permanent Supportive Housing NOFA Motions:**

- **Cleveland Commons in Bend**, \$8,000,669 in PSH funds and 33 slots of PSH Services and Rental Assistance.
- **The Julia West in Portland**, \$18,000,000 in PSH funds with 89 slots of PSH Services and Rental Assistance.
- **Plambeck Gardens in Tualatin**, \$2,400,000 in HTF and 16 slots of PSH Services and 8 slots Rental Assistance.
- **The Nel in Eugene** for 45 slots of PSH Services Funding.
- **Alberta Alive-Vets in Portland**, for 31 slots of PSH Services and 6 slots of Rental Assistance.

### **LIFT Rental NOFA Motions:**

- **146<sup>th</sup> Apartments II in Portland**, \$5,202,000 in LIFT funds
- **Bayside Commons in Nehalem**, \$5,580,000 in LIFT funds
- **Fremont + Williams Apartments in Portland**, \$2,703,000 in LIFT funds
- **Huntington Apartments in La Pine**, \$10,065,000 in LIFT funds
- **Madras Senior Apartments in Madras**, \$3,519,087 in LIFT funds
- **Molalla Apartments II in Molalla**, \$9,350,000 in LIFT funds
- **Oak Manor Apartments in Florence**, \$4,205,000 in LIFT funds
- **PCC SE Housing in Portland**, \$11,426,364 in LIFT funds
- **Rivergreen Apartments in Corvallis**, \$7,165,500 in LIFT funds
- **Shortstack Mississippi in Portland**, \$3,500,000 in LIFT funds
- **Spencer Court in Redmond**, \$3,924,000 in LIFT funds

## NOFA and Pool Funding Recommendations

---

- **Stratus Village in McMinnville**, \$11,250,000 in LIFT funds
- **Timbermill in Klamath Falls**, \$11,348,101 in LIFT funds
- **USA NHA Burnside Housing in Gresham**, \$8,456,000 in LIFT funds

### LIFT Homeownership Motions:

- **717 N College Street Newberg in Newberg**, \$345,000 in LIFT funds
- **Boone's Ferry in Lake Oswego**, \$2,645,000 in LIFT funds
- **Cedar and Wickiup in Redmond**, \$700,000 in LIFT funds and \$68,285 in Homeownership Development funds
- **Countryman Estates in Forest Grove**, \$345,000 in LIFT funds
- **Daly Estates in Bend**, \$986,100 in LIFT funds
- **Fischer Village in Springfield**, \$260,000 in LIFT funds
- **King City in King City**, \$1,600,000 in LIFT funds
- **Peace Village in Eugene**, \$2,400,000 in LIFT funds
- **Poplar Street in Bend**, \$600,000 in LIFT funds
- **West Tuality Rapid Homesteads in Cornelius**, \$337,285 in LIFT funds
- **Woodhaven Community Housing in Bend**, \$1,916,197 in LIFT funds

### 9% LIHTC NOFA Motions:

- **73Foster in Portland**, \$2,000,000 in 9% LIHTC, \$500,000 in Gap, \$2,900,000 in OAHTC and 22 slots of PSH Services and Rental Assistance
- **Berry Ranch in Portland**, \$2,000,000 in 9% LIHTC, \$500,000 in Gap, \$2,522,770 in OAHTC
- **Briarwood-Anderlik Manor in Keizer**, \$1,295,000 in 9% LIHTC, \$400,000 in Gap, \$1,200,000 in OAHTC
- **Owens Adair Annex in Astoria**, \$1,900,000 in 9% LIHTC, \$600,000 in Gap, \$2,750,000 in HOME, \$1,337,000 in OAHTC and 13 slots of PSH Services and Rental Assistance
- **Pacific Trail Apartments in Canyonville**, \$1,375,000 in 9% LIHTC, \$600,000 in Gap, \$4,500,000 in OAHTC
- **Providence Medford in Medford**, \$2,000,000 in 9% LIHTC, \$500,000 in Gap, \$2,900,000 in OAHTC and 69 slots of PSH Services and Rental Assistance





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council Members  
Andrea Bell, Executive Director

From: Edward Brown, Program Analyst  
Amy Cole, State Development Resources Manager  
Roberto Franco, Assistant Director, Development Resources and Production  
Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing

Re: Preservation Manufactured Dwelling Park Recommendations

---

***Motion: Approve the Preservation of Manufactured Dwelling Parks grant recommendation for Harbor Village Cooperative in an amount up to and not to exceed \$8,040,000 to Harbor Village Cooperative, subject to the grantee meeting OHCS's underwriting and closing criteria including documentation satisfactory to OHCS and legal counsel.***

***Motion: Approve the Preservation of Manufactured Dwelling Parks grant recommendation for Talent Mobile Estates in an amount up to and not to exceed \$3,560,000 to Sonrisa LLC, subject to the grantee meeting OHCS's underwriting and closing criteria including documentation satisfactory to OHCS and legal counsel.***

At the August 2022 Housing Stability Council meeting, we will be presenting a Preservation of Manufactured Dwelling Parks (PMDP) grant recommendation for Council approval. The project was submitted via the Preservation Pool Open Application process approved by Council as part of the 21-23 Funding Calendar and laid out in further detail in the Combined Pools Application Instructions document. Detailed information regarding the projects are in the summary following this cover memo.

**Preservation Pool Application Process & Timing:**

Housing Stability Council approved \$25 MM in General Housing Account Program funds for PMDP in the 2021-2023 Affordable Rental Housing Funding Calendar and Frameworks at the December 3, 2021 meeting. In the 2022 Legislative session, additional funds were allocated for the program bringing the total available funding to \$45 MM. The funds are available through an



open application process where projects can apply for park preservation funding and have their requests reviewed on a rolling basis. The Preservation Pool is part of the Combined Pools Application process, which opened on January 20, 2022. It will remain open until December 15, 2022. The PMDP Funds have a 60-year affordability period.

**Project Recommendations:**

Harbor Village, located in Newport, OR, is using a member-owned co-op model of park preservation. CASA of Oregon is the technical consultant during acquisition, construction, and after the project is placed in service. The Network for Oregon Affordable Housing (NOAH) has provided a short-term bridge loan for the acquisition of the property, which was acquired in June of 2022. They will also provide a permanent loan for the project. The bridge loan will be repaid through permanent financing for the project. The bridge loan will be paid off by OHCS PMDP grant and NOAH will use the OAHTC-assisted permanent loan to fund the capital needs of the park. **Detailed information is in the Harbor Village summary following this cover memo.**

Project	PMDP Available	Request	Remaining	# of Spaces
Harbor Village Co-op	\$45,000,000	\$8,040,000	\$36,960,000	201 (plus 1 MGR unit)

Talent Mobile Estates, located in Talent, OR, is a member owned coop model of park preservation. Talent Mobile Estates located in Talent, OR, is a manufactured park that was mostly destroyed by the 2020 Almeda wildfire. Sonrisa LLC, a wholly owned subsidiary of CASA of Oregon, is the Applicant and owner during construction and lease up. Out of 89 homes 79 were destroyed. The Disaster Recovery and Resiliency section received approval for a bridge loan to secure ownership of the park at the June 2022 meeting. Once the park is rehabilitated and repopulated, Sonrisa will transfer ownership to a newly formed park co-op. CASA will continue to be a technical consultant to the park and co-op board. The bridge loan will be paid off through this request for a PMDP grant and the permanent loan will be through the Network of Affordable Housing (NOAH), which will utilize OAHTCs. **Detailed information is in the Talent Mobile Estates summary following this cover memo.**

Project	PMDP Available	Request	Remaining	# of Spaces
Talent Mobile Estates	\$36,960,000	\$3,560,000	\$33,400,000	89 (plus 1 MGR unit)





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Harbor Village Cooperative		
City:	Newport	County:	Lincoln
Sponsor Name:	Harbor Village Cooperative		
Urban/Rural:	Rural	Total Rental Spaces	201 (1 MGR unit)
# Rent Assisted Units:	n/a	Units by Size & Affordability:	60% of spaces 80% AMI
Funding Request		Funding Use	
GHAP Funds:	\$8,040,000	Acquisition	\$9,750,260
OAHTC:	\$3,753,467	Construction	\$6,310,000
		Development	\$2,066,798
		Total:	\$18,127,058

PROJECT DETAILS	
Project Description:	Harbor Village Coop is a 201-space 55+ and family-section manufactured dwelling park located in Lincoln County in the City of Newport. This project has a mixture of manufactured dwellings and RV rental spaces. The park is zoned as residential and commercial. Previously the park offered short-term rentals for RVs, however, will convert these rentals to long-term rentals prior to construction close. By creating a co-op, the park will be preserved as affordable. The project includes many infrastructure improvements including major improvements to the water and sewer system. In addition to OHCS resources, this park has a direct \$2,000,000 grant from a federal bill through Senator Merkley’s office.
Reaching Underserved Communities:	Harbor Village represents a large portion of affordable housing along the mid-coast of Oregon. As spaces become available, CASA of Oregon, the cooperative’s technical advisor, will outreach using affirmative marketing strategies to reach underserved communities. In addition, CASA of Oregon is coordinating Diversity Equity and Inclusion (DEI) training with the co-op. This training will be held for the board of directors within the first year of operations. The training will be followed





**Harbor Village COOP**

---

	up with the formation of a cooperative-led DEI committee. The DEI committee will be responsible for the review of adopted policies and practices to ensure the cooperative practices advance equity and inclusion in the cooperative’s communications and operations.
MWESB Target:	Harbor Village Coop is committed to achieving the goal of 20% MWESB participation for construction and professional services.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Affordable Rental Housing</li> <li>• Homeownership</li> <li>• Rural Communities</li> <li>• Equity &amp; Racial Justice</li> </ul>
This development conforms to all OHCS underwriting standards.	





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Talent Mobile Estates		
City:	Talent	County:	Jackson
Sponsor Name:	Sonrisa, LLC		
Urban/Rural:	Rural	Total Rental Spaces	89 (1 MGR unit)
# Rent Assisted Units:	n/a	Units by Size & Affordability:	60% of Park spaces 80% AMI
Funding Request		Funding Use	
GHAP Funds:	\$3,560,000	Acquisition	\$6,409,726
OAHTC:	\$2,858,729	Construction	\$1,500,002
		Development	\$1,900,120
		Total:	\$9,809,848

PROJECT DETAILS	
Project Description:	Talent Mobile Estates is an 89-space manufactured dwelling park that was mostly destroyed by the 2020 Almeda wildfire. Out of 89 homes, 79 were destroyed. Sonrisa, LLC is a wholly owned subsidiary of CASA of Oregon that is working with park residents to purchase the park and to create a resident owned community. This Housing Stability Council approved a bridge loan from the Disaster Recovery and Resiliency section for this in June 2022 to secure property ownership. Sonrisa, LLC will maintain ownership of the project during construction and lease up as homes are replaced and the park is repopulated. Once the park is again leased up Sonrisa, LLC will transfer ownership to the newly formed resident owned co-op.
Reaching Underserved Communities:	CASA has partnered with the culturally specific non-profit organization, Coalición Fortaleza, based in Talent. This partnership ensures there is a local culturally specific organization already connected to the disproportionately impacted Latinx immigrant families displaced by the Almeda Wildfire. Throughout the pre-development Coalición Fortaleza will participate in at least four community engagement meetings with a focus group of these displaced households. Information from these community engagement meetings will



**Talent Mobile Estates**

---

	<p>inform the development and help us build our outreach plan to the wildfire displaced households. CASA plans to connect with Access, Unete, Northwest Seasonal Workers Association and La Clinica.</p> <p>Coalición Fortaleza will assist in creating marketing materials and applicant screening forms with an equity lens review. All marketing and applicant screening materials will be offered in Spanish, based upon the majority 2nd language needs of the community we plan to serve. As needed, additional language translations of presented materials may be provided verbally. Accommodations will be made for people with sight, hearing and physical disabilities. Those least likely to apply for Talent Mobile Estates may include seniors, white, Indigenous people, Asian and African American applicants. Outreach to those least likely to apply will include marketing materials which will use language in compliance with fair housing law, depict images of diverse households and will be offered in Spanish, and other languages, as needed.</p>
<p>MWESB Target:</p>	<p>Sonrisa, LLC is committed to achieving the goal of 20% MWESB participation for construction and professional services.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Affordable Rental Housing</li> <li>• Homeownership</li> <li>• Rural Communities</li> <li>• Equity and Racial Justice</li> </ul>
<p>This development conforms to all OHCS underwriting standards.</p>	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council Members  
Andrea Bell, Executive Director

From: Dana Schultz, PSH Program Analyst  
Amy Cole, State Development Resources Manager  
Roberto Franco, Assistant Director, Development Resources and Production  
Rick Ruzicka, Interim Assistant Director, Planning and Policy  
Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing Division

Re: 2022 PSH NOFA Award Recommendations

---

**Motions:**

1. ***Cleveland Commons in Bend***, \$8,000,669 in PSH funds and 33 slots of PSH Services and Rental Assistance.
2. ***The Julia West in Portland***, \$18,000,000 in PSH funds with 89 slots of PSH Services and Rental Assistance.
3. ***Plambeck Gardens in Tualatin***, \$2,400,000 in HTF and 16 slots of PSH Services and 8 slots Rental Assistance.
4. ***The Nel in Eugene*** for 45 slots of PSH Services Funding.
5. ***Alberta Alive-Vets in Portland***, for 31 slots of PSH Services and 6 slots of Rental Assistance.

**Summary**

At the upcoming Housing Stability Council meeting, we will be presenting the 2022 PSH NOFA Award Recommendations for Council approval. In this memo, we are providing you with a high-level summary of the recommended projects; more detailed information regarding each project can be found in the two-page summaries following this cover memo.

**NOFA Applications & Scoring:**

The PSH NOFA was released on February 4, 2022, with an offering of \$45 million: \$25 million in PSH capital funds, \$15 million in federal Housing Trust Fund (HTF), and \$5 million in General Housing Account Program (GHAP) funds. The NOFA included soft set-asides of 40% for



developments serving urban areas, 45% for developments serving rural areas, and 15% for Tribal-led projects.

To be eligible for funding, project teams had to have completed one of the two OHCS-sponsored Corporation for Supportive Housing (CSH) Institutes. Projects could also come in from developers who were part of a team that went through the Institute but are now working with a new team and/or a new project. Applicants could apply for 100% PSH projects or integrated PSH projects where at least 10% and no more than 25% of the units are reserved for PSH. Responses to the NOFA were due on April 22, 2022; OHCS received 5 proposals with cumulative requests of approximately \$28,400,669, funding 214 PSH units and 336 units overall. All projects are in urban areas, no rural or Tribal-led projects submitted applications.

All 5 proposals submitted met threshold requirements and are eligible to be considered for funding reservation. Two proposals, Alberta Alive Vets and The Nel had already received development capital through the 2020 9% NOFA and were only seeking PSH Rental Assistance and/or PSH Services funding. The development resources requested by applicants was slightly more than the resources published as available capital for PSH development. We are able to fund the oversubscription amount by covering it with returned PSH funding from a PSH project that was not able to reach closing.

**Funding Recommendation:**

Applications for PSH were scored according to the process outlined in the NOFA. Attached is a spreadsheet that shows the proposals and funding requests. It is the program staff’s recommendation to Housing Stability Council to fund the development requests as well as PSH rent assistance and services slots for all 5 proposals.

**Projects Serving Urban Communities**

Project Name	County	Total Units/PSH Units	Sponsor
Cleveland Commons	Deschutes	33/33	Housing Impact LLC
The Julia West	Multnomah	89/90	CDP
Plambeck Gardens	Washington	16/116	CPAH
The Nel	Lane	45/45	Homes for Good
Alberta Alive- Vets	Multnomah	31/52	CDP and SEI
<b>Total</b>		<b>214/336</b>	

See attached project summaries for additional information.



**Policy Analysis:**

The 2022 PSH NOFA was the Affordable Rental Housing Division’s second full PSH NOFA (a mini-NOFA was also released in 2020). Through this process we have learned a lot about where our PSH Program is and where we want to take it. We not only aim to deliver critical PSH resources to communities across Oregon, but we also want to ensure the PSH units we are funding are meeting best-practice standards and delivering deeply affordable and supportive permanent housing to our State’s most vulnerable chronically homeless households.

Notably different than in years prior, we did not have a Supportive Housing Institute prior to this NOFA release due to changes in timing for the Institute. This NOFA aimed to “clear out” the PSH Cohort pipeline to ensure projects that completed the Supportive Housing Institute received the needed funding to bring their projects to life. This change has also allowed us to re-align NOFA and PSH Institute timing to work better together in the future. The recommendation to allow for more time between the Institute and the NOFA release came from feedback discussions with PSH cohort members and PSH sponsors. Because most of the unfunded projects that had gone through PSH Institutes before were urban, this strategy did end up meaning that the projects submitted in this NOFA were all urban. We expect more rural applicants next year as there are rural teams in the current Institute, and we consistently fund rural PSH projects via our other NOFAs, (9% LIHTC, Veterans, and Small Projects NOFAs) that may work better for rural projects for a variety of reasons.

This year we have decided to require the utilization of the local Homeless Management Information System (HMIS) for all projects receiving any type of PSH Program funding (capital, rent assistance, and/or services). This is to ensure quality data is captured around PSH outcomes and encourages PSH Projects to exist within their local continuum of care. PSH should not be operated in a vacuum separate from the larger homelessness services network but as a key part in the collective approach to end chronic homelessness. We are working closely with the HMIS team in the Housing Stabilization Division to ensure our sponsors have access to HMIS, are set up to use HMIS correctly, and to ensure PSH data is being captured across the State. This also is an important integration between the Affordable Rental Housing and Housing Stabilization divisions in OHCS.

*Equity Considerations:*

All applications for PSH are required to provide the following in their application in order to ensure OHCS is funding PSH projects that are working towards racial justice and inclusion:

- A narrative that provides an overview of the culturally responsive measures to be taken with the project to further equity and service to historically marginalized populations and Communities of Color.
- If not utilizing Coordinated Entry, a description of their tenant referral process that addresses racial disparities when accessing PSH
- Explanation of the sponsor’s approach to furthering equity through the use of Minority, Women and Emerging Small Business (MWESB) contracting, sub-contracting, and professional services for the project as well as commitment to using MWESB businesses for a specific percentage of project work.

### **Statewide Housing Plan**

The PSH development funding offering allows for integrated PSH projects. In addition, points are awarded for MWESB contracting, the NOFA process requires Diversity Equity and Inclusion agreements, there is a requirement to use the Coordinated Entry process or a similar process to address racial disparities, and there is a requirement that PSH units serve households experiencing chronic homelessness. As a result, the PSH program and the housing that is developed because of it meet the following Statewide Housing Plan priorities:

- Permanent Supportive Housing
- Affordable Rental Housing
- Homelessness
- Equity and Racial Justice

Permanent Supportive Housing Project Recommendations

Project Name	Sponsor	Location	Service Provider	PSH Capital Funds	Housing Trust Fund	4% LIHTC Annual Allocation	Anticipated PAB Request	Annual Services Funding	Annual Rental Assistance	PSH Units in Project	Total Units in Project
Plambeck Gardens	Community Partners for Affordable Housing (CPAH)	Tualatin	Community Action and NARA	\$ -	\$ 2,400,000	\$ 2,910,180	\$ 27,352,956	\$ 149,473	8 units, \$80,000 annual estimate	16	116
The Nel	Homes for Good Housing Agency	Eugene	Laurel Hill Center	\$ -	\$ -	\$ -	\$ -	\$ 450,000	0 units	45	45
Cleveland Commons	Housing Impact LLC	Bend	Do Good Multnomah and TBD Local Provider	\$ 8,000,669	\$ -	\$ -	\$ -	\$ 330,000	33 units, \$330,000 annual estimate	33	33
Alberta Alive - Vets	CDP Oregon LLC/Self-Enhancement Inc.	Portland	Do Good Multnomah and SEI	\$ -	\$ -	\$ -	\$ -	\$ 309,863	6 units, \$60,000 annual estimate	31	52
Julia West	CDP Oregon LLC	Portland	NW Pilot Project and NARA	\$ 18,000,000	\$ -	\$ 2,182,908	\$ 20,080,745	\$ 889,696	89 units, \$890,000 annual estimate	89	90
<b>Total</b>				<b>\$ 26,000,669</b>	<b>\$ 2,400,000</b>	<b>\$ 5,093,088</b>	<b>\$ 47,433,702</b>	<b>\$ 2,129,033</b>		<b>136</b>	<b>214</b>





**OREGON HOUSING and  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Alberta Alive-Vets		
City:	Portland	County:	Multnomah
Sponsor Name:	CDP Oregon LLC and Self Enhancement, Inc. (SEI)		
Urban/Rural :	Urban	Total Units/Total PSH Units	52/31
# Rent Assisted Units:	31	Units by Size & Affordability:	5 0-BR at 60% AMI 28 1-BR at 60% AMI 11 2-BR at 60% AMI 8 3-BR at 60% AMI
Funding Request		Funding Use	
PSH Capital Request:	\$ 0	Acquisition	\$2,395,630
Annual 4% LIHTC:	\$ 0	Construction	\$15,177,113
Conduit Bonds:	\$ 0	Development	\$5,877,674
Federal Housing Trust Fund:	\$ 0		
PSH Rental Assistance and Services:	31 slots (6 PBRA and 31 Services)	Total:	\$ 23,450,417

PROJECT DETAILS	
Project Description:	Alberta Alive, located in Portland's historic King neighborhood, is a partnership by Community Development Partners and Self Enhancement, Inc. which will create 52 units of affordable housing for families with historic ties to the neighborhood and veterans on two sites along NE Alberta Street in Portland. The project was awarded 9% LIHTC and GHAP funds in 2020 and started construction in December 2021. This application seeks PSH rental assistance and services funds for the Veterans site at NE 8th and Alberta. The Vets site has 31 units including 25 VASH housing vouchers. They are seeking rental assistance for the remaining 6 units as well as funds to add comprehensive PSH services through an experienced provider with expertise in serving Veterans. CDP has attended the Supportive Housing Institute.
Partnerships to Serve Communities of Color:	Alberta Alive is in the heart of a historic African-American community so heavily affected by gentrification, therefore service programming has been designed to ensure that residents who have been or are at risk of being displaced find a home in Alberta Alive that



	is welcoming, comfortable, enriching, and responsive to their needs and interests. A SEI Resident Services Coordinator (RSC) will work part-time at each property to help residents navigate social services, provide referrals to community resources, including job training and asset building classes, childcare, and afterschool programs. SEI is Oregon’s largest African American-led nonprofit multi-service organization, and second-largest minority-operated employer and has been providing services to African American families in Oregon since 1981.
Reaching Underserved Communities:	Do Good Multnomah will serve as the PSH service provider for the Alberta Alive Veterans building. Their goal is to build comprehensive and supportive Veteran communities. “Do Good” works with community partners to create a welcoming environment for all Veterans, particularly Veterans from underserved communities such as Veterans of color and Native American Veterans, female identifying Veterans and Veterans in the LGBTQ community. Do Good Multnomah’s supportive services model uses a collaborative approach to service delivery to ensure that all supportive services staff are working together to empower and support the Veteran to achieve their individually directed goals. Support services provided are flexible, voluntary, client-directed, and client-centered, which allows residents to engage with services when they are ready and in a way that is specific to their individual needs. Do Good Multnomah uses a relational, trauma informed, strength-based approach that honors the individual’s experience and is centered on the belief that their participants are the experts on their needs. In addition to SEI and “Do Good” services, the building’s VASH voucher holders will also be eligible to receive onsite case management services through Veterans Affairs (VA). Veterans experiencing chronic homelessness will be identified and referred to Alberta Alive via Multnomah County Coordinated Access.
MWESB Target:	Alberta Alive has committed to a 30% MWESB goal.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Permanent Supportive Housing</li> <li>• Affordable Rental Housing</li> <li>• Homelessness</li> <li>• Equity and Racial Justice</li> </ul>
This development conforms to all OHCS underwriting and PSH standards and is set to open March 2023.	

**Rendering: Communities Buildings**







**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Cleveland Commons		
City:	Bend	County:	Deschutes
Sponsor Name:	Housing Impact LLC		
Urban/Rural:	Urban	Total Units/Total PSH Units	33/33
# Rent Assisted Units:	33	Units by Size & Affordability:	24 0-BR at 60% AMI 9 1-BR at 60% AMI
Funding Request		Funding Use	
PSH Capital Request:	\$ 8,000,669	Acquisition	\$ 14,500
Annual 4% LIHTC:	\$0	Construction	\$8,501,276
Conduit Bonds:	\$0	Development	\$2,184,893
Federal Housing Trust Fund:	\$0		
PSH Rental Assistance and Services:	33 slots	Total:	\$10,700,669

PROJECT DETAILS	
Project Description:	<p>Cleveland Commons is the proposed development of 33 new apartments in the City of Bend, which will include a broad spectrum of supportive services to help serve chronically homeless households in the region. Cleveland Commons will capitalize on a gracious ground lease of a 1.13-acre site provided by NeighborImpact while also leveraging a \$2 million ARPA grant from Deschutes County and a \$700,000 loan from the City of Bend’s Affordable Housing Fund. The 3-story building will include 24 studios and 9 one-bedroom apartments along with over 3,000 sf of community and office space for the provision of services from their partner agencies. The site is centrally located, just a block off the 3rd street corridor in Bend, within walking distance of public transportation, groceries, pharmacy, and other amenities. Upon completion, Cleveland Commons will be the largest PSH housing development in their region. This project went through the 2020-2021 Oregon Supportive Housing Institute.</p>
Partnerships to Serve Communities of Color:	<p>The Cleveland Commons development team recognizes that marginalized communities and People of Color disproportionately experience homelessness because of current and historic forms of oppression. The project design and service philosophy are grounded in a shared</p>



	<p>commitment to further equity and meet the needs of individuals who face intersectional oppression. Supportive services will be tailored to ensure that individual residents receive the support that they need to achieve and retain stable housing. The project team leaders Housing Works, NeighborImpact, and Deschutes County Health Services (DCHS) have longstanding MOUs in place with local culturally specific organizations, including the Latino Community Association (LCA) for translation services, community outreach and marketing, and assistance providing culturally responsive services to Central Oregon’s Latinx communities.</p> <p>DCHS has incorporated the Promotoras de Salud model of care into their practice, and on LCA’s suggestion, Housing Works has expanded their housing outreach to include announcements on local Spanish-speaking radio stations and social media. All partner organizations employ culturally and linguistically diverse staff in a variety of direct service and leadership roles, undergo regular staff training in IDEA principles, and operate under the guidance of a dedicated DEI committee. Residents of Cleveland Commons will be supported in connecting to culturally specific organizations, religious or spiritual practices of their choice, and external community groups that reflect Central Oregon’s diversity.</p>
<p>Reaching Underserved Communities:</p>	<p>Cleveland Commons will provide comprehensive, trauma-informed services to serve chronically homeless adults who have complex health care needs and a disabling condition. Housing Impact has agreements in place with: Do Good Multnomah for providing PSH case management and peer-delivered services, Deschutes County Behavioral Health for on-site clinical services, recovery support, crisis response, and staff training, Mosaic Medical for on-site health care connections and OHP. Referrals to Cleveland Commons will be coordinated through the regional Coordinated Entry System (CES), which utilizes the VI-SPDAT and is jointly administered by the Homeless Leadership Coalition and NeighborImpact in HMIS. Households experiencing houselessness can complete a CES assessment through the regional hotline, with street outreach workers (REACH), or at walk-in sites throughout the region (Thrive Central Oregon).</p>
<p>MWESB Target:</p>	<p>Cleveland Commons has committed to a 25% MWESB goal.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Permanent Supportive Housing</li> <li>• Affordable Rental Housing</li> <li>• Homelessness</li> <li>• Equity and Racial Justice</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	







**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Julia West		
City:	Portland	County:	Multnomah
Sponsor Name:	CDP Oregon LLC		
Urban/Rural :	Urban	Total Units/Total PSH Units	90/89
# Rent Assisted Units:	89	Units by Size & Affordability:	60 0-BR at 30% AMI 29 1-BR at 30% AMI
Funding Request		Funding Use	
PSH Capital Request:	\$18,000,000	Acquisition	\$ 750,000
Annual 4% LIHTC:	\$ 2,182,908	Construction	\$28,822,666
Conduit Bonds:	\$22,400,000	Development	\$14,089,561
Federal Housing Trust Fund:	\$0		
PSH Rental Assistance and Services:	89 slots	Total:	\$ 43,662,22

PROJECT DETAILS	
Project Description:	Julia West is the second phase of an affordable housing PSH development that complements an existing building, Alder House, that is located directly across the street. Both developments are in a unique downtown location with access to an abundance of services within close proximity. Julia West will be a new construction project that will be a 100% PSH model with a total of 89 units serving chronically homeless seniors, prioritizing BIPOC households. 20 units will be prioritized for American Indian/Alaska Native (AI/AN) households. This project went through the 2019-2020 Oregon Supportive Housing Institute.
Partnerships to Serve Communities of Color:	The Julia West Development Team consists of Community Development Partners (CDP), Northwest Pilot Project (NWPP), Native American Rehabilitation Association (NARA) and Guardian Management (Guardian). NWPP has over 40 years of experience as a culturally responsive service provider of housing support and placement services. In addition, they have extensive and deep relationships with most of the culturally specific service providers throughout Multnomah County. The combination of these strong relationships and years of experience are part of their track record of success in providing services tailored to the needs of BIPOC older adults, as well as other vulnerable older adults. In 2018 NWPP was



	<p>awarded a grant from Meyer Memorial Trust to create an equity-based tool for identifying priority populations in need of housing case management.</p> <p>NARA housing staff attend leadership meetings for the Coordinated Access systems and provide input on system design to meet the needs of Native Americans experiencing homelessness. Staff attend the Leadership meetings for the Adult Homeless System of Care, the Family Homeless System of Care, and the Coordinated Access advisory committee. In addition, housing staff have been participating on the Regional Supportive Housing Initiative Fund advisory committee, and the Here Together advisory committee to advocate for the unique needs of Native Americans in supportive housing. NARA has provided culturally specific services for AI/AN people for 50 years. Their programs focus on the Medicine Wheel, where physical, emotional, spiritual, and cultural health are emphasized. Providing services to AI/AN's must include the ability to appropriately engage AI/AN individuals into healing relationships, treating all with dignity and respect, and gaining trust. NARA employs AI/AN staff at all levels and uses culturally appropriate and traditional healing practices to augment evidence-based programming.</p>
<p>Reaching Underserved Communities:</p>	<p>Tenants experiencing chronic homelessness will be referred to the project through Multnomah County's Coordinated Access for Adults system. BIPOC and American Indian/Alaska Native (AI/AN) households will be prioritized. NWPP and NARA will begin working with prospective tenants as soon as available units are identified in order to facilitate the development of a strong and trusting working relationship, and with the goal to move tenants into apartments as quickly as possible.</p>
<p>MWESB Target:</p>	<p>Julia West has committed to a 35% MWESB goal.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Permanent Supportive Housing</li> <li>• Affordable Rental Housing</li> <li>• Homelessness</li> <li>• Equity and Racial Justice</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	









**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

<b>SUMMARY</b>			
Project Name:	Plambeck Gardens		
City:	Tualatin	County:	Washington
Sponsor Name:	Community Partners for Affordable Housing (CPAH)		
Urban/Rural:	Urban	Total Units/Total PSH Units	116/16
# Rent Assisted Units:	16	Units by Size & Affordability:	26 1-BR at 30% AMI 13 2-BR at 30% AMI 5 3-BR at 30% AMI 3 4-BR at 30% AMI 5 1-BR at 40% AMI 4 2-BR at 40% AMI 2 3-BR at 40% AMI 7 1-BR at 50% AMI 8 2-BR at 50% AMI 3 3-BR at 50% AMI 16 1-BR at 60% AMI 15 2-BR at 60% AMI 6 3-BR at 60% AMI 3 4-BR at 60% AMI
<b>Funding Request</b>		<b>Funding Use</b>	
PSH Capital Request:	\$0	Acquisition	\$ 2,869,375
Annual 4% LIHTC:	\$ 2,910,180	Construction	\$38,307,579
Conduit Bonds:	\$30,820,000	Development	\$18,542,579
Federal Housing Trust Fund:	\$ 2,400,000		
PSH Rental Assistance and Services:	16 slots (8 PBRA, 16 Services)	Total:	\$59,719,533



PROJECT DETAILS	
Project Description:	Plambeck Gardens will transform a partially vacant site with two older single-family houses into a beautiful affordable housing community. Built on a 4.66-acre lot providing 116 units of regulated affordable housing including 16 units of PSH, the community will offer a variety of apartment types ranging in size from one-bedroom units to three- and four-bedroom family sized units to serve low income and chronically homeless adult families. This project went through the 2020-2021 Oregon Supportive Housing Institute.
Partnerships to Serve Communities of Color:	CPAH’s Executive Director, Rachael Duke, has been planning for housing in the SW Corridor for five years. This includes participation in the SW Equitable Development Strategy Committee, the SW Equity Coalition, and a SW Corridor anti-displacement work group. All planning work has covered in detail the housing needs for BIPOC and immigrant communities. CPAH received a grant from Metro in 2018 to directly explore community housing needs in this area. During community meetings in 2019 at the Muslim Education Trust and the Tigard Library, diverse community members discussed a fear of displacement, their strong community connections, and the need for community organizing. There was a consistent request for multiple bedrooms in units, flexible interiors, and ample outdoor space. This is what has been designed at Plambeck Gardens. They have developed relationships through their planning work, and will partner with multiple culturally specific agencies, including UniteOregon, APANO, Centro Cultural, and HAKI. CPAH will partner with Native American Rehabilitation Association to provide culturally specific services for American Indian / Alaska Native (AI/AN) PSH households.
Reaching Underserved Communities:	The foundation of the proposed service package was developed in the way that Washington County and Community Action currently facilitate access to Permanent Supportive Housing for people who are experiencing chronic homelessness. Community Action operates the Coordinated Entry system for homeless households in Washington County – Community Connect. Through Community Connect, homeless households are screened, assessed for level of need and connected to available housing opportunities. Community Action will utilize Community Connect to identify and engage eligible households for the PSH units at Plambeck Gardens.
MWESB Target:	Plambeck Gardens has committed to a 30% MWESB goal.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Permanent Supportive Housing</li> <li>• Affordable Rental Housing</li> <li>• Homelessness</li> <li>• Equity and Racial Justice</li> </ul>
This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.	



---

## Rendering: Communities Buildings





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	The Nel		
City:	Eugene	County:	Lane
Sponsor Name:	Homes for Good Housing Agency		
Urban/Rural :	Urban	Total Units/Total PSH Units	45/45
# Rent Assisted Units:	45	Units by Size & Affordability:	45 0-BR at 50% AMI
Funding Request		Funding Use	
PSH Capital Request:	\$0	Acquisition	\$1,099,155
Annual 4% LIHTC:	\$0	Construction	\$9,801,995
Conduit Bonds:	\$0	Development	\$4,157,478
Federal Housing Trust Fund:	\$0		
PSH Rental Assistance and Services:	45 slots (Services only)	Total:	\$15,058,628

PROJECT DETAILS	
Project Description:	Homes for Good Housing Agency and Lane County have led the effort to develop The Nel, a new 45-unit permanent supportive housing (PSH) apartment community in Eugene, Oregon, which will be designated for people experiencing chronic homelessness. This team came together to develop The Commons on MLK, a 51-unit PSH community placed in service in January 2021. The collaboration at The Nel has built upon this strong partnership and the training and technical assistance received as part of the 2020-2021 PSH Cohort. Using the Housing First/harm reduction model, this apartment community will provide permanent, stable housing as the first priority, while also offering the supportive services necessary to ensure each individual’s maximum opportunity for accessing care and overcoming homelessness. The site is ideally located in downtown Eugene near facilities that provide access to these opportunities. The project was awarded 9% LIHTC funds in 2020 and is requesting services funding for PSH.
Partnerships to Serve Communities of Color:	This project will receive referrals through the Coordinated Entry System. All “Front Door Agencies” in Lane County use non-discriminatory practices following Fair Housing requirements and provide accessibility based on cultural and language needs such as



	<p>language interpreters, assisted listening devices, and alternative communication methods. Lane County conducts a racial disparity analysis each year to identify any disparities by race in access to housing and homeless services, as well as performance outcomes. This report then informs a racial equity plan to target specific programs or areas of improvement.</p> <p>Homes for Good (HFG), Lane County, Quantum Property Management, and Laurel Hill Center are working to make sure that the Nel PSH project provides culturally specific and responsive programming. They work to make sure staff and contractors alike reflect the population they serve and provide training on trauma informed services and cultural competency. Laurel Hill Center employs bilingual, bicultural staff who can meet clients where they are and ensure the services are built with a culturally appropriate lens. Laurel Hill Center recognizes the importance of culturally competent staff and gives hiring preference to those with lived experience. All agencies involved with this project actively work to build and maintain partnerships that support BIPOC and other historically marginalized populations. Tenants will be provided the opportunity to engage in programming from other culturally aware and specific organizations that meet their needs and HFG will bring in additional partners to help provide culturally aware services. As a part of the support services offered, the culturally specific interests and needs of residents will be regularly asked about and offered to develop a more engaging customized service plan.</p>
<p>Reaching Underserved Communities:</p>	<p>New tenants at the Nel will come solely from the Lane County Coordinated Entry System (CES) based on chronic homelessness and other factors such as vulnerability risk and length of time homeless. Lane County has increased street outreach capacity to be able to offer CES Front Door Assessment to those who may not typically access homeless services. Street outreach is critical to creating low barrier access points to housing. Additionally, Lane County is working with the University of Oregon to review the CES assessment and prioritization tool through an equity lens and to make recommendations on any new tools that could further equity.</p> <p>Laurel Hill Center (LHC) is the service provider for this project and has a long, successful history of working with chronically homeless individuals. The organization has been a leading nonprofit behavioral health provider in Lane County since 1991 and serves nearly 650 individuals with chronic mental illness every year. At least 13 percent of those households were experiencing homelessness, while others were at risk of homelessness. LHC has extensive experience serving unhoused populations and providing housing with supportive services to Lane County households. Lane County, Homes for Good, Laurel Hill Center, and Quantum Property Management are committed to a Housing First, housing-focused, and low barrier approach to provide housing for homeless individuals with highest need and vulnerability factors.</p>
<p>MWESB Target:</p>	<p>The Nel is committed to 20% of their construction costs being utilized by MWESB.</p>



Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"><li>• Permanent Supportive Housing</li><li>• Affordable Rental Housing</li><li>• Homelessness</li><li>• Equity and Racial Justice</li></ul>
This development conforms to all OHCS underwriting and PSH standards and is expected to open August 2022.	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council Members  
Andrea Bell, Executive Director

From: Rebecca Isom, Senior LIFT Program Analyst  
Amy Cole, State Development Resources Manager  
Roberto Franco, Assistant Director, Development Resources and Production  
Rick Ruzicka, Interim Assistant Director, Planning and Policy  
Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing

Re: **2022 LIFT Rental NOFA Funding Recommendations**

---

**Motion: Approve the LIFT funding recommendations for the following projects:**

- *146<sup>th</sup> Apartments II in Portland, \$5,202,000 in LIFT funds*
- *Bayside Commons in Nehalem, \$5,580,000 in LIFT funds*
- *Fremont + Williams Apartments in Portland, \$2,703,000 in LIFT funds*
- *Huntington Apartments in La Pine, \$10,065,000 in LIFT funds*
- *Madras Senior Apartments in Madras, \$3,519,087 in LIFT funds*
- *Molalla Apartments II in Molalla, \$9,350,000 in LIFT funds*
- *Oak Manor Apartments in Florence, \$4,205,000 in LIFT funds*
- *PCC SE Housing in Portland, \$11,426,364 in LIFT funds*
- *Rivergreen Apartments in Corvallis, \$7,165,500 in LIFT funds*
- *Shortstack Mississippi in Portland, \$3,500,000 in LIFT funds*
- *Spencer Court in Redmond, \$3,924,000 in LIFT funds*
- *Stratus Village in McMinnville, \$11,250,000 in LIFT funds*
- *Timbermill in Klamath Falls, \$11,348,101 in LIFT funds*
- *USA NHA Burnside Housing in Gresham, \$8,456,000 in LIFT funds*

**Summary**

At the upcoming Housing Stability Council meeting, we will be presenting the LIFT Rental funding recommendations to Council. These recommendations are based on the policies laid out in the LIFT program framework as approved by the Housing Stability Council:





<https://www.oregon.gov/ohcs/development/Documents/10-27-2021-LIFT-Draft-Framework.pdf>

In this memo, we are providing you with a high-level summary of the recommended projects, more detailed information regarding each project can be found in the two-page summaries following this cover memo.

### **NOFA Applications & Scoring:**

Of the \$303.5 million in LIFT funds allocated by the 2021 Legislature, 80% (\$242.8 million), is set-aside for rental development. The LIFT Rental NOFA was released on February 4, 2022 with three separate pathways for eligible applicants to apply for an overall offering of \$121.4 million in Article XI-Q bonds and \$20 million in GHAP/HDGP funds. The three pathways were:

- Noncompetitive Wildfire Direct (no 4% LIHTC/Private Activity Bonds (PAB)) \$30.35 million in LIFT Article XI-Q bonds and \$20 million in GHAP/HDGP
  - HSC has already approved six projects through the noncompetitive Wildfire Direct pathway for a total allocation of \$30,275,896, leaving \$74,104 unallocated out of the original \$30.35 Million Article XI-Q bonds set-aside for that funding offering.
- Competitive LIFT Only (no 4% LIHTC/PAB) \$30.35 million
  - This is the first time LIFT has been offered without the ability to leverage 4% LIHTC / PAB; this was a shift made to be responsive to the over-subscription we are seeing in the 4% LIHTC / PAB program.
- Competitive LIFT with 4% LIHTC/PAB \$60.7 million

The competitive LIFT NOFA offerings included soft set-asides of:

- 50% for developments serving rural areas,
- 25% for developments serving mid-sized urban areas, and
- 25% for developments serving urban areas.

The offering also included a 15% Culturally Specific Organization (CSO) set aside that was applied outside of the regional allocations and referred to as a “cross-cutting set-aside”.

### **Applications**

OHCS received 26 proposals to the LIFT Rental NOFA: twenty for LIFT with 4% LIHTC/PABs and six for LIFT-Only. These 26 proposals had cumulative requests of \$245.8 million in funding for 2,496 units.

- Competitive LIFT Only (no 4% LIHTC/PAB) \$30.35 million offered

- The six proposals that submitted for LIFT Only projects had cumulative requests of \$29.9 million for 159 units.
- Three proposals were for projects located in urban areas and three were for projects located in rural areas.
- One project was sponsored by a Culturally Specific Organization.
- Competitive LIFT with 4% LIHTC/PAB \$60.7 million offered
  - The 20 proposals that were submitted for LIFT with 4% LIHTC/PAB projects had cumulative requests of over \$237.5 million for 2,337 units.
  - Eleven projects were in urban areas, two in mid-sized urban areas and eight in rural areas.
  - Two projects were sponsored by a Culturally Specific Organization.

Applications were reviewed for completeness, and had to meet minimum threshold requirements in order qualify for scoring by internal and external scoring committees on the following factors:

- Readiness to Proceed / Financial Viability / Development Capacity: 29 points
- Service to Communities of Color / Innovation & Replicability / MWESB/Use of Affordable Rents/Family-sized units: 50 points
- Low Subsidy / Low Construction Costs: 21 points

All applications met threshold requirements and were scored. All applications met the minimum score of 60 points and were eligible to be considered for funding.

**Funding Recommendation:**

We are recommending a LIFT funding reservation for 14 projects. All together, these projects will create 822 units of new affordable housing in communities across the state. The recommendations are for awards totaling approximately \$97.5 million. To fully fund all recommended projects, \$2.87 million in unallocated LIFT Homeownership funds needs to be transferred from that NOFA, as well as a forward allocation from the 2023 LIFT NOFA in the amount of \$3,704,530.

It is the expectation that these projects will have adequate resources to move forward, despite the current volatile cost-market, having had the opportunity to include cost escalation as well as contingencies within the development budget. To that end, all of the recommended projects have requests for resources updated to include at least a five percent contingency.

**Projects Serving Urban Communities**

Project Name	County	Total Units	Sponsor	LIFT Only or 4%/PAB?
<b>146<sup>th</sup> Apartments II</b>	Multnomah	24	Home First Development	LIFT Only
<b>Fremont + Williams Apartments</b>	Multnomah	22	Owen Gabbert LLC	LIFT Only
<b>PCC SE Housing</b>	Multnomah	124	Human Solutions/APANO**	4%/PAB
<b>Rivergreen Apartments</b>	Benton	60	Green Light Development	4%/PAB
<b>Shortstack Mississippi</b>	Multnomah	22	Shortstack Developer LLC	LIFT Only
<b>USA NHA Burnside Housing</b>	Multnomah	91	USA Property Fund, Inc/NHA	4%/PAB
<b>Total</b>		<b>343</b>		

\*\*Culturally Specific Organization Set-Aside

**Projects Serving Mid-Sized Urban Communities**

Project Name	County	Total Units	Sponsor	LIFT Only or 4%/PAB?
<b>Spencer Court</b>	Deschutes	76	Housing Works	4%/PAB
<b>Stratus Village</b>	Yamhill	175	Housing Authority of Yamhill County	4%/PAB
<b>Total</b>		<b>251</b>		

**Projects Serving Rural Communities**

Project Name	County	Total Units	Sponsor	LIFT Only or 4%/PAB?
<b>Bayside Commons</b>	Tillamook	24	NCD LLC	LIFT Only
<b>Huntington Apartments</b>	Deschutes	60	Danco Communities	4%/PAB
<b>Madras Senior Apartments</b>	Jefferson	24	AGE+US	LIFT Only
<b>Molalla Apartments II</b>	Clackamas	40	Home First Development	LIFT Only
<b>Oak Manor Apartments</b>	Lane	24	Our Coastal Village Inc	4%/PAB
<b>Timbermill</b>	Klamath	72	Stewardship Development LLC	4%/PAB
<b>Total</b>		<b>244</b>		

See attached project summaries for additional information.



### Policy Analysis:

Each round of funding, we learn from the application, review and scoring method and use these lessons to further refine the processes for future fund offerings in order to better achieve LIFT policy priorities.

In this round of funding there were three main refinements made:

- **Private Activity Bonds:** Due to the current scarcity of Private Activity Bonds, this year a separate funding pathway for projects that didn't need 4% LIHTC/PAB was implemented. This pathway will continue in the 2023 NOFA cycle.
- **Mid-Sized Urban Set-Aside:** In 2022, the Urban set-aside was divided in half; providing 25% of the NOFA resources to be set-aside for large urban areas while the other 25% was set-aside for mid-sized urban areas. Mid-sized urban communities are defined as jurisdictions outside of the Portland Urban Growth Boundary that both have a population between 15,000 and 40,000 and are in a county that is part of an MSA. Two rental projects in this mid-sized urban set-aside were submitted in this NOFA round.
- **Culturally Specific Organization Set-Aside:** As mentioned earlier in this memo, another way to incentivize partnerships between Culturally Specific Organizations or Tribal-led organizations and Project Sponsors was to include a set-aside for Culturally Specific Organizations/Tribal-led Organizations where CSOs or Tribal-led organizations were co-sponsors and are part of the ownership of projects. This round had three projects apply under the CSO Set-aside through the LIFT Rental PAB funding path.

We have also learned a few things from this round that will impact future rounds:

- **Large per project requests:** In this round, five of the seven proposals in the rural category each requested over a third of the \$30.35 million, with one project requesting 100% of the set-aside. The application ranking process in the LIFT NOFA states that funds are reserved for projects that have the highest-ranking score from the scoring committee in accordance with available funding. In practice, this means that after funding the three highest scoring rural projects, no other projects could be funded since they all requested more than the remaining \$13.5 million. The remaining funds were then added to the general pool where the next highest scoring project was an urban project.

- **Meeting the Culturally Specific Organization definition:** In future funding rounds, additional information supporting how an organization meets the CSO definition will be requested if a project indicates they are applying under CSO set-aside. This round, there was no documentation requested to verify the validity of a specific project applying under the CSO set-aside. As mentioned above, three projects applied for the CSO set-aside, however only two projects had a CSO as a sponsor or co-sponsor. The third application had culturally responsive partnerships, but no culturally specific organization in the development or ownership structure of the project.

### Equity Considerations

A foundational tenet of the LIFT program is service to communities of color. Twenty-nine percent of the scoring weight is based on responses to questions focused on ensuring that communities of color are prioritized, represented, and consulted throughout the project design, lease up and operations of the development. Projects that do not achieve a minimal 8 points in this section are ineligible for LIFT resources. Additionally, as with previous offerings, all applications were required to sign an organizational diversity, equity, and inclusion (DEI) agreement as part of the application process. In addition, applicants were asked to set a participation goal for soliciting and using MWESB contractors.

### Statewide Housing Plan

With a focus on adding affordable rental units to the housing stock, specific scoring and funding set-aside for rural proposals, and its concentration on creation of housing opportunities for historically underserved populations, MWESB contracting, and DEI agreements, the LIFT Rental program and resulting housing meet the following Statewide Housing Plan priorities:

- **Affordable Rental Housing:** LIFT adds new affordable rental units to the affordable housing stock.
- **Rural Communities:** LIFT has a soft 50% set-aside for rural developments.
- **Equity and Racial Justice:** LIFT requires that all projects have detailed specific actions to engage with, work with, and learn from communities of color, all sponsors sign a diversity, equity, and inclusion agreement, and commit to a specific goal for contracting with MWESB organizations.

LIFT RENTAL NOFA #2022-2

<b>Urban</b>												
PROJECT NAME	SPONSOR	PROJ CITY	COUNTY	RURAL LIFT	MIDSIZED URBAN LIFT	URBAN LIFT	LIFT	LIFT\$ /UNIT	4% LIHTC Annual \$	LIHTC Equity \$	OAHTC \$	Total Units
146th Apts II	Home First Development	Portland	Multnomah	-	-	\$5,202,000	\$5,202,000	\$216,750	-	-	\$0	24
Fremont + Williams Apartments	Owen Gabbert LLC / Urban League of Portland	Portland	Multnomah	-	-	\$2,703,000	\$2,703,000	\$122,864	-	-	\$0	22
PCC SE Housing fka Human Solutions 7705 SE Division St **	Human Solutions Inc / APANO	Portland	Multnomah	-	-	\$11,426,364	\$11,426,364	\$92,148	\$1,549,167	\$13,941,109	\$0	124
Rivergreen Apts	Green Light Development	Corvallis	Benton	-	-	\$7,165,500	\$7,165,500	\$119,425	\$660,753	\$5,747,976	\$0	60
Shortstack Mississippi	Shortstack Development LLC	Portland	Multnomah	-	-	\$3,500,000	\$3,500,000	\$97,222	-	-	\$0	36
USA NHA Burnside Housing	USA Properties Fund Inc	Gresham	Multnomah	-	-	\$8,456,000	\$8,456,000	\$92,923	\$1,902,079	\$16,736,621	\$0	91
5733 MLK Apts	Danco Communities / 33 MLK LLC dba Related Timber	Portland	Multnomah	-	-	\$6,350,400	\$6,350,400	\$66,846	\$1,387,657	\$11,656,317	\$0	95
Argyle Apts	Attainable Development LLC	Portland	Multnomah	-	-	\$5,300,000	\$5,300,000	\$18,276	\$3,877,041	\$33,726,884	\$0	290
Barbur Apts	Innovative Housing Inc	Portland	Multnomah	-	-	\$9,451,317	\$9,451,317	\$63,009	\$2,262,360	\$20,359,204	\$3,223,261	150
Central Ave Hsg aka Dolores Huerta, The	Rubicon Investments Corp	Medford	Jackson	-	-	\$12,588,500	\$12,588,500	\$111,403	\$2,261,141	\$19,896,053	\$0	113
Eastside Lots aka Bajo la Lluvia	Hacienda CDC	Portland	Multnomah	-	-	\$9,960,000	\$9,960,000	\$129,351	\$1,711,011	\$15,397,559	\$1,255,268	77
Ellsworth Landing	Ellsworth Landing LP	Albany	Benton	-	-	\$12,870,000	\$12,870,000	\$71,500	\$2,082,323	\$18,739,030	\$0	180
Goldcrest Apartments	BRIDGE Housing Corp	Beaverton	Washington	-	-	\$4,910,000	\$4,910,000	\$65,467	\$1,822,590	\$16,401,670	\$0	75
Sylvania Housing	Community Partners for Affordable Hsg	Portland	Multnomah	-	-	\$11,024,450	\$11,024,450	\$97,562	\$1,751,594	\$16,463,337	\$0	113
** CSO Set-aside						<b>\$110,907,531</b>	<b>\$110,907,531</b>		<b>\$21,267,716</b>	<b>\$189,065,760</b>	<b>\$4,478,528</b>	<b>1450</b>

LIFT RENTAL NOFA #2022-2

<b>Mid-Sized Urban</b>												
PROJECT NAME	SPONSOR	PROJ CITY	COUNTY	RURAL LIFT	MIDSIZED URBAN LIFT	URBAN LIFT	LIFT	LIFT\$ /UNIT	4% LIHTC Annual \$	LIHTC Equity \$	OAHTC \$	Total Units
Spencer Court / The Oaks	Housing Works	Redmond	Deschutes	-	\$3,924,000	-	\$3,924,000	\$65,400	\$1,094,992	\$9,306,501	\$2,092,668	60
Stratus Village	Housing Authority of Yamhill Co	McMinnville	Yamhill	-	\$11,250,000	-	\$11,250,000	\$64,286	\$3,110,375	\$27,835,072	\$0	175
					<b>\$15,174,000</b>		<b>\$15,174,000</b>		<b>\$4,205,367</b>	<b>\$37,141,574</b>	<b>\$2,092,668</b>	<b>235</b>
<b>Rural</b>												
PROJECT NAME	SPONSOR	PROJ CITY	COUNTY	RURAL LIFT	MIDSIZED URBAN LIFT	URBAN LIFT	LIFT	LIFT\$ /UNIT	4% LIHTC Annual \$	LIHTC Equity \$	OAHTC \$	Total Units
Bayside Commons	NCD LLC dba North Development Group	Nehalem	Tillamook	\$5,580,000	-	-	\$5,580,000	\$232,500	-	-	\$0	24
Huntington Apts	Danco Communities	La Pine	Deschutes	\$10,065,000	-	-	\$10,065,000	\$167,750	\$1,253,575	\$10,655,385	\$0	60
Madras Senior Apts	AGE+US	Madras	Jefferson	\$3,458,000	-	-	\$3,458,000	\$144,083	-	-	\$0	24
Molalla Apts II	Home First Development	Molalla	Clackamas	\$9,350,000	-	-	\$9,350,000	\$233,750	-	-	\$0	40
Oak Manor Apartments	Our Coastal Village Inc	Florence	Lane	\$4,205,000	-	-	\$4,205,000	\$175,208	\$544,524	\$4,573,544	\$638,894	24
Timbermill	Stewardship Development LLC	Klamath Falls	Klamath	\$11,348,101	-	-	\$11,348,101	\$157,613	\$1,007,479	\$8,663,453	\$0	72
Bear Creek Apts	Chrisman Development Inc	Phoenix	Jackson	\$30,350,000	-	-	\$30,350,000	\$176,453	\$2,694,515	\$23,709,361	\$0	172
Green Family Housing FKA Sunrose	Caritas Housing Initiatives LLC	Green	Douglas	\$14,240,732	-	-	\$14,240,732	\$160,008	\$1,788,900	\$15,740,746	\$0	89
Hood River Aff Hsg	CDP Oregon LLC / Columbia Cascade Hsg Corp	Hood River	Hood River	\$17,600,000	-	-	\$17,600,000	\$136,434	\$2,867,380	\$26,142,692	\$11,100,021	129
North Bend Family Housing	North Bend City Housing Authority	North Bend	Coos	\$22,560,913	-	-	\$22,560,913	\$129,660	\$3,257,129	\$28,985,549	\$0	174
				<b>\$128,757,746</b>			<b>\$128,757,746</b>		<b>\$13,413,502</b>	<b>\$118,470,731</b>	<b>\$11,738,915</b>	<b>808</b>

LIFT RENTAL NOFA #2022-2

<b>Urban</b>												
PROJECT NAME	SPONSOR	PROJ CITY	COUNTY	RURAL LIFT	MIDSIZED URBAN LIFT	URBAN LIFT	LIFT	LIFT\$ /UNIT	4% LIHTC Annual \$	LIHTC Equity \$	OAHTC \$	Total Units
146th Apts II	Home First Development	Portland	Multnomah	-	-	\$5,202,000	\$5,202,000	\$216,750	-	-	\$0	24
Fremont + Williams Apartments	Owen Gabbert LLC / Urban League of Portland	Portland	Multnomah	-	-	\$2,703,000	\$2,703,000	\$122,864	-	-	\$0	22
PCC SE Housing fka Human Solutions 7705 SE Division St **	Human Solutions Inc / APANO	Portland	Multnomah	-	-	\$11,426,364	\$11,426,364	\$92,148	\$1,549,167	\$13,941,109	\$0	124
Rivergreen Apts	Green Light Development	Corvallis	Benton	-	-	\$7,165,500	\$7,165,500	\$119,425	\$660,753	\$5,747,976	\$0	60
Shortstack Mississippi	Shortstack Development LLC	Portland	Multnomah	-	-	\$3,500,000	\$3,500,000	\$159,091	-	-	\$0	22
USA NHA Burnside Housing	USA Properties Fund Inc	Gresham	Multnomah	-	-	\$8,456,000	\$8,456,000	\$92,923	\$1,902,079	\$16,736,621	\$0	91
Spencer Court / The Oaks	Housing Works	Redmond	Deschutes	-	\$3,924,000	-	\$3,924,000	\$65,400	\$1,094,992	\$9,306,501	\$2,092,668	60
Stratus Village	Housing Authority of Yamhill Co	McMinnville	Yamhill	-	\$11,250,000	-	\$11,250,000	\$64,286	\$3,110,375	\$27,835,072	\$0	175
					<b>\$15,174,000</b>	<b>\$38,452,864</b>	<b>\$53,626,864</b>		<b>\$8,317,366</b>	<b>\$73,567,280</b>	<b>\$2,092,668</b>	<b>578</b>
<b>Rural</b>												
PROJECT NAME	SPONSOR	PROJ CITY	COUNTY	RURAL LIFT	MIDSIZED URBAN LIFT	URBAN LIFT	LIFT	LIFT\$ /UNIT	4% LIHTC Annual \$	LIHTC Equity \$	OAHTC \$	Total Units
Bayside Commons	NCD LLC dba North Development Group	Nehalem	Tillamook	\$5,580,000	-	-	\$5,580,000	\$232,500	-	-	\$0	24
Huntington Apts	Danco Communities	La Pine	Deschutes	\$10,065,000	-	-	\$10,065,000	\$167,750	\$1,253,575	\$10,655,385	\$0	60
Madras Senior Apts	AGE+US	Madras	Jefferson	\$3,458,000	-	-	\$3,458,000	\$144,083	-	-	\$0	24
Molalla Apts II	Home First Development	Molalla	Clackamas	\$9,350,000	-	-	\$9,350,000	\$233,750	-	-	\$0	40
Oak Manor Apartments	Our Coastal Village Inc	Florence	Lane	\$4,205,000	-	-	\$4,205,000	\$175,208	\$544,524	\$4,573,544	\$638,894	24
Timbermill	Stewardship Development LLC	Klamath Falls	Klamath	\$11,348,101	-	-	\$11,348,101	\$157,613	\$1,007,479	\$8,663,453	\$0	72
				<b>\$44,006,101</b>			<b>\$44,006,101</b>		<b>\$2,805,578</b>	<b>\$23,892,382</b>	<b>\$638,894</b>	<b>244</b>
<b>Totals for all categories</b>				<b>\$44,006,101</b>	<b>\$15,174,000</b>	<b>\$38,452,864</b>	<b>\$97,632,965</b>		<b>\$11,122,944</b>	<b>\$97,459,662</b>	<b>\$2,731,562</b>	<b>822</b>





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	146 <sup>th</sup> Apartments II		
City:	Portland	County:	Multnomah
Sponsor Name:	Home First Development		
Urban/Rural:	Urban	Total Units	24
# Rent Assisted Units:	0	Units by Size & Affordability:	6 2-BR at 60% AMI 18 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$5,202,000	Acquisition	\$ 954,150
		Construction	\$5,898,552
		Development	\$2,014,538
		Total:	\$8,867,240

PROJECT DETAILS	
Project Description:	146th Apartments II is a 24-unit development in Portland. With a mix of 2 and 3-bedroom units affordable to renters earning at or below 60% AMI in two buildings. The project will have community space and provide access to the internet. Each unit will have a dishwasher, microwave, washer/dryer hook ups, and window air conditioning. There will be a playground onsite, and the site has nearby access to public transportation.
Partnerships to Serve Communities of Color:	Home First Development (HFD) has conducted significant outreach to Communities of Color for their development. It has deep relationships and a network of partners due to developing more than 500 units within the same neighborhood and near the development site. HFD maintains well established partnerships with Rubitone Development Services, All Good NW and culturally specific community engagement partner Bienestar, along with the school district, neighborhood association in the Hazelwood Neighborhood.
Reaching Underserved Communities:	HFD has partnered with Bienestar and All Good NW to enhance community outreach and engagement efforts, and to ensure that the community is aware of this affordable housing opportunity. Bienestar’s comprehensive approach to community outreach is strengthened by its deep roots in minority communities across the metro region. Bienestar will identify key community populations and facilitate multiple community information opportunities and input sessions to broaden awareness, incorporating this feedback into the final design of the building, and will pursue additional outreach



## 146<sup>th</sup> Apartments II – Housing Stability Council

	<p>opportunities when possible. A history of systemic racism has created multiple barriers to accessing housing for Communities of Color in Portland. Renters are understandably disenfranchised. As a result, there is a high degree of mistrust between minority renters and landlords. Through innovative partnerships with Bienestar and All Good NW, HFD seeks to overcome these historical barriers by adopting a low barrier applicant screening criteria and employing a bi-lingual property management staff. HFD will also leverage its partnerships to create bi-lingual marketing materials and a website to enhance communication and outreach.</p>
MWESB Target:	This project has committed to 30% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Bayside Commons		
City:	Nehalem	County:	Tillamook
Sponsor Name:	North Development Group		
Urban/Rural:	Rural	Total Units	24
# Rent Assisted Units:	4	Units by Size & Affordability:	1 1-BR at 30% AMI 2 2-BR at 30% AMI 1 3-BR at 30% AMI 5 1-BR at 60% AMI 9 2-BR at 60% AMI 6 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$5,580,000	Acquisition	\$ 299,000
		Construction	\$5,614,749
		Development	\$1,914,623
		Total:	\$7,828,372

PROJECT DETAILS	
Project Description:	Bayside Commons is a 24-unit apartment complex located in Nehalem consisting of six buildings with a unit mix of 6 one-bedrooms, 11 two-bedrooms, and 7 three-bedrooms affordable at 30% and 60% AMI. There will be a rental office, business center and community room along with an on-site playground and community garden space. The project will have dishwashers and washer & dryer hookups. Units will not include air conditioning because the development is on the coast. There is access to public transportation nearby.
Partnerships to Serve Communities of Color:	NDG has been involved in the Tillamook County Housing Task Force for the last few years, engaging more recently with the Housing Commission. Through this engagement, they have developed relationships in the community that include nonprofit service providers, healthcare leaders, school districts, family advocates, and local employers. Without exception, these organizations report racial disparities among the persons they are serving: Coast Kids (an organization serving children and families in Northern Tillamook County), The Rhinehart Clinic (a Federally Qualified Health Center), and Tides of Change (an organization that supports victims of domestic violence). These agencies serve the Latino



## Bayside Apartments – Housing Stability Council

	community in Tillamook and provided feedback about the project and offered future support as units become available for occupancy. The developer also has an MOU with Care, Inc., the local community action agency to provide supports to tenants when the development is operational.
Reaching Underserved Communities:	The developer, NDG, is aware that continuing to build awareness about this housing opportunity for underserved communities will require an ongoing dialogue and engagement with the community. With a lack of larger culturally specific organizations in and around Nehalem, local service providers often rely on smaller networks of individuals to connect with communities of color. Local advocates and outreach workers have built trust with communities of color and they will be critical to reaching deep into the community to ensure underserved populations are aware of this housing opportunity. NDG has built relationships that will continue to grow as the project progresses. Care Inc., the Rinehart Clinic, the Neahkahnne School District, Adventist Health, Tides of Change will all be community partners during final design, leasing and operations. NDG will also remain involved in the Tillamook Housing Commission during all stages of project development. NDG has developed a network of individuals who will offer continued support in reaching communities of color. These individuals all report knowing families of color who are not currently served by the region’s service agencies and these individuals will be critical to ensuring the project is accessible to persons of color and the Latino community specifically.
MWESB Target:	This project has committed to 20% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> <li>• Rural Communities</li> </ul>
This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Fremont + Williams Apartments		
City:	Portland	County:	Multnomah
Sponsor Name:	Owen Gabbert LLC and Urban League of Portland		
Urban/Rural:	Urban	Total Units	22
# Rent Assisted Units:	0	Units by Size & Affordability:	14 Studios at 60% AMI 4 2-BR at 60% AMI 4 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$2,703,000	Acquisition	\$ 571,400
		Construction	\$3,809,041
		Development	\$ 950,969
		Total:	\$5,331,410

PROJECT DETAILS	
Project Description:	Fremont + Williams is a 22-unit development in Portland. With a mix of studios, 2-bedroom, and 3-bedroom units affordable to renters earning at or below 60% AMI. The project will have community space and provide access to the internet. Each unit will have a dishwasher, microwave, patio or balcony, washer/dryers provided, and heat pumps/air conditioning. The site has nearby access to public transportation.
Partnerships to Serve Communities of Color:	Urban League of Portland offers a variety of services committed to meeting the needs of Black Oregonians. A team of subject matter experts will provide services including: community health workers, social workers, career coaches, mental health professionals, outreach and engagement specialists, community organizers, and other public health professionals. All of these services provided by the League are culturally specific. Programs are designed to empower individuals, build community, and strengthen families, emphasizing healing from the trauma associated with homelessness, racism, gentrification, and displacement. These unique experiences inform the Urban League's model of service to African American individuals dealing with housing instability.
Reaching Underserved Communities:	Urban League proposes to provide outreach services to locate persons who are experiencing houseless by visiting parks, leveraging its database of present and past participants, and by utilizing networks of similar organizations. Urban League provides



## Fremont + Williams Apartments – Housing Stability Council

	navigation, cultural mediation, linkages to mental health and addiction services, other mainstream supports, as well as access to basic needs and assessments using state-certified Community Health Workers (CHW) and the CHW model of empowerment. During outreach, Urban League plans to assess eligibility for tenancy into unit. The screening process will include coordinated access assessment and the north/northeast preference policy assessment.
MWESB Target:	This project has committed to 30% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Madras Senior Apartments		
City:	Madras	County:	Jefferson
Sponsor Name:	AGE+US		
Urban/Rural:	Rural	Total Units	24
# Rent Assisted Units:	0	Units by Size & Affordability:	24 1-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$3,519,087	Acquisition (99 year lease)	\$ 20,000
		Construction	\$3,154,662
		Development	\$ 443,338
		Total:	\$3,618,000

PROJECT DETAILS	
Project Description:	Madras Senior Apartments is a 24-unit apartment complex located in the rural city of Madras with 12 single story buildings of 2 one-bedroom units. The project will have a community building and provide access to the internet. Each unit will have dishwashers, microwave, a patio, washers & dryers provided, and central air conditioning. There is nearby access to public transportation and the development site is adjacent to a senior community center.
Partnerships to Serve Communities of Color:	The developer anticipates a lack of community trust that Latinx older adults will be welcome as residents and plans to mitigate this barrier through the developer's partnership and MOU with a local culturally specific organization, Latino Community Association (LCA). This partnership with LCA will provide culturally specific support for the development. LCA has robust social services and bi-lingual navigation capacity to ensure residents are thoughtfully served through building operations and we offer culturally responsive property management services. The MOU also ensures that AGE+ Circles of Care, which provides a range of services to assist older people in aging well in their community, is culturally responsive to older Latinx adults. LCA has also agreed to consult to help resolve any issues such as lease violations that may affect a resident's ability to maintain housing.



**Madras Senior Apartments – Housing Stability Council**

---

<p>Reaching Underserved Communities:</p>	<p>Based on community dynamics, AGE+US believes their building make-up should include at least 20% of residents who identify as a member of a community of color. To achieve this, AGE+US has an MOU with the Latino Community Association who has agreed to publicize Madras Apartments through bilingual outreach and promotional messages seen and heard in the Latinx community: at Latinx community and communication hubs, culturally specific social service agencies, Hispanic-owned businesses, and faith-based organizations with Hispanic ministries. The developer will hire a bi-lingual Community Liaison to coordinate outreach efforts and support older adults in the application process. The application process will be low barrier, meaning that it will not be over-reliant on technology, it will be available in both Spanish and English, the owner will be flexible regarding rental/credit history, and it will be clear that U.S. Citizenship is not required for tenancy. Common community space will be open to culturally specific events and meetings.</p>
<p>MWESB Target:</p>	<p>This project has committed to 20% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> <li>• Rural Communities</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. OHCS has increased the subsidy ask to cover a full 5% construction contingency to mitigate risk of inflation, as no additional funding is expected to be provided in the future for market cost increases.</p>	







**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Molalla Apartments II		
City:	Molalla	County:	Clackamas
Sponsor Name:	Home First Development		
Urban/Rural:	Rural	Total Units	40
# Rent Assisted Units:	0	Units by Size & Affordability:	10 2-BR at 60% AMI 30 3 BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$9,350,000	Acquisition	\$ 1,343,000
		Construction	\$ 9,270,285
		Development	\$ 3,668,819
		Total:	\$14,282,104

PROJECT DETAILS	
Project Description:	Molalla Apartments II is a 40-unit apartment complex located in the rural city of Molalla with 4 buildings and a unit mix of 10 two-bedrooms and 30 three-bedrooms. There will be a rental office and an on-site playground. The project will have access to the internet and each unit will have dishwashers, microwave, in unit washers & dryers and through the wall air-conditioning & heating. There is nearby access to public transportation.
Partnerships to Serve Communities of Color:	Home First is building on existing relationships with Bienestar and Todos Juntos. Bienestar is working on community engagement for the planning of the project. Residents will be served through building operations by Todos Juntos, a culturally specific organization dedicated to serving families in Molalla. Todos Juntos is committed to helping underserved communities maintain and be successful in their housing through resident services that include experienced case managers, social workers, and school-based staff. The preliminary site plan for the project incorporates recommendations from Bienestar, the project's community engagement partner, including a large community garden, family-size units, and a safe play area away from car traffic. Further refinement to the site plan will continue as Bienestar holds community outreach and listening sessions. The developer has said that they will work to include community feedback in the building configuration whenever possible/feasible.



## Molalla Apartments II – Housing Stability Council

<p>Reaching Underserved Communities:</p>	<p>The developer has identified that a history of systemic racism has created multiple barriers to accessing housing for Communities of Color in Clackamas. As a result, there is a high degree of mistrust within these communities that must be addressed. Through its partnerships with Bienestar, Todos Juntos, and DHS, the developer commits to addressing these historic issues including housing discrimination and language barriers. The developer has stated that it is committed to implementing a low barrier applicant screening criteria and will work with a culturally responsive property management agent to ensure barriers to accessing housing are identified and removed.</p>
<p>MWESB Target:</p>	<p>This project has committed to 30% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> <li>• Rural Communities</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	





**OREGON HOUSING and  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Spencer Court		
City:	Redmond	County:	Deschutes
Sponsor Name:	Housing Works		
Urban/Rural:	Mid-Sized Urban	Total Units	60
# Rent Assisted Units:	0	Units by Size & Affordability:	12 1-BR at 60% AMI 33 2-BR at 60% AMI 15 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$3,924,000	Acquisition	\$ 2,000,000
LIHTC 4% Annual Allocation	\$1,094,992	Construction	\$ 16,788,400
OAHTC loan amount:	\$5,500,000	Development	\$ 5,560,127
Conduit Bonds:	\$11,850,000	Total:	\$ 24,348,527

PROJECT DETAILS	
Project Description:	<p>Located on 3.37 acres in the southern part of Redmond, Spencer Court is an existing 16-unit apartment complex comprised of all 1-bedroom units with current rent and income restrictions set at 80% AMI. The complex is being redeveloped, as the space is currently underutilized with obsolete units built in the early 1980s. The site development plan allows the existing buildings to remain in place, with existing tenants remaining housed in their current units until the new 60-unit complex is completed. When construction is completed, current tenants that income qualify will be offered the first opportunity to move into a comparable unit. The new complex will be comprised of 4 3-story residential buildings, a single-story community building with an exercise room, community space &amp; a rental office, 129 parking spaces, a playground, and sports activity space for baseball, basketball, or tennis.</p> <p>Each unit will have washer/dryers provided by the project, along with dishwashers, microwaves, a patio or balcony, a security system, and through-wall air conditioning.</p>
Partnerships to Serve Communities of Color:	<p>Housing Works is the regional housing authority covering Crook, Deschutes, &amp; Jefferson counties and has been providing affordable housing to the region for over 40 years. Because Latinx/Hispanic residents are the largest underserved community of color in Deschutes county, MOU with Latino Community Association (LCA), a local culturally</p>



## Spencer Court – Housing Stability Council

	specific organization, has been signed to allow Housing works and LCA to collaborate on marketing these units to these residents. Further LCA and Housing Works plan to expand their collaboration so that LCA can help Housing Works enhance their resident service programs and increase access to Latinx/Hispanic residents
Reaching Underserved Communities:	Over several years of working with the Latinx/Hispanic community, four primary barriers to housing were revealed; language, literacy, legal barriers (perceived and real), and trust. LCA, a trusted member of the Latinx/Hispanic community, will assist Housing Works in creating videos in Spanish that outline the major housing programs (Low Income Tax Credits, Tenant-Based Vouchers, and USDA Rural Development Agriculture Workforce Housing Program) used in this development, explaining the eligibility and compliance pieces to potential residents who are unaware of these housing opportunities. A Housing Navigator at LCA will serve as the first point of contact for clients interested in these affordable housing opportunities, with a “warm hand-off” to a Spanish-speaking member of the Housing Works team for interested families or individuals.
MWESB Target:	This project has committed to 25% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
This development will need to conform to all OHCS underwriting standards. The primary risk is the current construction environment relating to cost escalations and subcontractor labor shortages. Enough contingency/escalation was built into the construction budget to mitigate the risk of inflation.	





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Stratus Village		
City:	McMinnville	County:	Yamhill
Sponsor Name:	Housing Authority of Yamhill County (HAYC)		
Urban/Rural:	Mid-Sized Urban	Total Units	175
# Rent Assisted Units:	42	Units by Size & Affordability:	45 1-BR at 60% AMI (20 PBV) 15 1-BR at 50% AMI 47 2-BR at 60% AMI (12 PBV) 20 2-BR at 40% AMI 18 2-BR at 30% AMI 15 3-BR at 60% AMI (10 PBV) 5 3-BR at 50% AMI 10 3-BR at 30% AMI
Funding Request		Funding Use	
LIFT Request:	\$11,250,000	Acquisition	\$ 2,716,140
LIHTC 4% Annual Allocation	\$3,110,375	Construction	\$ 12,689,999
OAHTC loan amount:	\$ --	Development	\$ 49,645,180
Conduit Bonds:	\$33,000,000	Total:	\$ 65,051,319

PROJECT DETAILS	
Project Description:	Stratus Village, located in McMinnville, involves the construction of 175 units of affordable rental housing on 6.98 acres. The project includes 60 1-BRD units, 85 2-BRD units, and 30 3-BRD units within four three-story residential buildings and a single-story community building. Rents will be affordable between 30% and 60% AMI with 42 project-based vouchers (PBV). Located at the intersection of NE Three Mile Lane and SE Norton Lane in McMinnville, public transportation within 500 ft provides routes to downtown McMinnville and the transit center. Stratus Village is within 0.25 miles of Chemeketa Community College, Willamette Valley Medical Center, and the Department of Human Service. Onsite amenities will include a community room, laundry facilities, a playground, a rental office, internet access, and 284 parking spaces. In unit amenities will include a dishwasher, microwave, electric baseboard heat, and air conditioning.
Partnerships to Serve Communities of Color:	HAYC has signed MOUs with Unidos Bridging Communities and the Chemeketa Community College to serve the Latino community and Confederated Tribes of Grand Ronde (CTGR)



**Stratus Village – Housing Stability Council**

	<p>relating to serve Tribal members. HAYC and CTGR have agreed to work together as a partner in the development of Stratus Village and provide housing set aside to Tribal members. This agreement builds on housing work HAYC and CTGR have been doing in partnership since 2010. Unidos Bridging Communities will provide outreach to the Latino community during lease-up, assist with increasing communication channels to the Latino community, enrollment in the Oregon Health Plan, assistance with career development services, and linkages to HAYC’s Individual Development Account program.</p>
<p>Reaching Underserved Communities:</p>	<p>Confederated Tribes of Grand Ronde (CTGR) will serve as a project partner and key link to Tribal members. In this capacity, CTGR will provide leadership and assist with identifying Tribal members for Stratus Village, provide communication and connection between the HAYC and Tribal members throughout development and operations, and ensure culturally important practices are understood and allowed by the community rules for Stratus Village.</p> <p>HAYC has heard firsthand the hesitation Latinos have with sharing information about their family situation. Documentation for Latino community members can be a highly complex issue. Not having the necessary identification can create barriers to employment, driver’s license, and some safety net supports, such as housing subsidies.</p> <p>Unidos Bridging Communities will work with HAYC to find paths to help residents navigate the process for proper identification. Where possible, HAYC as the owner and manager, can look to alter practices while staying compliant with applicable laws and regulations to lessen the impact on Latino households.</p>
<p>MWESB Target:</p>	<p>This project has committed to 30% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is the current construction environment relating to cost escalations and subcontractor labor shortages. Enough contingency/escalation was built into the construction budget to mitigate the risk of inflation.</p>	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Huntington Apartments		
City:	La Pine	County:	Deschutes
Sponsor Name:	Danco Properties		
Urban/Rural:	Rural	Total Units	60
# Rent Assisted Units:	0	Units by Size & Affordability:	16 1-BR at 60% AMI 24 2-BR at 60% AMI 20 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$10,065,000	Acquisition	\$ 1,357,500
LIHTC 4% Annual Allocation	\$ 1,253,575	Construction	\$17,318,584
OAHTC loan amount:	\$0	Development	\$ 7,974,008
Conduit Bonds:	\$13,492,319	Total:	\$26,650,092

PROJECT DETAILS	
Project Description:	Huntington Apartments is a 60-unit apartment complex with a mix of 1-bedroom, 2-bedroom, and 3-bedroom units. The development will be seven 2-story buildings and two single story buildings. The development will have community space, business center, covered parking, exercise room, internet access, laundry facilities, a playground, sport court, rental office, community gardens and bike storage. Each unit will have a dishwasher, microwave, a patio or balcony, washer/dryer hookups, and through the wall air conditioning.
Partnerships to Serve Communities of Color:	Latino Community Association (LCA) is the developer’s partner in serving the Hispanic and Latino/x communities in La Pine. LCA is a trusted provider of Latino family services and events throughout Central Oregon. We have discussed with their management and staff, the need for more family sized affordable units throughout Central Oregon. For services that LCA does not directly provide, Thrive Central Oregon will be referred for access to medical care, behavioral health care, financial assistance, food banks and vouchers, and employment readiness.
Reaching Underserved Communities:	Both LCA & Thrive Central Oregon have housing assistance programs, and will directly help community members to access applications, as well as provide translation services and literacy support to ensure families and individuals who need access to affordable



## Huntington Apartments – Housing Stability Council

	<p>housing can complete eligibility and apply for available units. LCA frequently hosts community events when opportunities for housing, healthcare access, employment services, community education and financial assistance or empowerment are available, and will host information events in Spanish and English for this project.</p> <p>Barriers to access for the Latino/x community include employment insecurity, language barriers and low literacy rates, lack of education supports for youth to complete school and have supportive environments for learning, legal barriers to housing eligibility and citizenship, lack of access and use of healthcare and social services due to historical exploitation and abuse by authorities. LCA will have an office onsite to support families with housing eligibility, legal assistance, translation, educational enrichment programs for youth and adults, employment readiness, and wellness.</p>
<p>MWESB Target:</p>	<p>This project has committed to 20% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Rural Housing</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	







**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

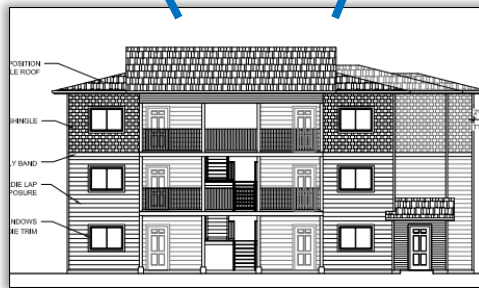
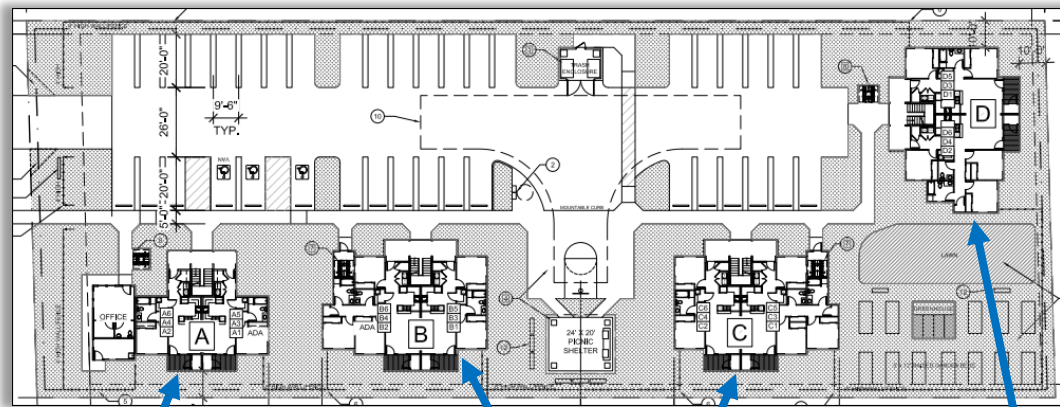
SUMMARY			
Project Name:	Oak Manor Apartments		
City:	Florence	County:	Lane
Sponsor Name:	Our Coastal Village, Inc.		
Urban/Rural:	Rural	Total Units	24
# Rent Assisted Units:	0	Units by Size & Affordability:	6 1-BR at 60% AMI 9 2-BR at 60% AMI 9 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$4,205,000	Acquisition	\$ 343,000
LIHTC 4% Annual Allocation	\$ 544,524	Construction	\$ 7,299,887
OAHTC loan amount:	\$1,330,000	Development	\$ 3,278,746
Conduit Bonds:	\$5,820,000	Total:	\$10,921,633

PROJECT DETAILS	
Project Description:	Oak Manor Apartments, located in Florence, OR is a 24-unit apartment complex with a mix of 1-bedroom, 2-bedroom, and 3-bedroom units affordable to households earning at or below 60% AMI. The development will consist of four 3-story buildings. There will be access to public transit, a playground, internet access, laundry facilities, a sports activity court, a greenhouse and raised bed gardens, a picnic shelter with seating, and covered indoor and outdoor bike storage. Each unit will have a dishwasher, microwave, patio or balcony, and washer and dryer.
Partnerships to Serve Communities of Color:	Our Coastal Village Inc. has MOUs with two culturally responsive organizations providing social services community-wide, which also include to people of color. Siuslaw Outreach Services provides emergency assistance for rent and utilities, self-sufficiency training, and homeless transition and domestic violence services. Florence Food Share operates a food pantry that includes a large garden.
Reaching Underserved Communities:	Per the developer, people of color face economic, education, and language barriers to accessing the housing that will be developed through this project. They plan to address the economic and learning barriers through their partner, Siuslaw Outreach Services, which provides culturally responsive rental assistance, homeless transition services, and self-sufficiency training. The developer plans to address language barriers by using both



# Oak Manor Apartments – Housing Stability Council

	Spanish and English in the notices and expression of interest forms , and by providing Spanish speakers in its lease-up team.
MWESB Target:	This project has committed to 20% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> <li>• Rural Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate the risk of inflation.</p>	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	PCC SE Housing		
City:	Portland	County:	Multnomah
Sponsor Name:	Human Solutions, Inc./APANO		
Urban/Rural:	Urban	Total Units	124
# Rent Assisted Units:	0	Units by Size & Affordability:	33 0-BR at 60% AMI 28 1-BR at 60% AMI 47 2-BR at 60% AMI 16 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 11,426,364	Acquisition	\$ 0
LIHTC 4% Annual Allocation	\$ 1,549,167	Construction	\$ 30,320,514
OAHTC loan amount:	\$ 0	Development	\$ 10,118,809
Conduit Bonds:	\$ 21,000,000	Total:	\$ 40,439,323

PROJECT DETAILS	
Project Description:	Located in Portland, PCC SE Housing is a 124-unit apartment project with a mix of efficiency, 1-bedroom, 2-bedroom, and 3-bedroom units affordable to households earning at or below 60% AMI. The building will be 4-stories with an elevator. There will be a playground, resident plaza, community gardens, and interior community space on site along with laundry facilities and internet access. Each unit will have a dishwasher, microwave, a patio or balcony, a security system, and through-wall air conditioning.
Partnerships to Serve Communities of Color:	Human Solutions, Inc. and Asian Pacific American Network of Oregon (APANO) are co-developers for the project. APANO is a culturally specific non-profit that focuses on service to Asians and Pacific Islanders. APANO will be a co-owner of the development and will take the lead in community engagement for the project, as well as assisting in lease-up, asset management, and providing input around design decisions and programming for residents. Lifeworks NW will provide onsite behavioral health services for tenants.
Reaching Underserved Communities:	The development team has conducted two community engagement meetings to introduce the initial project proposal to community stakeholders and hear their perspectives on how the development can respond to their needs and the communities they represent. The stakeholder list, representative of a much larger community, was



**PCC SE Housing – Housing Stability Council**

	<p>developed in collaboration with APANO, PCC, and Bora Architects. One meeting focused on the neighborhood and broader community representatives, and the second separate meeting was with community-based organizations. In addition to speaking with the community, Human Solutions, Inc. engaged with its Resident Advisory Council (RAC) to provide an opportunity for tenant feedback in East Multnomah County to influence the development design. Their thoughts on building design, programming, and building operations have been incorporated into the current project proposal to the greatest degree possible. Their feedback will be included in the regularly planned community engagement touchpoints throughout predevelopment. On an ongoing basis, PCC will provide the development team with survey reports obtained from its regular engagement with enrolled students.</p>
<p><b>MWESB Target:</b></p>	<p>This project has committed to 30% MWESB participation.</p>
<p><b>Alignment with Statewide Housing Plan:</b></p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate the risk of inflation.</p>	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Rivergreen Apartments		
City:	Corvallis	County:	Benton
Sponsor Name:	Green Light Development		
Urban/Rural:	Urban	Total Units	60
# Rent Assisted Units:	0	Units by Size & Affordability:	12 1-BR at 60% AMI 15 2-BR at 60% AMI 33 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 7,165,500	Acquisition	\$ 1,377,950
LIHTC 4% Annual Allocation	\$ 660,753	Construction	\$ 12,044,397
OAHTC loan amount:	\$ 0	Development	\$ 5,760,399
Conduit Bonds:	\$ 9,625,000	Total:	\$ 19,182,746

PROJECT DETAILS	
Project Description:	Rivergreen Apartments located in Corvallis is a 60-unit apartment complex with a mix of 1-bedroom, 2-bedroom, and 3-bedroom units affordable to households earning at or below 60% AMI. The development will be five 3-story buildings. It will have access to nearby transportation, community space, internet access, and a rental office on site. Each unit will have a dishwasher, microwave, a patio or balcony, washers and dryers, and window unit air conditioning.
Partnerships to Serve Communities of Color:	The developer’s work to bring affordable housing to Corvallis is demonstrated by letters of support/partnership agreements from the NAACP, Corvallis School District, City of Corvallis, League of Women Voters, and the Boys & Girls Club. Culturally specific partners Rubitone Development Services (Construction), Bienestar (Planning and Outreach), and Casa Latinos Unidos (resident services) will ensure the development meets the unique needs of minority communities in Benton County.
Reaching Underserved Communities:	Green Light has innovative partnerships with local nonprofit Casa Latinos Unidos and Bienestar for culturally specific marketing, outreach, and community engagement to reach Latino and other underserved communities in Corvallis. It also plans to partner with the Linn-Benton NAACP to provide additional referrals/opportunities to diverse Benton County residents. Bienestar is an established, experienced developer and operator of



## Rivergreen Apartments – Housing Stability Council

	affordable housing for Latino communities. Casa Latinos Unidos (CLU), a Corvallis nonprofit dedicated to serving Latino families, will provide services to residents. CLU is committed to serving individuals and families through three main programmatic areas: Community & Culture, Leadership & Civic Engagement & Direct Services. These services will be available at their on-site services office and community room. CLU will coordinate with a bilingual, culturally responsive on-site property manager and Bienestar will provide best practices for operating a building in a culturally responsive manner.
MWESB Target:	This project has committed to 25% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate the risk of inflation.</p>	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Shortstack Mississippi		
City:	Portland	County:	Multnomah
Sponsor Name:	Shortstack Developer LLC		
Urban/Rural:	Urban	Total Units	36 total 22 Restricted by LIFT 14 Restricted by OAHTC
# Rent Assisted Units:	0	Units by Size & Affordability:	4 1-BR at 60% AMI 10 2-BR at 60% AMI 8 3-BR at 60% AMI 6 2-BR at 80% AMI* 8 3-BR at 80% AMI*
Funding Request		Funding Use	
LIFT Request:	\$3,500,000	Acquisition	\$ 736,125
		Construction	\$ 6,066,801
		Development	\$ 1,712,575
		Total:	\$ 8,515,501

PROJECT DETAILS	
Project Description:	Shortstack Mississippi is a 36-unit development in Portland. The development is 4 buildings with a mix of 22 1-bedroom, 2-bedroom, and 3-bedroom units affordable to renters earning at or below 60% AMI. The project will have community space and provide access to the internet. Each unit will have a dishwasher, patio or balcony, washer/dryers provided, and through the wall air conditioning. The site has nearby access to public transportation and a park/green space.
Partnerships to Serve Communities of Color:	The developer, Shortstack Development, is partnering with Lailah Luz LLC, an emerging, Black-owned development team led by the Principals of the Center for Equity and Inclusion (CEI). CEI is located on NE Alberta near to the project site, has strong ties to the Black community in N/NE Portland, and a strong track record of DEI work with local organizations. Additionally, Shortstack will engage with CEI directly as a race equity consultant and community outreach liaison. Together, Shortstack and CEI plan to hold up to three neighborhood association and community outreach events once Shortstack Mississippi is funded, to garner community feedback specifically from the Black community in the Albina/Mississippi neighborhood.



## Shortstack Mississippi – Housing Stability Council

<p>Reaching Underserved Communities:</p>	<p>The developer, Shortstack, and management agent, Dwell Realty, a Black-owned property manager that is deeply engaged with the community, will begin tenant outreach 6-months prior to opening with project signage and community engagement, and will post screening criteria and pathways to overcoming common screening barriers online in advance of accepting tenant applications. Social media, Craigslist, and posted flyers in restaurants and neighborhood community centers will create awareness and the team will accept waitlisted applications without application fees.</p> <p>The Shortstack team will work with Dwell Realty and Fair Housing Council of Oregon to create an inclusive renter screening policy, including: pathways to approval for common barriers such as prior evictions and non-violent criminal records; One App applications accepted without fee; allowing applicants with non-violent or drug related criminal offenses where time has been served or rehabilitation programs completed; individualized assessments; Rent Well Certificates accepted; credit reporting on timely rent payments to enhance credit; amortizing deposits over three months.</p>
<p>MWESB Target:</p>	<p>This project has committed to 30% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	







**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Timbermill		
City:	Klamath Falls	County:	Klamath
Sponsor Name:	Stewardship Development, LLC		
Urban/Rural:	Rural	Total Units	72
# Rent Assisted Units:	8	Units by Size & Affordability:	7 2-BR at 30% AMI 7 3-BR at 30% AMI 18 1-BR at 60% AMI (2 PBV) 20 2-BR at 60% AMI (3 PBV) 20 3-BR at 60% AMI (3 PBV)
Funding Request		Funding Use	
LIFT Request:	\$ 11,348,101	Acquisition	\$ 550,000
LIHTC 4% Annual Allocation	\$ 1,007,479	Construction	\$ 15,508,286
OAHTC loan amount:	\$ 0	Development	\$ 5,986,117
Conduit Bonds:	\$ 10,962,824	Total:	\$ 19,182,746

PROJECT DETAILS	
Project Description:	Timbermill, located in Klamath Falls, is a 72-unit apartment complex with a mix of 1-bedroom, 2-bedroom, and 3-bedroom units. 22 units will be affordable to households earning at or below 30%. 8 of these units are planned to have project-based rent assistance, and the developer is working with the Klamath Housing Authority to secure the rent assistance. 50 units will be available to households earning at or below 60% AMI. The development will be three 3-story buildings with elevators and a single-story rental office with community space. There will be a playground, fitness trail, exercise room, internet access, and laundry facilities. Each unit will have a dishwasher, microwave, washers/dryers hookups, and air conditioning.
Partnerships to Serve Communities of Color:	Language barriers will be removed by providing Spanish marketing materials and applications distributed at the Casa De Oracion Church, Oregon Human Development Commission (OHDC), the Klamath Library, and other community partners. Interpretation and translation services will be offered. Marketing early gives people extra time to consider a move, and applications will be made available online along with after-hours support to accommodate those who work during the day. Community partners will also be trained (in



## Timbermill – Housing Stability Council

---

	Spanish) on how to help people apply. Providing application assistance will reduce barriers for people who are illiterate or may struggle with the application process for other reasons. In addition, outreach will occur to the 25+ providers through Klamath and Lake Community Action Services. The Klamath Tribes Healing Winds will also be included in all outreach efforts.
Reaching Underserved Communities:	The developer plans to create a language access plan to ensure that populations who might be considered the ‘least likely to apply’ have targeted outreach in other languages for limited English proficient individuals and alternative formats for persons with disabilities. Oregon Human Development Commission is a Culturally Specific non-profit designated to serve historically underserved Hispanic and Farmworker communities and, through an MOU has partnered to assist the developer with this work. They will be compensated for their recruitment and other services. The development’s Affirmatively Furthering Fair Housing Marketing Plan (AFFHMP) will be created with the expertise of the Klamath Housing Authority and will include outreach to their resources and property management in the area.
MWESB Target:	This project has committed to 20% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> <li>• Rural Housing</li> </ul>
This development will need to conform to all OHCS underwriting standards. The primary risk is the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate the risk of inflation.	







**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	USA NHA Burnside Housing		
City:	Gresham	County:	Multnomah
Sponsor Name:	USA Properties Fund, Inc. & Northwest Housing Alternatives (NHA)		
Urban/Rural:	Urban	Total Units	91
# Rent Assisted Units:	0	Units by Size & Affordability:	35 1-BR at 60% AMI 17 2-BR at 60% AMI 39 3-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 8,456,000	Acquisition	\$ 1,850,219
LIHTC 4% Annual Allocation	\$ 1,902,079	Construction	\$27,763,576
OAHTC loan amount:	\$0	Development	\$11,331,081
Conduit Bonds:	\$21,105,000	Total:	\$40,944,876

PROJECT DETAILS	
Project Description:	USA NHA Burnside Housing is a 91-unit apartment complex with a mix of 1-bedroom, 2-bedroom, and 3-bedroom units. The development will be one 4-story building with an elevator. The development will have community space, internet access, laundry facilities, a playground, and outdoor recreation space for residents. Each unit will have dishwashers, microwaves, a patio or balcony, a security system, and window unit air conditioning.
Partnerships to Serve Communities of Color:	NHA and Outreach and Service partner Hacienda (HCDC) are regularly connecting with Communities of Color (COC) in the selection, planning, design, and development of projects and have 2 active partnership projects in outreach within the community of this project. NHA is a Culturally Responsive Organization (CRO) with 40 years' service in Metro Portland, and HCDC is a Culturally Specific Organization (CSO) with 36 years' service in this specific neighborhood. Both organizations are being compensated for their partnership. A recent partnership, in SE PDX, serving 159 households leased up at over 60% COC.
Reaching Underserved Communities:	33% of NHA partners are CSOs providing for robust COC referrals. NHA Asset Management Data Analysts evaluate leasing and leasing barriers in each project and hold Property Managers (PM) accountable to project goals and revision of results for better outcomes. A recent NHA project in SE PDX achieved over 60% COC lease up with the same



## Estacada Apartments – Housing Stability Council

	<p>services and PM. Outreach Materials reflect different languages and cultural competencies.</p> <p>NHA uses lower income-to-rent ratios, no credit requirements, individualized assessments for criminal background, and reduced lookback periods. NHA uses a “review positive” approach to appeals, and supports accommodations, rehabilitation, recovery, and supportive services. Translation services and peer supports are also available. The local area is 43% Latinx, and 70% non-white with 70 languages spoken, partnership is crucial to barrier mitigation.</p>
MWESB Target:	This project has committed to 30% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council Members;  
Andrea Bell, Executive Director

From: Rebecca Isom, Senior LIFT Program Analyst  
Amy Cole, State Development Resources Manager  
Roberto Franco, Assistant Director, Development Resources and Production  
Rick Ruzicka, Interim Assistant Director, Planning and Policy  
Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing

Re: **2022 LIFT Homeownership NOFA Award Recommendations**

---

***Motion: Approve the LIFT funding recommendations for the following projects:***

- ***717 N College Street Newberg in Newberg, \$345,000 in LIFT funds***
- ***Boone's Ferry in Lake Oswego, \$2,645,000 in LIFT funds***
- ***Cedar and Wickiup in Redmond, \$700,000 in LIFT funds and \$68,285 in Homeownership Development funds***
- ***Countryman Estates in Forest Grove, \$345,000 in LIFT funds***
- ***Daly Estates in Bend, \$986,100 in LIFT funds***
- ***Fischer Village in Springfield, \$260,000 in LIFT funds***
- ***King City in King City, \$1,600,000 in LIFT funds***
- ***Peace Village in Eugene, \$2,400,000 in LIFT funds***
- ***Poplar Street in Bend, \$600,000 in LIFT funds***
- ***West Tuality Rapid Homesteads in Cornelius, \$337,285 in LIFT funds***
- ***Woodhaven Community Housing in Bend, \$1,916,197 in LIFT funds***

At the upcoming Housing Stability Council meeting, we will be presenting the LIFT Homeownership Award Recommendations for Council approval. These selections are based on the policies laid out in the LIFT program framework as approved by the Housing Stability Council: <https://www.oregon.gov/ohcs/development/Documents/10-27-2021-LIFT-Draft-Framework.pdf>. In this memo, we are providing you with a high-level summary of the recommended projects, more detailed information regarding each project can be found in the two-page summaries following this cover memo. We will provide a more detailed analysis of the NOFA policy direction and outcomes during the Housing Stability Council meeting.



### **NOFA Applications & Scoring:**

Of the \$303.5 million in LIFT funds allocated by the 2021 Legislature for the 21-23 biennium, 20% (\$60.7 million) is set-aside for homeownership development; half of these resources, \$30.35 million were offered in the 2022 NOFA. Of this amount, \$15.35 million was set-aside for noncompetitive wildfire direct awards for projects in wildfire affected counties. These projects were approved by Housing Stability Council at the June 2022 meeting. The LIFT Homeownership NOFA was released on February 4, 2022 and included soft set-asides of 50% of funds for developments serving urban communities and 50% for developments serving rural communities.

In all, 11 applications were submitted requesting a total of \$12.028 million in LIFT funds. All projects submitted for consideration were urban projects, with nine projects submitted under the urban communities set-aside and two projects submitted under the new mid-sized urban communities set-aside. Requests totaled \$10.983 million for the projects serving urban communities and \$1.045 million for projects serving mid-sized urban communities. The funding requests for three projects were increased in order to allow for a five percent contingency within the funding limits, bringing the final funding request up to \$12,134,582.

Applications were reviewed for completeness, and had to meet minimal preliminary and threshold requirements in order to qualify to be scored by internal and external scoring committees on the following factors:

- Readiness to Proceed / Financial Viability / Development and Management Capacity: 45 points
- Service to Communities of Color / Innovation & Replicability / MWESB: 34 points
- Low Subsidy / Low Construction Costs: 21 points
- Wildfire Disaster Area: 5 bonus points

All applications met the preliminary and threshold requirements, were scored, and met the minimum scoring requirement of 50 points.

### **Funding Recommendation:**

We are recommending a LIFT funding reservation for all projects submitted, which includes at least a five percent contingency for all projects where the funding limit allowed it in order to offset the impact of the volatile construction cost market. All together, these projects will create 164 new affordable homes for homebuyers in urban communities across the state.



## Funding Recommendations for LIFT HO – August 5, 2022

### Project Serving Mid-Sized Urban Communities

Project Name	County	Total Units	Sponsor
<b>717 N College Street Newberg</b>	Yamhill	3	Newberg Area Habitat for Humanity
<b>Cedar and Wickiup</b>	Deschutes	7	Bend-Redmond Habitat for Humanity
	<b>Total</b>	<b>10</b>	

### Projects Serving Urban Communities

Project Name	County	Total Units	Sponsor
<b>Boone's Ferry</b>	Clackamas	23	Habitat for Humanity Portland/Metro East
<b>Countryman Estates</b>	Washington	3	West Tuality Habitat for Humanity
<b>Daly Estates</b>	Deschutes	9	Bend-Redmond Habitat for Humanity
<b>Fischer Village</b>	Lane	4	Habitat for Humanity of Central Lane
<b>King City</b>	Washington	16	Habitat for Humanity Portland/Metro East
<b>Peace Village</b>	Lane	70	SquareOne Villages
<b>Poplar Street</b>	Deschutes	7	Kor Community Land Trust
<b>West Tuality Rapid Homesteads</b>	Washington	3	West Tuality Habitat for Humanity
<b>Woodhaven Community Housing</b>	Deschutes	19	Woodhaven Community Housing LLC
	<b>Total</b>	<b>154</b>	

See attached project summaries for additional information.

### Policy Analysis:

Each round of funding, we learn from the application, review and scoring methods and use these lessons to further refine the processes for future fund offerings in order to better achieve LIFT policy priorities.

In this round of funding there were two main refinements that were made:

- **Mid-Sized Urban Set-Aside:** In 2022, the Urban set-aside was divided in half; providing 25% of the NOFA resources to be set-aside for large urban areas while the other 25% was set-aside for mid-sized urban areas. Mid-sized urban communities are defined as jurisdictions outside of the Portland Urban Growth Boundary that both have a population between 15,000 and 40,000 and are in a county that is part of an MSA. Two





homeownership projects in this mid-sized urban set-aside were submitted in this NOFA round.

- **Culturally Specific Organization Set-Aside:** In response to feedback from Culturally Specific Organizations, a set-aside was created for Homeownership along with the Rental CSO set-aside. No applications were received this year.

This funding round also reinforced the following barriers with using Article XI-Q bonds for homeownership development:

- **Maximum request vs appraised value:** Initially, the funding requests from six proposals did not include a full 5% construction contingency in their proposal. Due to the requirements of article XI-Q bonds, OHCS's LIFT investment must be the lower of the allowed subsidy per unit (\$115,000) or the appraised value of a ready to build lot. In this round, three of the six proposals were eligible and therefore able to request an application increase to cover a full 5% contingency amount with LIFT, while the remaining were not able to give these strict funding limitations. As a consequence, as they proceed there may be a need for further supports from the homeownership division market cost offset funds.
- **Rural applications:** No rural proposals were received in this round. Despite direction from the legislature to develop strategies to use Article XI-Q bonds to reach historically underserved rural communities, it has become clear to staff that a different funding solution will need to be used in order to bring new homeownership opportunities to rural Oregon. Due to the lower value of land outside of urban centers, LIFT investments in rural homeownership projects can actually increase the cost to build instead of helping defray the costs, once applicable application and reservation charges are included.

### Equity Considerations

A foundational tenet of the LIFT program is service to communities of color. Twenty percent of the scoring weight is based on responses to questions focused on ensuring that communities of color are prioritized, represented and consulted throughout the project design and eventual sales of affordable homes for purchase. Projects that do not achieve a minimal 5 points in this section are ineligible for LIFT resources. As with previous offerings, all applications were required to sign an organizational diversity, equity, and inclusion (DEI) agreement as part of the application process, set a participation goal for soliciting and using MWESB contractors which receives a five point scoring preference.

### Statewide Housing Plan

With a focus on adding affordable homeownership options to the housing stock, specific scoring and funding set-aside for rural proposals, and its concentration on creation of homeownership opportunities for historically underserved populations, MWESB contracting, and DEI agreements, the LIFT Homeownership program and resulting housing meet the following Statewide Housing Plan priorities:

- Homeownership: LIFT adds new affordable homeownership opportunities to communities across the State.
- Equity and Racial Justice: LIFT requires that all projects have detailed specific actions to engage, work with, and learn from communities of color. In addition, all sponsors sign a diversity, equity, and inclusion agreement, and commit to a specific goal for contracting with MWESB organizations.

## Recommended LIFT Homeownership Projects

### Mid-Sized Urban

Deal Name	City	County	Developer Name	LIFT Urban	LIFT Mid-Sized Urban	LIFT \$	Total Units
717 N. College Street	Newberg	Yamhill	Newberg Area Habitat for Humanity		\$345,000	\$345,000	3
Cedar and Wickiup	Redmond	Deschutes	Bend-Redmond Habitat for Humanity		\$700,000	\$700,000	7
<b>Totals</b>					<b>\$1,045,000</b>	<b>\$1,045,000</b>	<b>10</b>

### Urban

Deal Name	City	County	Developer Name	LIFT Urban	LIFT Mid-Sized Urban	LIFT \$	Total Units
Boone's Ferry	Lake Oswego	Clackamas	Habitat for Humanity Portland/Metro East	\$2,645,000		\$2,645,000	23
Countryman Estates	Forest Grove	Washington	West Tuality Habitat for Humanity	\$345,000		\$345,000	3
Daly Estates	Bend	Deschutes	Bend-Redmond Habitat for Humanity	\$986,100		\$986,100	9
Fischer Village	Springfield	Lane	Habitat for Humanity of Central Lane	\$260,000		\$260,000	4
King City	King City	Washington	Habitat for Humanity Portland/Metro East	\$1,600,000		\$1,600,000	16
Peace Village	Eugene	Lane	SquareOne Villages	\$2,400,000		\$2,400,000	70
Poplar Street	Bend	Deschutes	Kor Community Land Trust	\$600,000		\$600,000	6
Rapid Homesteads (3 sites)	Cornelius & Cherry Grove	Washington	West Tuality Habitat for Humanity	\$337,285		\$337,285	3
Woodhaven Cmty Hsg	Bend	Deschutes	Woodhaven Community Housing LLC	\$1,916,197		\$1,916,197	19
<b>Totals</b>				<b>\$11,089,582</b>		<b>\$11,089,582</b>	<b>153</b>

**Totals for all categories    \$11,089,582    \$1,045,000    \$12,134,582    163**



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	717 N College Street Newberg		
City:	Newberg	County:	Yamhill
Sponsor Name:	Newberg Area Habitat for Humanity (HFH)		
Urban/Mid-Sized Urban/or Rural:	Mid-Sized Urban	Total Units	3
		Units by Size & Affordability:	3 2-bdrm @ 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 345,000	Acquisition	\$ 240,000
		Construction	\$ 687,500
		Development	\$ 77,300
		Total:	\$ 1,004,800

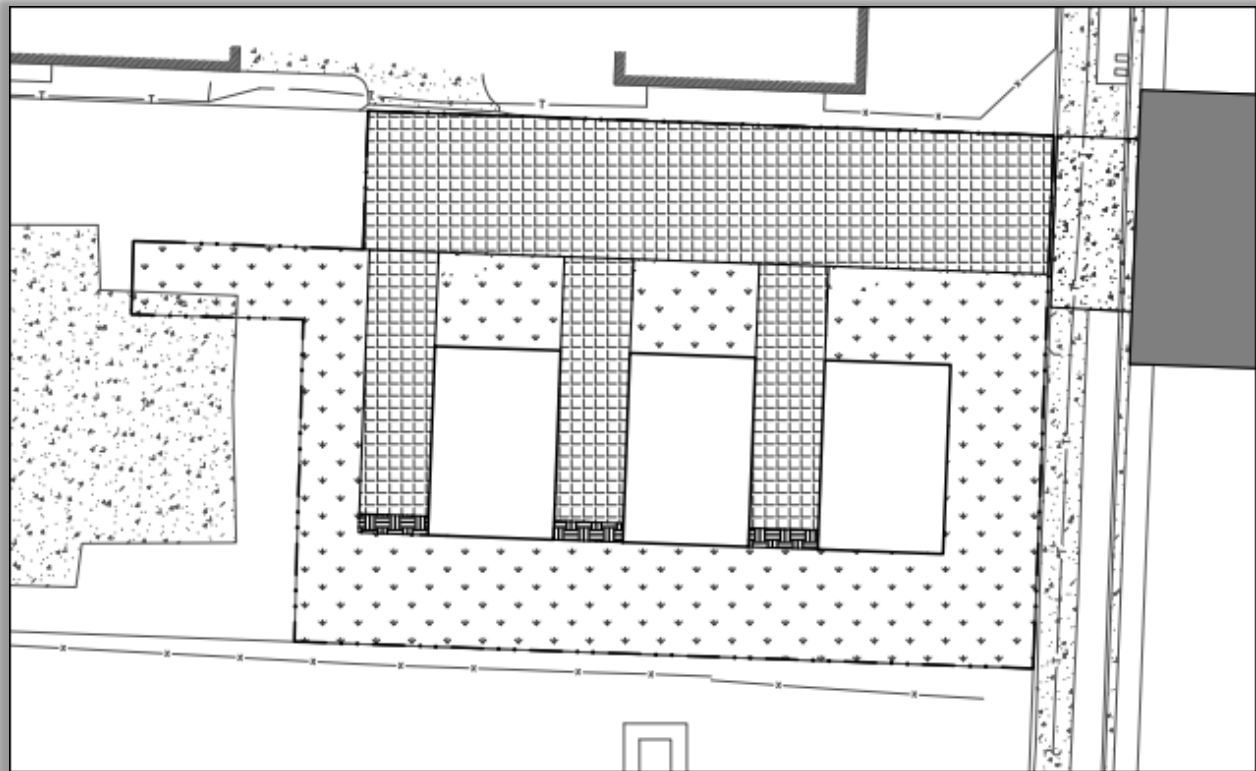
PROJECT DETAILS	
Project Description:	Located on just under a quarter acre in Newberg, this project will be three detached two-story condominiums. Each will be 1200 square feet with three bedrooms, and an open plan area combining the living, dining, and kitchen areas. Each home will have space for two parking spaces and will include a kitchen suite including range, oven, refrigerator, and a dishwasher. Electric forced air heating, and a washer/dryer set rounds out the amenities for each home.
Partnerships to Serve Communities of Color:	Newberg Area Habitat has a signed MOU with the Housing Authority of Yamhill County to provide homebuyer counseling and also conduct outreach and marketing to families who have completed or are currently enrolled in financial education courses. They are also partners with the Welcome Center at Newberg School District to reach families of color who might be interested in a Habitat homeowner program. This relationship has effectively supported English Learners and migrant families to access this resource and learn about the benefits of homeownership. Another key partner is Unidos Bridging Community, a diverse nonprofit organization that advocates for Latino immigrant families and builds bridges of support and understanding among Latino and non-Latino communities in rural Yamhill County, Oregon.
Reaching Underserved Communities:	Regular communication with key community partners, including Yamhill Community Action Partnership and the CASA of Oregon, has helped establish a pipeline of prospective homebuyers seeking housing assistance. Through additional targeted outreach and



**717 N College St – Housing Stability Council**

	ongoing collaborations with schools, churches, community organizations, and other local partners, Newberg Habitat will reach out specifically to the following organizations: Chehalem Valley Chamber of Commerce, Housing Authority of Yamhill County, Yamhill Community Action Partnership, the Newberg School District, the Newberg Area Ministerial Association, the Newberg Downtown Coalition, Unidos Bridging Community, and CASA of Oregon.
MWESB Target:	This project has committed to 30% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	

Initial Site plan for College Street Condos





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Boone's Ferry		
City:	Lake Oswego	County:	Clackamas
Sponsor Name:	Habitat for Humanity Portland Region		
Urban/Rural:	Urban	Total Units	23
		Units by Size & Affordability:	13 3-bdrm at 80% AMI 10 4-bdrm at 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$2,645,000	Acquisition	\$ 2,000,000
		Construction	\$ 8,526,776
		Development	\$ 1,526,289
		Total:	\$ 12,053,375

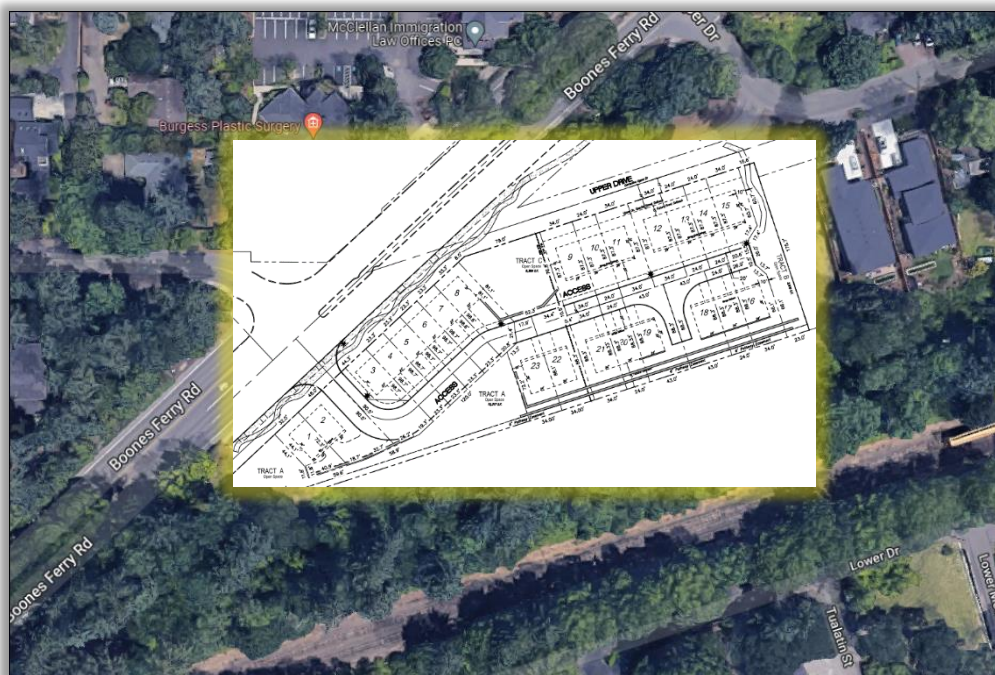
PROJECT DETAILS	
Project Description:	Located on the corner for Upper Drive and Boone's Ferry Drive, this 23-unit project made up of 13 3-bedroom 1.5 bath, and 10 4-bedroom 1.5 bath 3-story townhomes will be the first affordable homeownership project in the City of Lake Oswego. The 3-bedroom townhomes will be 1634 sq ft, and the 4-bedroom townhomes will be 1828 sq ft, with a single parking space and a patio for each home. All homes include a heat pump and central air conditioning, along with a full kitchen suite, including a range, oven, refrigerator, microwave, dishwasher & garbage disposal, as well as a washer & dryer set.
Partnerships to Serve Communities of Color:	Community partnerships include the Bienestar, African American Alliance for Homeownership, Native American Youth and Family Center, Hacienda CDC, and Asian Pacific American Network of Oregon. These are culturally specific non-profit organizations who refer clients, teach classes and support Habitat for Humanity Portland Regions (HFHPR) housing programs in Multnomah, Clackamas, and Washington Counties. Additionally, Habitat has a Faith Relations Committee comprised of members from various faiths who are Christian, Jewish, Muslim and Buddhist, enabling them to connect with hundreds of local churches. Most of their faith partners provide services in a variety of languages.
Reaching Underserved Communities:	Community engagement is the cornerstone of HFHPR's work so collaboration with schools, financial institutions, culturally specific community organizations, and community volunteers provides vital partnerships that benefit both the community and Habitat



## Boone's Ferry – Housing Stability Council

	<p>homeowners. Once a site location has been determined, Habitat reaches out to the schools in the area to meet with administrators, counselors, and school board members to promote awareness about homeownership opportunities for families in the area. Habitat is also partnering with Bienestar, NAYA (Native American Youth and Family Center), AAAH (African American Alliance for Homeownership), Hacienda CDC (Latino Community Development Corporation), and APANO (Asian Pacific American Network of Oregon) to ensure effective, culturally competent outreach to the communities of color who are those in greatest need of affordable housing. Additionally, we have a Memorandum of Understanding with Proud Ground, a well-established local non-profit that creates affordable homebuying opportunities, who helps identify eligible homebuyers and secure affordable mortgages for Habitat homebuyers.</p>
<p>MWESB Target:</p>	<p>This project has committed to 30% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	

Initial Site Plan for Boone's Ferry





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Cedar and Wickiup		
City:	Redmond	County:	Deschutes
Sponsor Name:	Bend-Redmond Habitat for Humanity Portland Region		
Urban/Rural:	Mid-Sized Urban	Total Units	7
		Units by Size & Affordability:	7 3-bdrm at 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 700,000	Acquisition	\$ 840,000
Homeownership Funds:	\$ 68,285	Construction	\$ 1,825,255
		Development	\$ 34,400
		Total:	\$2,699,655

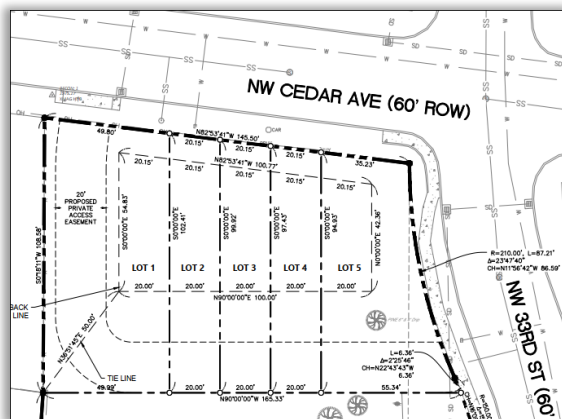
PROJECT DETAILS	
Project Description:	With two different locations in Redmond, the Cedar-Wickiup Townhomes project will be comprised of seven 3-bedroom townhomes. Cedar Townhomes will have five lots, while Wickiup Townhomes will have two. Each home will have three bedrooms, an open plan area combining the living, dining and kitchen areas, and a garage with hook-ups for a washer/dryer and water heater. A full kitchen suite including oven, range, refrigerator, microwave, dishwasher, and garbage disposal will be included, along with through wall air conditioning and forced air heating.
Partnerships to Serve Communities of Color:	Bend-Redmond Habitat for Humanity maintains numerous community partnerships, both in education and outreach. Outreach partners include the Latino Community Association, the Deschutes Public Library, and Central Oregon Veterans Association. Community partnerships in education include NeighborImpact, WIN Home Inspection, Karnopp Peterson LLP Attorneys, the City of Bend (police and code departments), Sally Jacobsen (a regional financial planner and professional organizer who works with Habitat families), and Eagle Wealth Management. Business partnerships include The Bend Radio Group and BECON Engineering.
Reaching Underserved Communities:	Targeted marketing and outreach are continually delivered to the most under-represented populations and minority groups within the affiliate’s geographic service area. Flyer and brochures (clearly describing Habitat program requirements in Spanish) are placed with the Latino Community Association, local churches and county library



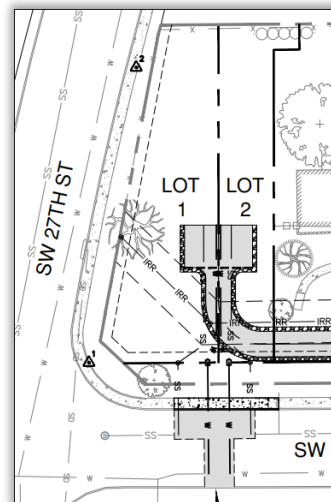


# Cedar and Wickiup – Housing Stability Council

	<p>branches, Latino businesses and markets and ReStore. Radio interviews in Spanish on local stations also expand their reach beyond paper materials. Information is also published and updated in Spanish on the program’s web page reaching out to mobile users through interactive information in their own language.</p> <p>Housing Information Sessions are hosted in Spanish as requested, and detail Habitat program requirements and expectations. Information on Habitat programs is also shared with all public agency contacts, including the Family Access Network staff within Deschutes County schools, on a regular basis.</p> <p>Indicators are used to measure the success of BRHFH’s marketing program are tracked by the number of inquiries, clients, and program applications. Vital record keeping of each client and homeowner follow all retention laws and serves as a basis for a quarterly review of marketing and outreach efforts to address changes in Bend’s very dynamic population.</p>
<p>MWESB Target:</p>	<p>This project has committed to 20% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	



Initial Subdivision Map of Cedar



Initial Subdivision Map of Wickiup





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Countryman Estates		
City:	Forest Grove	County:	Washington
Sponsor Name:	West Tuality Habitat for Humanity		
Urban/Rural:	Mid-Sized Urban	Total Units	3
		Units by Size & Affordability:	3 3-bdrm at 60% of AMI
Funding Request		Funding Use	
LIFT Request:	\$ 345,000	Acquisition	\$ 156,131
		Construction	\$ 847,331
		Development	\$ 103,663
		Total:	\$ 1,107,125

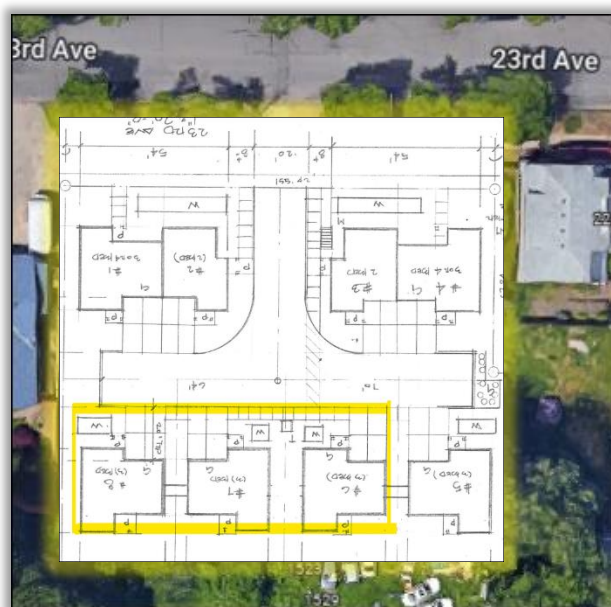
PROJECT DETAILS	
Project Description:	Countryman Estates is a planned development of 8 units of housing in Forest Grove. West Tuality Habitat is requesting funds to build the first three townhomes, 1200 sq. ft 3-bedroom, 2-bath homes that could easily be made into a 4-bedroom unit if needed. The homes are adaptable and homebuyers with disabilities can be accommodated. The homes will have a patio, electric forced air heat and cooling, a washer/dryer set, as well as a full kitchen suite, including a range, oven, refrigerator, microwave, dishwasher, and garbage disposal. Two parking spaces will be provided for each unit.
Partnerships to Serve Communities of Color:	West Tuality Habitat is recognized as a safe and trusted organization among the smaller communities it serves, receiving a sustained and diverse pipeline of prospective home buyers via word of mouth and neighbor referrals. Ongoing partnerships with Centro Cultural of Washington County and Bienestar, both culturally specific organizations, are highly valued. An MOU has also been signed with the African American Alliance for Homeownership to provide both culturally specific homeownership counseling to prospective homebuyers, as well as outreach and marketing to their current and former program participants. They are also working on the Countryman Estates project with students of color from Portland Youth Builders (PYB), a program for young people aged 17-26 who want to finish high school, learn a trade, and get help finding a job in either construction or computer technology.



## Countryman Estates – Housing Stability Council

<p>Reaching Underserved Communities:</p>	<p>West Tuality Habitat tailors its programs and outreach (advertising services) through a lens of cultural relevancy to the recipient. Examples include the location of the outreach (community organization, churches frequented by specific demographics) and materials with images reflecting the diverse community members served. Translations services are available, and courses are offered to accommodate varied schedules of working families. West Tuality Habitat conducts outreach meetings at varying times and locations to fit with employment schedules that vary widely, partnering with school districts and providers of culturally specific services to maximize outreach. The organization coordinates services offered by different agencies (homeownership education, title companies) for accessibility for working individuals and families with children. All informational and marketing materials are offered in both English and Spanish, with bilingual, bicultural staff members in all areas of West Tuality Habitat’s organization, especially in the Family Services department.</p>
<p>MWESB Target:</p>	<p>This project has committed to 30% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	

Initial Site Plan for Countryman Estates





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Daly Estates		
City:	Bend	County:	Deschutes
Sponsor Name:	Bend-Redmond Habitat for Humanity		
Urban/Rural:	Urban	Total Units	9
		Units by Size & Affordability:	9 3-BRMs at 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 986,100	Acquisition	\$ 1,080,000
		Construction	\$ 2,245,365
		Development	\$ 46,620
		Total:	\$ 3,371,985

PROJECT DETAILS	
Project Description:	The Daly Estates Townhomes project includes nine single family townhomes on lots averaging 2200 sq. ft. each. Each home will have three bedrooms, an open plan area combining the living, dining and kitchen areas, and a garage with hook-ups for a washer/dryer and water heater. A full kitchen suite including oven, range, refrigerator, microwave, dishwasher, and garbage disposal will be included, along with through wall air conditioning and forced air heating.
Partnerships to Serve Communities of Color:	Bend-Redmond Habitat for Humanity maintains numerous community partnerships, both in education and outreach. Outreach partners include the Latino Community Association, the Deschutes Public Library, and Central Oregon Veterans Association. Community partnerships in education include NeighborImpact, WIN Home Inspection, Karnopp Peterson LLP Attorneys, the City of Bend (police and code departments), Sally Jacobsen (a regional financial planner and professional organizer who works with Habitat families), and Eagle Wealth Management. Business partnerships include The Bend Radio Group and BECON Engineering.
Reaching Underserved Communities:	Targeted marketing and outreach are continually delivered to the most under-represented populations and minority groups within the affiliate’s geographic service area. Flyer and brochures (clearly describing Habitat program requirements in Spanish) are placed with the Latino Community Association, local churches and county library branches, Latino businesses and markets and ReStore. Radio interviews in Spanish on



## Daly Estates – Housing Stability Council

	<p>local stations also expand their reach beyond paper materials. Information is also published and updated in Spanish on the program’s web page reaching out to mobile users through interactive information in their own language.</p> <p>Housing Information Sessions are hosted in Spanish as requested, and detail Habitat program requirements and expectations. Information on Habitat programs is also shared with all public agency contacts, including the Family Access Network staff within Deschutes County schools, on a regular basis.</p> <p>Indicators are used to measure the success of BRHFH’s marketing program are tracked by the number of inquiries, clients, and program applications. Vital record keeping of each client and homeowner follow all retention laws and serves as a basis for a quarterly review of marketing and outreach efforts to address changes in Bend’s very dynamic population.</p>
<p>MWESB Target:</p>	<p>This project has committed to 20% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	

Initial Site Map of Daly Estates





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Fischer Village		
City:	Springfield	County:	Lane
Sponsor Name:	Habitat for Humanity of Central Lane		
Urban/Rural:	Urban	Total Units	4
		Units by Size & Affordability:	4 2-BDM at 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 260,000	Acquisition	\$ 0
		Construction	\$ 983,547
		Development	\$ 102,741
		Total:	\$ 1,086,288

PROJECT DETAILS	
Project Description:	Fischer Village is a new affordable homeownership development located in the northern part of Springfield, on bare land in the middle of the 1100 block of R Street and Q Street. With an overall plan for six duplex townhomes (a grand total of 12 units), HFH of Central Lane is focusing on four two-bedroom, two-bath units to begin construction now, with the additional eight townhomes ready to begin construction in the new few years. To date, all infrastructure site work has been completed and the affiliate is well positioned to begin construction. Each duplex will be 2 stories and will come with a full kitchen suite, including a dishwasher and garbage disposal, as well as washer/dryer hook-ups. Air conditioning will be included in the HVAC package.
Partnerships to Serve Communities of Color:	Through targeted outreach and ongoing collaborations with schools, churches, community organizations, and other local partners, HFH of Central Lane has established a pipeline of prospective homebuyers seeking housing assistance. Partner organizations include the local NAACP chapter and Centro Latino Americano, while DevNW, a nonprofit, HUD-approved NeighborWorks® Homeownership Center, assists by providing financial education to first time homebuyers.
Reaching Underserved Communities:	HFH of Central Lane believe that immigrants have a regenerative impact on the receiving community. They bring their talents, their energy, their perspectives, their culture, and their fresh appreciation of our values and resources. Habitat for Humanity of Central Lane will continue to strive to increase connections with immigrant communities and bring



# Fischer Village – Housing Stability Council

	<p>awareness of Habitat’s homeownership opportunities. Social media mechanisms used by the affiliate include YouTube, Instagram, and Facebook. Translations services are available, and courses are offered to accommodate varied schedules of working families. In addition to targeted outreach, a planned community gathering for neighbors of the Fischer Village housing development to provide information among neighborhood residents and businesses is being worked on.</p>
MWESB Target:	This project has committed to 20% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	

Initial Site Plan Fisher Village





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	King City		
City:	King City	County:	Washington
Sponsor Name:	Habitat for Humanity Portland Region		
Urban/Rural:	Urban	Total Units	16
		Units by Size & Affordability:	8 3-BRM at 80% AMI 8 4-BRM at 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 1,600,000	Acquisition	\$ 265,000
		Construction	\$ 4,721,905
		Development	\$ 1,008,296
		Total:	\$ 5,995,201

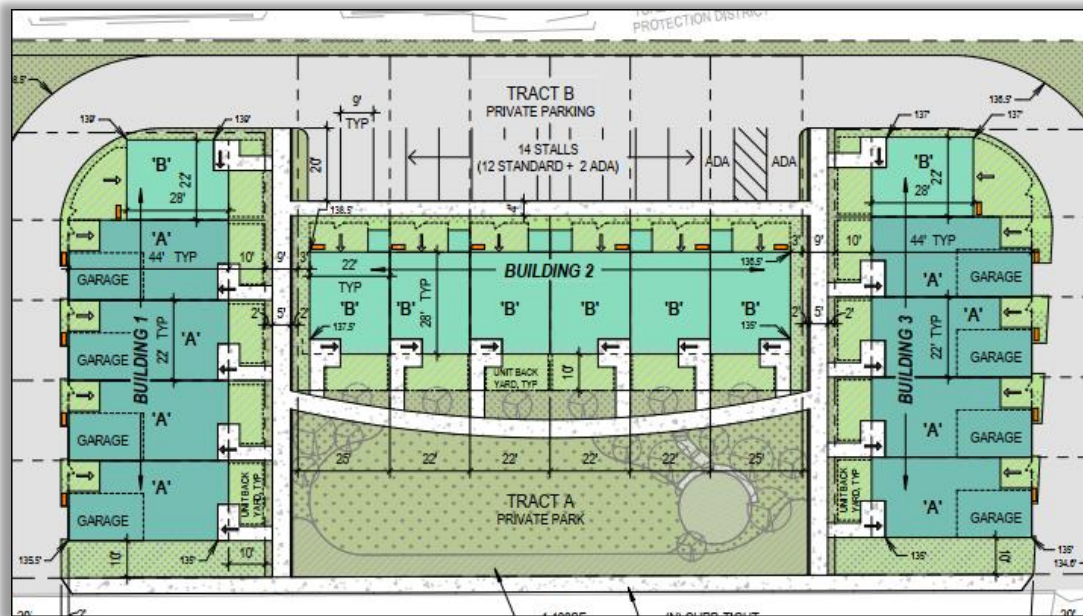
PROJECT DETAILS	
Project Description:	Located on 1.08 acres in King City, this project includes eight 4-bedroom 2.5-bath ,and eight 3-bedroom 2-bath two-story townhomes. The project will also feature a private green space located centrally within the development with potential for play spaces, gathering areas and tree groves for shade to be enjoyed by future families. The 4-bedroom townhomes will include a single car garage, while all units will have a full kitchen suite, including range, oven, refrigerator, microwave, and dishwasher, as well as central air conditioning, a patio, and a washer/dryer. 14 parking spaces, including 2 ADA spaces, will be provided along the back of the property.
Partnerships to Serve Communities of Color:	Community partnerships include the Bienestar, African American Alliance for Homeownership, Native American Youth and Family Center, Hacienda CDC, and Asian Pacific American Network of Oregon. These are culturally specific non-profit organizations who refer clients, teach classes and support HFHPR’s housing programs in Multnomah, Clackamas, and Washington Counties. Additionally, Habitat has a Faith Relations Committee comprised of members from various faiths who are Christian, Jewish, Muslim and Buddhist, enabling us to connect with hundreds of local churches. Most of our faith partners provide services in a variety of languages.
Reaching Underserved Communities:	Community engagement is the cornerstone of HFHPR’s work so collaboration with schools, financial institutions, culturally specific community organizations, and community volunteers provides vital partnerships that benefit both the community and Habitat





	<p>homeowners. Once a site location has been determined, Habitat reaches out to the schools in the area to meet with administrators, counselors, and school board members to promote awareness about homeownership opportunities for families in the area. Habitat is also partnering with Bienestar, NAYA (Native American Youth and Family Center), AAAH (African American Alliance for Homeownership), Hacienda CDC (Latino Community Development Corporation), and APANO (Asian Pacific American Network of Oregon) to ensure effective, culturally competent outreach to the communities of color who are those in greatest need of affordable housing. Additionally, we have a Memorandum of Understanding with Proud Ground, a well-established local non-profit that creates affordable homebuying opportunities, who helps identify eligible homebuyers and secure affordable mortgages for Habitat homebuyers.</p>
<p><b>MWESB Target:</b></p>	<p>This project has committed to 30% MWESB participation.</p>
<p><b>Alignment with Statewide Housing Plan:</b></p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	

Initial Site Plan for King City





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Peace Village		
City:	Eugene	County:	Lane
Sponsor Name:	Square One Villages		
Urban/Rural:	Urban	Total Units	70
		Units by Size & Affordability:	62 1-BR at 60% AMI 8 2-BR at 60% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 2,400,000	Acquisition	\$ 601,120
		Construction	\$ 12,024,958
		Development	\$ 1,394,709
		Total:	\$14,020,787

PROJECT DETAILS	
Project Description:	<p>Peace Village Co-op will be a 12-building, 70-unit tiny home village located on 3.6 acres in northern Eugene. Including five unique floor plans to support a diversity of smaller household types, homes will range from 384 to 782 square feet, with a mix of 62 1-bedroom and eight 2-bedroom units. All residential buildings will have two stories, with the sleeping spaces on the second floor or 'loft' area, except for 4 units that will be fully ADA accessible. All 58 ground floor units are visitable, and every unit with a sleeping loft also has a ground level sleeping space. An additional 24 1-bedroom flats will comprise 2 buildings along the eastern side of the site.</p> <p>Due to space constraints with tiny homes, Peace Village has been updating existing buildings on site that will provide common amenities to co-op residents. This includes a recently renovated kitchen and dining area, meeting space large enough to accommodate all the residents, laundry facilities, storage space for bicycles, tools, and other shared resources. While each unit has its own small kitchen, including a range, oven, refrigerator, and microwave, as well as heating and air conditioning, larger gathering spaces will be key to creating and maintaining community amongst co-op residents.</p>
Partnerships to Serve Communities of Color:	A formal partnership was developed between the sponsor and the local NAACP branch in March of 2021. Since then, a virtual Equity Forum to publicize the homeownership opportunity at Peace Village Co-op among members of the local Black African American



## Peace Village – Housing Stability Council

	community has been virtually hosted, with additional outreach and focus groups planned for summer of 2022.
Reaching Underserved Communities:	Square One Villages is establishing a relationship with Language Line Solutions to assist in translation of marketing, outreach, and application materials into Spanish and to provide interpretation services in their outreach efforts. The upcoming focus groups will allow this innovative type of homeownership opportunity to be explained to potential residents, with explanations of how IDA and down payment assistance programs can be used to be applied to the initial membership buy-in cost.
MWESB Target:	This project has committed to 20% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>Equity and Racial Justice</li> <li>Homeownership</li> </ul>
This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.	



Initial Site Plan for Peace Village



**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Poplar St		
City:	Bend	County:	Deschutes
Sponsor Name:	Kôr Community Land Trust		
Urban/Rural:	Urban	Total Units	6 LIFT Restricted 1 Unrestricted
		Units by Size & Affordability	6 3-bdrm at 80% AMI 1 3-BDM at 120% AMI*
Funding Request		Funding Use	
LIFT Request:	\$ 600,000	Acquisition	\$ 325,000
		Construction	\$ 2,439,370
		Development	\$ 390,596
		Total:	\$ 3,154,966

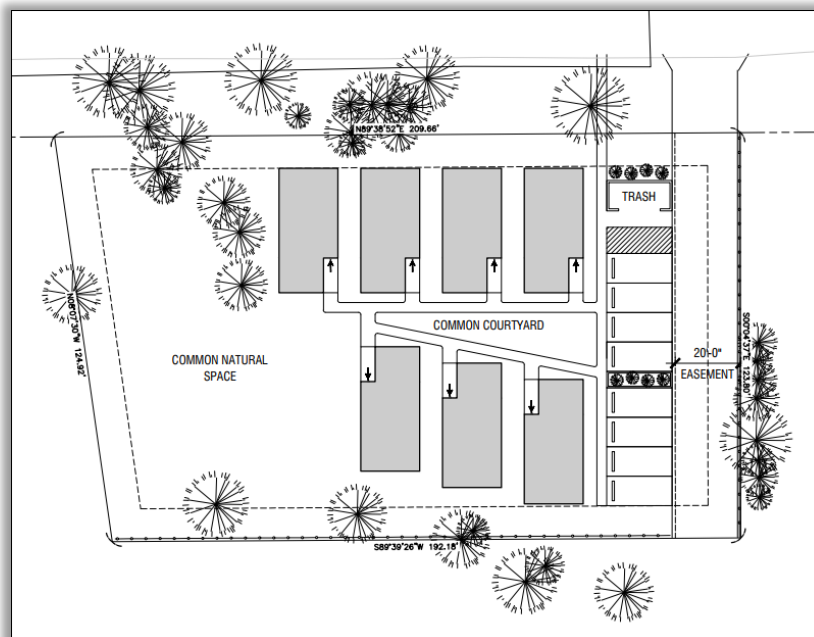
PROJECT DETAILS	
Project Description:	Kôr’s Poplar project is composed of seven single-family homes using the City of Bend’s Cottage Cluster Development code. Located on a 0.54-acre site, all seven homes will be 1200 sq ft, with 3 bedrooms and 2 bathrooms. The homes are designed to goal net-zero energy and feature solar panels, a tightly sealed building envelope, hard surface flooring, and energy efficient lighting and mechanicals. Each home will have a full kitchen suite, including range, oven, refrigerator, and dishwasher, as well as a washer/dryer, central forced heating and cooling, and a patio. The common space includes 10 parking spaces, shared community gardens, and paved walking paths that connect each home to one another.
Partnerships to Serve Communities of Color:	Kôr has established culturally specific partnerships with the Latino Community Association, as well as multicultural partnerships with Housing Works, Family Access Network, and the Council on Aging. Kôr is building new relationships with Black-led community groups including the Father’s Group and Central Oregon Black Leaders Assembly, as well as the Latinx group Juntos and Complexion, a Central Oregon BIPOC publication.
Reaching Underserved Communities:	Kôr has hired a dedicated full-time Homeownership Program Coordinator to build long-term partnerships and trust with culturally specific organizations. This work will include strengthening partnerships with the Latino Community Association and Family Access Network. The Homeownership Program Coordinator will specifically offer community outreach and information sessions as an ongoing year-round activity, create a Spanish-



## Poplar St – Housing Stability Council

	<p>specific communications plan to reach the Latinx communities with the guidance from native Spanish-speaker consultants, develop a reflection and feedback program, and host a design charet for each proposed development to get community-feedback on design. Additionally, translation and interpretation services will be offered at no cost to all interested homebuyers.</p> <p>Kôr is developing a partnership with HousingWorks to offer IDA’s to increase homebuyer’s equity and cover closing costs, as well as formalizing a partnership with an ITIN banking institution that can offer ITIN lending for homebuyers without citizenship or social security numbers. Kôr will formalize the vetting process for financial institutions and real estate development partners using an equity lens, and develop a partnership with East Cascade Works to help homebuyers increase their income through job training.</p>
<p><b>MWESB Target:</b></p>	<p>This project has committed to 30% MWESB participation.</p>
<p><b>Alignment with Statewide Housing Plan:</b></p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	

Initial Site Plan for Poplar Street





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	West Tuality Rapid Homesteads		
City:	Cornelius / Cherry Grove	County:	Washington
Sponsor Name:	West Tuality Habitat for Humanity		
Urban/Rural:	Mid-Size Urban	Total Units	3
		Units by Size & Affordability:	2 3-bdrm at 80% AMI 1 4-bdrm at 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 337,285	Acquisition	
		Construction	\$ 838,440
		Development	\$ 74,328
		Total:	\$912,768

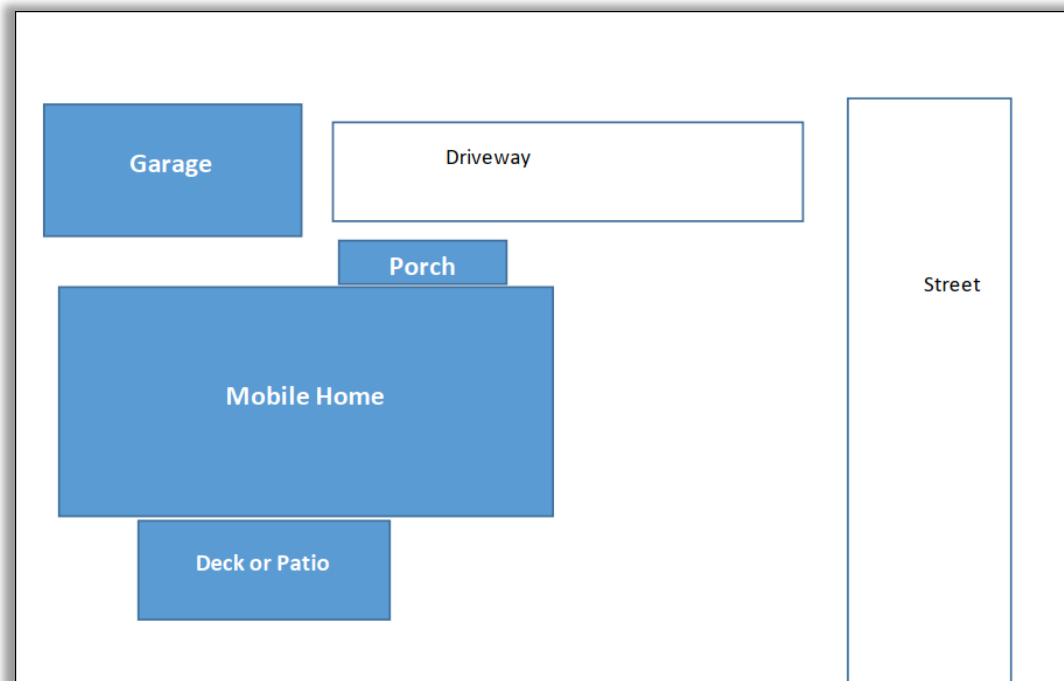
PROJECT DETAILS	
Project Description:	The Rapid Homesteads project will build three scattered-site homes in smaller communities - two in Cornelius and one in Cherry Grove. The homes in Cornelius will be three bed, two bath manufactured homes; and the home in Cherry Grove will be a four bed, two bath manufactured home. Each home will have a full kitchen suite, including range, oven, refrigerator, microwave, dishwasher, and garbage disposal, as well as a washer/dryer set, a patio, and central air conditioning.
Partnerships to Serve Communities of Color:	West Tuality Habitat is recognized as a safe and trusted organization among the smaller communities it serves, receiving a sustained and diverse pipeline of prospective home buyers via word of mouth and neighbor referrals. Ongoing partnerships with Centro Cultural of Washington County and Bienestar, both culturally specific organizations, are highly valued. An MOU has also been signed with the African American Alliance for Homeownership to provide both culturally specific homeownership counseling to prospective homebuyers, as well as outreach and marketing to their current and former program participants.
Reaching Underserved Communities:	West Tuality Habitat tailors its programs and outreach (advertising services) through a lens of cultural relevancy to the recipient. Examples include the location of the outreach (community organization, churches frequented by specific demographics) and materials with images reflecting the diverse community members served. Translations services are available, and courses are offered to accommodate varied schedules of working families.



## West Tuality Rapid Homesteads – Housing Stability Council

	West Tuality Habitat conducts outreach meetings at varying times and locations to fit with employment schedules that vary widely, partnering with school districts and providers of culturally specific services to maximize outreach. The organization coordinates services offered by different agencies (homeownership education, title companies) for accessibility for working individuals and families with children. All informational and marketing materials are offered in both English and Spanish, with bilingual, bicultural staff members in all areas of West Tuality Habitat’s organization, especially in the Family Services department.
MWESB Target:	This project has committed to 30% MWESB participation.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.	

Sample Site Plan for Rapid Homesteads





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

SUMMARY			
Project Name:	Woodhaven Community Housing		
City:	Bend	County:	Deschutes
Sponsor Name:	Woodhaven Community Housing LLC		
Urban/Rural:	Urban	Total Units	19
		Units by Size & Affordability:	19 2-BR at 80% AMI
Funding Request		Funding Use	
LIFT Request:	\$ 1,900,000	Acquisition	\$ 1,377,500
		Construction	\$ 5,225,910
		Development	\$ 541,161
		Total:	\$ 7,114,571

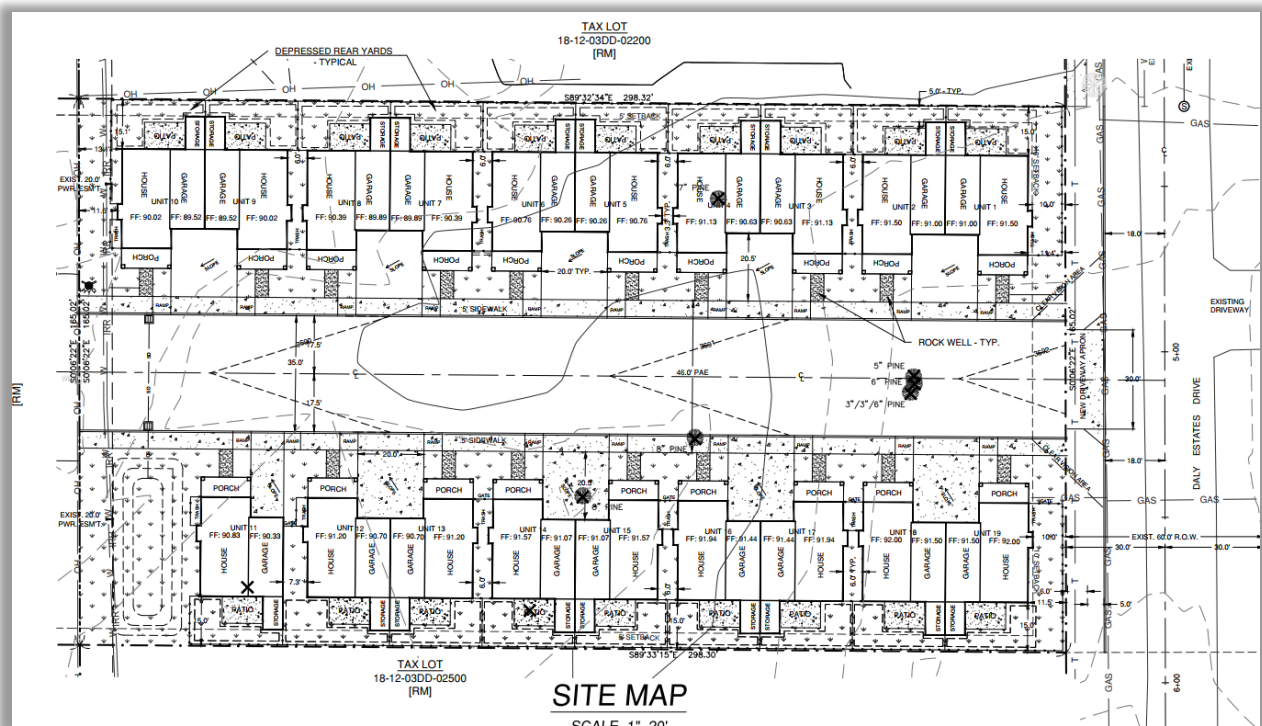
PROJECT DETAILS	
Project Description:	<p>Located on 1.13 acres, Woodhaven Community Housing (WCH) will build 19 units of 2-story townhome-style condominiums in Bend’s Larkspur neighborhood. Consisting of 9 duplexes and a single detached unit, the homes will incorporate energy efficient features and will be solar ready. The design will include materials and finishes that are chosen to last 30+ years. Each 2-bedroom, 2-bath home will incorporate a fenced private space and storage and will be served by an electric heat pump with central air. Complete with a full kitchen suite including a microwave, dishwasher, and garbage disposal. The site was designed with all the front doors facing a central space (private street) to encourage and facilitate a community-centric spirit.</p>
Partnerships to Serve Communities of Color:	<p>The sponsor has forged strong partnerships over the past seven years with the Latino Community Association (LCA), NeighborImpact, Housing Works, Central Oregon's Family Access Network (FAN), English2Spanish, and the Central Oregon Council on Aging. An MOU with LCA has been signed to provide translation and interpretation services during outreach events in the Latino community, as well as keeping WCH apprised of any outreach opportunities.</p> <p>Additional MOUs have been signed with Housing Works and Neighborhood Impact. Housing Works will assist with marketing outreach, and Neighborhood Impact will receive referrals to provide HUD approved homeownership counseling training and financial literacy to future homebuyers.</p>





# Woodhaven Community Housing – Housing Stability Council

<p>Reaching Underserved Communities:</p>	<p>WCH believes that the primary barriers towards homeownership opportunities are a lack of prior engagement in homebuyer and finance education, and in lending and/or being loanable. The path to homeownership is a continuum and simply introducing the idea of the possibility that one could own a home, when they previously believed that it was not in the cards for them, can be the inspiration needed to take a homebuyer education course, to obtain financial consulting, or to visit a mortgage lender. By partnering with LCA and Neighborhood Impact, WCH is able to bring homeownership counseling and financial literacy to families who may not have thought about owning a home.</p>
<p>MWESB Target:</p>	<p>This project has committed to 30% MWESB participation.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Homeownership</li> </ul>
<p>This development will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.</p>	



Initial Site Map of Woodhaven Community Housing





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council Members  
Andrea Bell, Executive Director

From: Angela Parada, Sr. Tax Credit Programs Manager  
Roberto Franco, Assistant Director of Development Resources and Production  
Rick Ruzicka, Interim Assistant Director of Planning and Policy  
Natasha Detweiler-Daby, Interim Director of Affordable Rental Housing

Re: 2022 9% LIHTC HOME NOFA Funding Recommendations

---

***Motion: Approve the 9% LIHTC funding recommendations for the following projects and resources***

- ***73Foster in Portland***, \$2,000,000 in 9% LIHTC, \$500,000 in Gap, \$2,900,000 in OAHTC and 22 slots of PSH Services and Rental Assistance
- ***Berry Ranch in Portland***, \$2,000,000 in 9% LIHTC, \$500,000 in Gap, \$2,522,770 in OAHTC
- ***Briarwood-Anderlik Manor in Keizer***, \$1,295,000 in 9% LIHTC, \$400,000 in Gap, \$1,200,000 in OAHTC
- ***Owens Adair Annex in Astoria***, \$1,900,000 in 9% LIHTC, \$600,000 in Gap, \$2,750,000 in HOME, \$1,337,000 in OAHTC and 13 slots of PSH Services and Rental Assistance
- ***Pacific Trail Apartments in Canyonville***, \$1,375,000 in 9% LIHTC, \$600,000 in Gap, \$4,500,000 in OAHTC
- ***Providence Medford in Medford***, \$2,000,000 in 9% LIHTC, \$500,000 in Gap, \$2,900,000 in OAHTC and 69 slots of PSH Services and Rental Assistance

**Summary**

At the upcoming Housing Stability Council meeting, we will be presenting the 9% LIHTC funding recommendations to Council. These recommendations are based on the policies laid out in the Qualified Allocation Plan framework as approved by the Housing Stability Council and sanctioned by Governor Brown.

<https://www.oregon.gov/ohcs/development/Documents/LIHTC/QAP/2022-QAP-Final.pdf>



In this memo, we are providing you with a high-level summary of the recommended projects, more detailed information regarding each project can be found in the two-page summaries following this cover memo.

### **Funding Availability**

OHCS forward commits 9% Low Income Housing Tax Credits, the resources awarded through the 2022 NOFA will be the 2023 federal allocation of 9% LIHTCs. In the 2022 fiscal year the multiplier used to calculate the LIHTC credit ceiling is \$2.60, available resources is based on our state population multiplied by \$2.60 (the multiplier). We are not anticipating federal intervention and acknowledge that likely this figure will remain the same for 2023. The current approximation of available resources in 2023 is \$11 million in total credits. This would generate approximately \$110 million in project equity by providing tax respite to investors over 10 years.

The Qualified Allocation Plan specifies that the 9% LIHTC resources have three set-asides:

- 65% for Regional areas,
- 25% for Preservation, and
- 10% for projects on Tribal lands.

There are an additional two cut-across set-asides that require 10% for Non-Profits and 10% for Culturally Specific Organizations.

### **Applications Summary**

A total of 19 applications were received, requesting a total of over \$31.2 million in LIHTC requests. Functionally, this reflects requests totaling \$331 million dollars in project equity.

Regional Set-Aside: Sixteen applications were submitted for consideration under the Regional Set-Aside. These applications requested approximately \$27.2 million in 9% federal tax credits, \$8 million in gap funding, \$13.1 million in HOME and \$22.9 million in OAHTC loan request funding for a total of 825 units.

Preservation Set-Aside: Three applications were submitted under the Preservation set-aside. These applications requested approximately \$4 million in 9% federal tax credits, \$1.6 million in Gap funding, \$8.1 million in OAHTC loan request funding. These potential investments would preserve 295 units with federal subsidy.

Tribal Lands Set-Aside: Unfortunately, we did not receive any applications for our Tribal Lands set-aside and acknowledge that we have work to do in creating a viable, barrier-free path to see this set-aside utilized successfully.

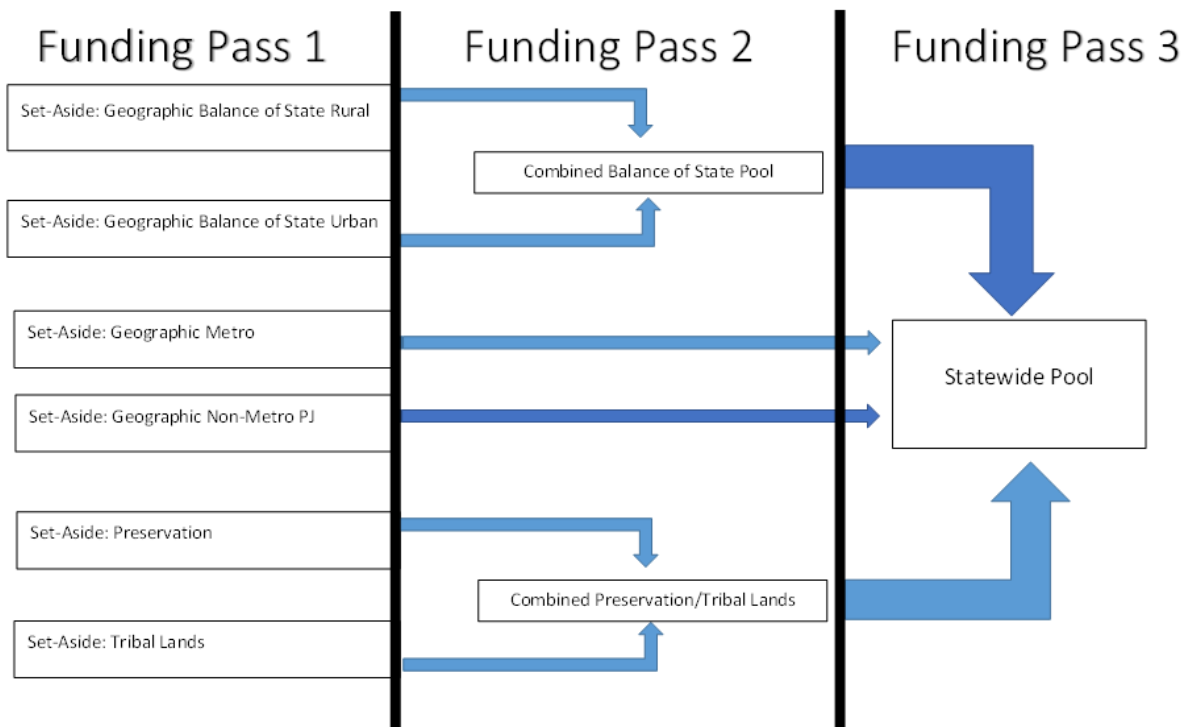
Applications were reviewed for completeness, and had to meet minimum threshold requirements in order to qualify for scoring by committees on the following factors for New Construction and Acquisition Rehab:

- State Priorities
- Location Factors
- Partnerships
- Federal Preferences
- Funding Efficiency – did not offer HTF this NOFA
- Readiness to Proceed
- Development Team Capacity including MWESB

Factors scored for Preservation:

- Risk of Expiration
- Tenant Impact
- Location Need
- Partnerships
- Federal Preferences
- Funding Efficiency – did not offer HTF/HOME this NOFA
- Project Readiness
- Development Team Capacity including MWESB

All applications that met threshold requirements were scored. All applications that met the minimum score of 60 points were eligible to be considered for funding. Recommendations are based on our set-aside to funding pool ranking system.



In addition to the flows across primary set-asides, there are also non profit and culturally specific organization cut-across set-asides that apply as funding allows in the first pass. In this funding year, the federal non profit set-aside was achieved and the culturally specific organization was not due to fund availability.

**Funding Recommendation:**

We are recommending a 9% LIHTC funding reservation for six projects. All together, these projects will create or preserve 369 units of affordable housing in communities across the state. The recommendations for award total approximately \$10.5 million in tax credit allocations.

**Projects Serving Urban Communities**

Project Name	City	Total Units	Sponsor	Populations Prioritized
<b>Berry Ranch</b>	Portland	49	Rose Community Development	Persons with disabilities, and households of color.
<b>73 Foster</b>	Portland	64	REACH Community Development	PSH, Persons with disabilities, and Families.
<b>Briarwood – Anderlik Manor</b>	Keizer / Lebanon	29	MJ Housing Preservation Initiative	Extremely low-income seniors



<b>Providence Medford</b>	Medford	69	Providence Health and Services – Washington	PSH
<b>Total</b>		<b>211</b>		

**Projects Serving Rural Communities**

Project Name	City	Total Units	Sponsor	Population Prioritized
<b>Owens Adair Annex</b>	Astoria	50	Northwest Oregon Housing Authority	PSH, extremely low-income seniors and persons with disabilities
<b>Pacific Trail Apartments</b>	Canyonville / Lincoln City / Lebanon	108	Chrisman Development	Seniors and persons with disabilities
<b>Total</b>		<b>158</b>		

See attached project summaries for additional information.

**Policy Analysis:**

With every cycle of funding, important lessons are learned from the application, our review processes, and our scoring methodologies. Additionally, this is the first funding cycle with the 2022 QAP updates with changes that also impact the scoring process. In a continuously iterative improvement process, we use these lessons to further refine the future fund offerings to better achieve the wide breadth of policies priorities ascribed to the 9% Low Income Housing Tax Credit program.

**In this round of funding there were three main refinements made:**

- **Location Factors:** After much research and analysis, the 2022 QAP was updated to include a new scoring format for our location-based scoring. This evolution allowed for projects to gather scores from both the location opportunities and vulnerabilities to gentrification sections. We integrated the metrics informing the Department of Land Conversation and Development (DLCD)’s work with identifying areas of gentrification and potential displacement.

Of concern to some of our sponsor partners was the inclusion of location inefficiencies scoring since it was designed to subtract points from projects in locations that the Environmental Protection Agency’s Environmental Justice Screening Tool placed in the



80<sup>th</sup> percentile or above for Oregon in proximity to pollutants. As was anticipated the inefficiencies were uniform across geographic set-asides, making the scoring impact equally felt among projects in a geographic set-asides.

This is an important update to our QAP in its collection of data regarding the environmental pollutants impacting geographies across the state. With this data we can continue to refine our policies to address the health and safety from an environmental justice point of view.

- **Culturally Specific Organization (CSO) Set-Aside:** In alignment with other OHCS affordable rental housing programs, the 9% LIHTC program implemented a culturally specific set-aside for the first time this year. The set-aside functioned as a cut-across, meaning that they would be prioritized among all our set-asides in the first funding pass as funding allows. This cycle we had two applications that came in for consideration under this set-aside. Both applications were co-applicant proposals where a culturally specific organization was listed as a co-applicant with a non-CSO applicants.
- **Cost Considerations:** Updates to the QAP allowed for the grouping of applicants by building type and then awarded points to the lowest half. This change allowed for additional points to be awarded as the lowest half could more accurately represent the many groupings based on building type than the lowest third as was formerly required. Additionally, we increased the amount of gap request allowable per project for both our urban and rural project applicants. Lastly, the excel based application was updated to allow for the explanation of inflation and contingency costs allowing for applicants to disclose more of the financial assumptions.

**Lessons learned from this round that will impact future rounds:**

- **Annual Allocation Cap:** In this round, nine of the nineteen proposals each requested allocations of or near \$2M in tax credits. Many projects requested more than their set-aside had reserved. The cap worked to guarantee at least 5 projects. As is evident this round, the market factors in inflation and cost escalation are severely restricting the efficiency of tax credits. Simply put we get less units per dollar. We anticipate conducting further analysis and outreach regarding our cap and the allocation split between our geographic regions and set asides.

- **Rebalancing Points:** We found in this cycle that there were too many points skewing in a single direction allowing for a project's single attribute to have a cascading impact on scoring. As has been stated the 9% LIHTC program has been attributed a lot of policy priorities (PSH, Wildfire, Extremely Low Income, Preservation, and Cost Efficiency) and in so doing has attempted to splinter points and create preference for many kinds of projects. Some additional analysis is needed to see where there is too much prioritization impacting unfairly other projects. This can be seen with our lack of funding for a Non-Metro PJ project.

### Statewide Housing Plan

The 9% LIHTC program is administered with the intention to contribute successfully to the statewide housing plan goal of affordable rental housing both in its creation and preservation. With calibrated scoring and funding set-asides, the program deploys policy levers to meet the growing needs of our rural communities, also prioritized in the statewide housing plan. In accordance with federal policy requirements, we have a point preference for projects that intend units for eventual tenant ownership working in tandem with the program rules to spur affordable homeownership opportunities, of which two projects were proposed this cycle.

Lastly, the program is working to continuously develop policy that centers Equity and Racial Justice. Seeking continual input from our culturally specific partners and looking to reduce barriers. In practical terms, we've implemented robust MWESB contracting and reporting requirements, our DEI agreement is in continuing evolution as we work to establish long term policy outcomes within the program.

The 9% LIHTC program moves the needle with regards to the OHCS Statewide Housing plan in the following ways:

- **Affordable Rental Housing:** 9% LIHTCs add or preserve affordable rental housing stock
- **Rural Communities:** 9% LIHTCs seek to maximize federal HOME investment program dollars by designing geographic set-asides around project access to these resources. Additionally, we have scoring criteria calibrated for rural projects more in alignment with their resource availability.
- **Equity and Racial Justice:** 9% LIHTCs requires that all projects detailed their marketing and lease up strategies to encourage tenants that are least likely to apply according to census tract data. We require that projects report out their equity measures in relation to their intended services to the tenants. This includes the cultural competency of service providers and developers. The expectation is that applicant's detail how their



service provider is culturally responsive. We acknowledge there is a need to include management agents in this work. We require projects to address equity from an organizational standpoint with a DEI agreement that binds the whole project team. We implemented a culturally specific set-aside to start the work of creating a reduced barrier path informed by actual experiences of culturally specific developers.

9% LIHTC 2022-5 NOFA

Set-Aside	Fund Rec?	Project Name	City	LIHTC Request	GHAP Request	HOME Request	OAHTC Request	PSH	Population	Total Units	PBA Units
Metro	Yes	Berry Ranch	Portland	\$2,000,000	\$500,000	0	\$2,900,000	-	Persons experiencing disabilities, and households of color.	49	0
Metro	Yes	73 Foster	Portland	\$2,000,000	\$500,000	0	\$2,522,770	yes	PSH, Persons with Disabilities, and Families.	64	22
Metro	No	Woodland Hearth	Tigard	\$2,000,000	\$500,000	0	0	yes	PSH, Formerly Homeless Families and Immigrants	63	22
Metro	No	ALSO Apartments	Gresham	\$1,150,000	\$500,000	0	\$3,467,500	-	Persons with intellectual and development disabilities.	39	0
Metro	not eligible	Alberta Art House	Portland	\$1,205,855	\$500,000	0	\$525,000	-	Black artists and their families, formerly incarcerated	20	0
Metro	not eligible	Bridge Meadows Lynwood	Portland	\$2,000,000	\$500,000	0	0	-	Multi-generational: foster families, seniors	40	0
<b>Metro Total</b>				<b>\$10,355,855</b>	<b>\$3,000,000</b>	<b>\$0</b>	<b>\$9,415,270</b>			<b>275</b>	<b>44</b>
Set-Aside	Fund Rec?	Project Name	City	LIHTC Request	GHAP Request	HOME Request	OAHTC Request	PSH	Population	Total Units	PBA Units
Non-Metro PJ	No	Applegate Terrace	Salem	\$1,275,000	\$500,000	0	0	-	Veteran Households and Households with Children	47	0
Non-Metro PJ	not eligible	The Coleman	Eugene	\$2,000,000	\$500,000	0	\$1,373,330	-	Individuals post incarceration	52	18
Non-Metro PJ	not eligible	Olive Plaza	Eugene	\$2,150,000	\$500,000	0	\$6,500,000	-	Seniors and Individuals with disabilities	149	149
Non-Metro PJ	not eligible	River Road	Eugene	\$1,958,695	\$500,000	0	0	-	Family Housing	48	0
<b>Non-Metro PJ Total</b>				<b>\$7,383,695</b>	<b>\$2,000,000</b>	<b>\$0</b>	<b>\$7,873,330</b>			<b>296</b>	<b>167</b>
Set-Aside	Fund Rec?	Project Name	City	LIHTC Request	GHAP Request	HOME Request	OAHTC Request	PSH	Population	Total Units	PBA Units
BOS - Urban	Yes	Providence Medford	Medford	2,000,000	600,000	3,343,524	0	yes	PSH, chronic homeless	69	69
BOS - Urban	No	Connors Crossing	Bend	\$1,400,000	\$600,000	\$3,000,000	\$2,080,000	-	Seniors of Deschutes County.	47	0
<b>BOS - Urban Total</b>				<b>\$3,400,000</b>	<b>\$1,200,000</b>	<b>\$6,343,524</b>	<b>\$2,080,000</b>			<b>116</b>	<b>69</b>
Set-Aside	Fund Rec?	Project Name	City	LIHTC Request	GHAP Request	HOME Request	OAHTC Request	PSH	Population	Total Units	PBA Units
BOS - Rural	Yes	Owens Adair Annex	Astoria	\$1,900,000	\$600,000	\$2,750,000	\$1,337,000	yes	PSH, extremely low-income housing for seniors and people with disabilities	50	25
BOS - Rural	No	Oak Manor Apartments	Florence	\$803,810	\$600,000	\$1,600,000	\$1,330,000	-	family/workforce	24	0
BOS - Rural	not eligible	Englewood Affordable Housing	Coos Bay	\$1,580,136	\$600,000	\$2,362,522	\$878,000	-	affordable family housing	40	0
BOS - Rural	not eligible	Trinity Project	Ontario	\$1,978,925	0	0	0	-		24	0
<b>BOS - Rural Total</b>				<b>\$6,262,871</b>	<b>\$1,800,000</b>	<b>\$6,712,522</b>	<b>\$3,545,000</b>			<b>138</b>	<b>25</b>
Set-Aside	Fund Rec?	Project Name	City	LIHTC Request	GHAP Request	HOME Request	OAHTC Request	PSH	Population	Total Units	PBA Units
Preservation	Yes	Briarwood-Anderlik Manor (P)	Keizer	\$1,295,587	\$400,000	0	\$1,200,000	-	ELI Seniors	29	29
Preservation	Yes	Pacific Trail Apartments (P)	Canyonville	\$1,375,001	\$600,000	0	\$4,500,000	-	Seniors and Individuals with disabilities	108	72
Preservation	not eligible	La Creole Manor (P)	Dallas	\$1,339,827	\$600,000	0	\$2,400,000	-	Seniors and Individuals with disabilities	59	59
<b>Preservation Total</b>				<b>\$4,010,415</b>	<b>\$1,600,000</b>	<b>\$0</b>	<b>\$8,100,000</b>			<b>196</b>	<b>160</b>
<b>Total All Requests</b>				<b>\$31,412,836</b>	<b>\$9,600,000</b>	<b>\$13,056,046</b>	<b>\$31,013,600</b>			<b>1,021</b>	<b>465</b>
<b>Total All Funding Recommended</b>				<b>\$10,570,588</b>	<b>\$3,200,000</b>	<b>\$6,093,524</b>	<b>\$12,459,770</b>			<b>369</b>	<b>217</b>



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

Project Proposal Summary Information			
<b>Project Name:</b>	73 Foster		
<b>Sponsor(s):</b>	Reach Community Development Corp.		
<b>Management Agent:</b>	Reach Community Development		
<b>City:</b>	Portland	<b>Country:</b>	Multnomah
<b>Characteristics:</b>	<input checked="" type="checkbox"/> New Construction <input type="checkbox"/> Ac/Rehab <input type="checkbox"/> Scattered Site <input type="checkbox"/> QCT/DDA <input type="checkbox"/> State Basis Boost Requested <input checked="" type="checkbox"/> PSH Requested <input type="checkbox"/> Commercial Space		
<b>Set-Asides:</b>	<input checked="" type="checkbox"/> Metro <input type="checkbox"/> PJ <input type="checkbox"/> BOS Urban <input type="checkbox"/> Culturally Specific <input type="checkbox"/> Preservation <input checked="" type="checkbox"/> Non-Profit <input type="checkbox"/> BOS Rural <input type="checkbox"/> Tribal		

Funding Summary		Unit Mix			
9% LIHTC (Annual)		Bedroom Type	AMI (Rent / Income)	# Of Units	PBRA
HOME	\$2,000,000	Efficiency	60%/30%	10	OHCS PSH
GAP	\$500,000	Efficiency	60%/60%	7	
OAHTC	\$2,522,770	1 bedroom	60%/30%	8	OHCS PSH
PSH	-	1 bedroom	60%/60%	10	
OMEP	-	2 bedrooms	60%/30%	4	OHCS PSH
HUD	-	2 bedrooms	60%/60%	9	
RD	-	3 bedrooms	60%/60%	15	
Other					

Totals					
<b>Total Units:</b>	64	<b>Total Bedrooms:</b>	98	<b>Total PBRA Units:</b>	22 (PSH)





<b>Project Details</b>	
<b>Project Description:</b>	73Foster is a proposed 64-unit, 4-story building in an area of Southeast Portland experiencing significant displacement from rising rental and homeownership prices. Culturally specific partners will support project marketing to provide access to the BIPOC community. 73Foster will provide an active ground level for the residential community with an entry sequence connecting the public sidewalk to a vibrant courtyard. The exterior of the building will be detailed for longevity and performance, and the building systems will maximize indoor air quality and energy efficiency.
<b>Intended Population Served:</b>	The project includes 22 units for Permanent Supportive Housing. These will serve residents at a restricted affordability of 30% AMI. 42 units will be for families and people with disabilities. These units' effective average AMI (after pass through) will be 35%, offering a meaningful contribution of new PSH units and affordable units per tax credit.
<b>Partnerships to Serve Residents:</b>	Project intends to partner with Asian Pacific American Network of Oregon (APANO) to provide culturally specific



	services. Additionally, a partnership has been formed with Community Vision to service those with disabilities.
<b>MWESB Description:</b>	Walsh Construction is the General Contractor. They have indicated in the application their extensive experience working with MWESB firms. They provided a detailed breakdown of their organizations’ demographics and a very successful track record meeting their MWESB goals.
<b>Location Description:</b>	Project is located along Portland's high amenity Foster Road transit corridor, a block away from REACH's 72Foster community. Using our new gentrification methodology, we find that the project is sited in a location where there is a significant risk of displacement.
<b>Alignment with Statewide Housing Plan:</b>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>

The Qualified Allocation Plan (QAP) completed an update in January 2022. The QAP, intended to comply with the requirements of Section 42 of the Code, sets the guidelines for OHCS to administer the Low Income Housing Tax Credit (LIHTC) program and to allocate credits to eligible projects. The update was completed in concert with stakeholders and national best practices. It sought to integrate and align with the goals of our Statewide Housing Plan more boldly. The projects recommended for funding through this Notice of Funding Availability (NOFA) meet the program expectations for these goals and will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

Project Proposal Summary Information			
<b>Project Name:</b>	Berry Ranch		
<b>Sponsor(s):</b>	Rose Community Development		
<b>Management Agent:</b>	Quantum Residential		
<b>City:</b>	Portland	<b>Country:</b>	Multnomah
<b>Characteristics:</b>	<input checked="" type="checkbox"/> New Construction <input type="checkbox"/> Ac/Rehab <input type="checkbox"/> Scattered Site <input checked="" type="checkbox"/> QCT/DDA <input type="checkbox"/> Basis Boost Requested <input type="checkbox"/> PSH Requested <input type="checkbox"/>		
<b>Set-Asides:</b>	<input checked="" type="checkbox"/> Metro <input type="checkbox"/> PJ <input type="checkbox"/> BOS Urban <input type="checkbox"/> Culturally Specific <input type="checkbox"/> Preservation <input checked="" type="checkbox"/> Non-Profit <input type="checkbox"/> BOS Rural <input type="checkbox"/> Tribal		

Funding Summary		Unit Mix			
9% LIHTC (Annual)		Bedroom Type	AMI (Rent / Income)	# Of Units	PBRA
HOME	\$2,000,000	1 bedroom	30% / 30%	6	-
GAP	\$500,000	2 bedrooms	30% / 30%	2	-
OAHTC	\$2,900,000	1 bedroom	50% / 50%	6	-
PSH	-	2 bedrooms	50% / 50%	15	-
OMEF	-	3 bedrooms	50% / 50%	4	-
HUD	-	2 bedrooms	60% / 60%	11	-
RD	-	3 bedrooms	60% / 60%	5	-
Other:					

Totals					
<b>Total Units:</b>	49	<b>Total Bedrooms:</b>	95	<b>Total PBRA Units:</b>	-





<b>Project Details</b>	
<b>Project Description:</b>	Berry ranch will provide 49 affordable homes to low-income households in East Portland’s Lents neighborhood. Participants in ROSE’s Lents Youth Initiative will benefit from Berry Ranch’s youth space and will receive the services they need to thrive.
<b>Intended Population Served:</b>	Intended populations are individuals and families of color and individuals with disabilities.
<b>Partnerships to Serve Residents:</b>	Berry Ranch is partnering with ROSE’s Baby Booster Initiative and numerous culturally responsive supportive service providers, such as Community Vision, Earl Boyles Elementary School, and Guerreras Latinas, to provide housing referrals to targeted residents who need affordable, safe, physically accessible, and family-sized units.
<b>MWESB Description:</b>	The goal for MWESB participation is consistent with the OHCS regional requirement of 30%. The GC is Walsh and the development team also has a registered COBID architecture firm. The collective experience and track record for the development team and the GC, Walsh is impressive. Team is actively engaging in practical steps to make sure that the MWESB targets are met by including planning pre-bid meeting with firms that have desired

	attributes and categorizing the work to solicit the appropriate firm more directly. Walsh is not MWESB certified and provided disaggregated breakdown of the demographics in their staff and a transparent breakdown in their former MWESB participation rates.
<b>Location Description:</b>	Project is sited in East Portland’s Lents neighborhood. Lents is one of Portland’s most racially and ethnically diverse neighborhoods and is largely composed of families vulnerable to involuntary displacement due to accelerating gentrification. ODOT improvements underway on outer SW Powell Blvd. will add value to this development.
<b>Alignment with Statewide Housing Plan:</b>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>

The Qualified Allocation Plan (QAP) completed an update in January 2022. The QAP, intended to comply with the requirements of Section 42 of the Code, sets the guidelines for OHCS to administer the Low Income Housing Tax Credit (LIHTC) program and to allocate credits to eligible projects. The update was completed in concert with stakeholders and national best practices. It sought to integrate and align with the goals of our Statewide Housing Plan more boldly. The projects recommended for funding through this Notice of Funding Availability (NOFA) meet the program expectations for these goals and will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

Project Proposal Summary Information			
<b>Project Name:</b>	Briarwood-Anderlik Manor		
<b>Sponsor(s):</b>	MJ Housing Preservation Initiative		
<b>Management Agent:</b>	MJ Housing Preservation Initiative		
<b>City:</b>	Keizer / Lebanon	<b>Country:</b>	Marion / Linn
<b>Characteristics:</b>	<input type="checkbox"/> New Construction <input checked="" type="checkbox"/> Ac/Rehab <input checked="" type="checkbox"/> Scattered Site <input checked="" type="checkbox"/> QCT/DDA (Site A) <input checked="" type="checkbox"/> Basis Boost Requested (Site B) <input type="checkbox"/> PSH Requested <input type="checkbox"/> Commercial		
<b>Set-Asides:</b>	<input type="checkbox"/> Metro <input type="checkbox"/> PJ <input type="checkbox"/> BOS Urban <input type="checkbox"/> Culturally Specific <input checked="" type="checkbox"/> Preservation <input type="checkbox"/> Non-Profit <input type="checkbox"/> BOS Rural <input type="checkbox"/> Tribal		

Funding Summary		Unit Mix			
9% LIHTC (Annual)		Bedroom Type	AMI & Rent	# Of Units	PBRA
HOME	\$1,295,587	1 bedroom	30% / 30%	10	HAP S8
GAP	\$400,000	1 bedroom	30% / 30%	19	RD
OAHTC	\$1,200,000				
PSH	-				
OMEP	-				
HUD	-				
RD	-				
Other					

Totals					
<b>Total Units:</b>	29	<b>Total Bedrooms:</b>	29	<b>Total PBRA Units:</b>	29





<b>Project Details</b>	
<b>Project Description:</b>	LIHTC redevelopment to preserve much needed elderly housing in Oregon. Briarwood Manor is a 10 one-bedroom unit project with 100% Site Based Section 8 Rental Assistance (RA) serving elderly residents who earn an average of 20% of the Area Median Income (AMI). This project is in Keizer, OR with a one-year renewal on the current HUD Contract. Anderlik Manor is 20 one-bedroom unit project with 100% Site Based RD Rental Assistance serving elderly residents who on the average earn 24% of the AMI. This project is in Lebanon, OR. Capital Needs Assessments have demonstrated that there are major renovations required to allow the projects to continue to serve these residents. The scope of work proposed in this NOFA request would allow the projects to request 20-year extensions on the RA contracts.
<b>Intended Population Served:</b>	Serving elderly who on the average earn between 20% - 24% of the AMI
<b>Partnerships to Serve Residents:</b>	Services provider All Good Northwest will work closely with residents to engage individuals in life enhancing and community-building activities that support healthy lifestyles. This includes service coordination & case management, healthcare support, transportation assistance, social opportunities and community building, group exercise program, access to food resources, and housing stability and eviction prevention. For prospective tenants with limited English language skills, language facilities will be available to provide access to housing and services. In addition, the sponsor will have collaborative MOUs with Latino-led organizations Farmworker Housing Development Corp. and Casa Latinos Unidos.

<b>MWESB Description:</b>	Pence Construction is the General Contractor. They have indicated in the application their extensive experience working with MWESB firms. They provided a detailed breakdown of their organization’s demographics and a very successful track record meeting their MWESB goals.
<b>Location Description:</b>	This is a scattered site project with locations in Keizer, OR and Lebanon, OR.
<b>Alignment with Statewide Housing Plan:</b>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>

The Qualified Allocation Plan (QAP) completed an update in January 2022. The QAP, intended to comply with the requirements of Section 42 of the Code, sets the guidelines for OHCS to administer the Low Income Housing Tax Credit (LIHTC) program and to allocate credits to eligible projects. The update was completed in concert with stakeholders and national best practices. It sought to integrate and align with the goals of our Statewide Housing Plan more boldly. The projects recommended for funding through this Notice of Funding Availability (NOFA) meet the program expectations for these goals and will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

Project Proposal Summary Information			
<b>Project Name:</b>	Owens Adair Annex		
<b>Sponsor(s):</b>	Northwest Oregon Housing Authority		
<b>Management Agent:</b>	Northwest Oregon Housing Authority		
<b>City:</b>	Astoria	<b>Country:</b>	Clatsop
<b>Characteristics:</b>	<input checked="" type="checkbox"/> New Construction <input type="checkbox"/> Ac/Rehab <input type="checkbox"/> Scattered Site <input checked="" type="checkbox"/> QCT/DDA <input checked="" type="checkbox"/> Basis Boost Requested <input checked="" type="checkbox"/> PSH Requested <input type="checkbox"/> Commercial		
<b>Set-Asides:</b>	<input type="checkbox"/> Metro <input type="checkbox"/> PJ <input type="checkbox"/> BOS Urban <input type="checkbox"/> Culturally Specific <input type="checkbox"/> Preservation <input type="checkbox"/> Non-Profit <input checked="" type="checkbox"/> BOS Rural <input type="checkbox"/> Tribal		

Funding Summary		Unit Mix			
9% LIHTC (Annual)		Bedroom Type	AMI & Rent	# Of Units	PBRA
HOME	\$1,900,000	Efficiency	30% / 30%	4 (HOME)	PBV
GAP	\$2,750,000	Efficiency	30% / 30%	6	PBV
OAHTC	\$600,000	1 bedroom	30% / 30%	13 (HOME)	PBV
PSH	\$1,337,000	1 bedroom	30% / 30%	2	PBV
OMEP	-	1 bedroom	50% / 50%	25	
HUD	-				
RD	-				
Other					

Totals					
<b>Total Units:</b>	50	<b>Total Bedrooms:</b>	45	<b>Total PBRA Units:</b>	25





<b>Project Details</b>	
<b>Project Description:</b>	The Owens Adair Annex provides an opportunity for the Northwest Oregon Housing Authority (NOHA) to turn an underutilized parking lot adjacent to the existing Owens Adair building into 50 deeply affordable apartments for an aging population, many of whom have disabilities. NOHA proposes to use the parking lot half of the Owens Adair site for the new building. The City of Astoria’s Comprehensive Plan recommends that housing for the elderly and handicapped should be encouraged in Astoria’s downtown area, so residents can be close to amenities and services
<b>Intended Population Served:</b>	PSH, extremely low-income housing for seniors and people with disabilities
<b>Partnerships to Serve Residents:</b>	Clatsop Community Action (CCA) will provide both culturally responsive resident and supportive services for the Owens Adair Annex. CCA will be responsible for providing case management and linking residents to appropriate support services in four general areas: asset building; workforce/employment; life skills; and education.
<b>MWESB Description:</b>	LMC Construction is the General Contractor. They have indicated in the application their extensive experience

	working with MWESB firms. They provided a detailed breakdown of their organizations’ demographics and a very successful track record meeting their MWESB goals.
<b>Location Description:</b>	Situated in downtown Astoria, the Annex addresses the need the city has outlined, and will be able to house residents using project-based vouchers, the Coordinated Entry system, and on-site services from Clatsop Community Action (CCA).
<b>Alignment with Statewide Housing Plan:</b>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>

The Qualified Allocation Plan (QAP) completed an update in January 2022. The QAP, intended to comply with the requirements of Section 42 of the Code, sets the guidelines for OHCS to administer the Low Income Housing Tax Credit (LIHTC) program and to allocate credits to eligible projects. The update was completed in concert with stakeholders and national best practices. It sought to integrate and align with the goals of our Statewide Housing Plan more boldly. The projects recommended for funding through this Notice of Funding Availability (NOFA) meet the program expectations for these goals and will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

Project Proposal Summary Information			
<b>Project Name:</b>	Pacific Trail Apartments		
<b>Sponsor(s):</b>	Chrisman Development		
<b>Management Agent:</b>	Viridian Management		
<b>City:</b>	Canyonville, Lincoln City, Lebanon	<b>Country:</b>	Douglas, Lincoln, and Linn
<b>Characteristics:</b>	<input type="checkbox"/> New Construction <input checked="" type="checkbox"/> Ac/Rehab <input checked="" type="checkbox"/> Scattered Site <input checked="" type="checkbox"/> QCT/DDA (3 sites) <input type="checkbox"/> Basis Boost Requested <input type="checkbox"/> PSH Requested <input type="checkbox"/> Commercial		
<b>Set-Asides:</b>	<input type="checkbox"/> Metro <input type="checkbox"/> PJ <input type="checkbox"/> BOS Urban <input type="checkbox"/> Culturally Specific <input checked="" type="checkbox"/> Preservation <input type="checkbox"/> Non-Profit <input type="checkbox"/> BOS Rural <input type="checkbox"/> Tribal		

Funding Summary		Unit Mix			
9% LIHTC (Annual)		Bedroom Type	AMI & Rent	# Of Units	PBRA
HOME	-	1 bedroom (A)	60% / 60%	25	RD
GAP	\$600,000	1 bedroom (A)	60% / 60%	3	
OAHTC	\$4,500,000	1 bedroom (B)	60% / 60%	19	RD
PSH	-	1 bedroom (B)	60% / 60%	20	
OMEP	-	1 bedroom (B)	60% / 60%	1	Mgrs Unit
HUD	-	1 bedroom (C)	60% / 60%	24	RD
RD	x	1 bedroom (C)	60% / 60%	12	
Other	-	2 bedrooms (C)	60% / 60%	4	RD

Totals					
<b>Total Units:</b>	108	<b>Total Bedrooms:</b>	111	<b>Total PBRA Units:</b>	72





Project Details	
<b>Project Description:</b>	Pacific Trail Apartments is a portfolio of three RD properties located in Canyonville (Douglas Co.), Lincoln City (Lincoln Co.), and Lebanon (Linn Co.). The project consists of a total of 108 elderly/disabled units with 70 units of RD rental assistance. The unit mix is 104 one-bedroom and 4 two-bedroom units. Both Canyonville and Lincoln City projects are unrestricted and eligible for prepayment, which means 68 of the units are at risk, 47% of the current tenants have income at or below 30% AMI.
<b>Intended Population Served:</b>	Project serves senior and persons with disabilities.
<b>Partnerships to Serve Residents:</b>	Project intends to partner with several organizations including some culturally responsive services where available that will link residents to like Casa Latinos Unidos in Lebanon, or Centro de Ayuda and Arcoiris Cultural Center in Lincoln County. With the primary goal of all services to ensure residents have equitable access to opportunities that support household stabilization, self-sufficiency, security, and success. Some of the other organizations include Community Services Consortium, C.H.A.N.C.E., United Community Action Network, Meals on Wheels, and Goodwill Job Connection.
<b>MWESB Description:</b>	AB Chase Construction is the General Contractor. They





	have indicated in the application their prior experience working with MWESB firms in rural communities. They provided a successful track record meeting their MWESB goals.
<b>Location Description:</b>	
<b>Alignment with Statewide Housing Plan:</b>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>

The Qualified Allocation Plan (QAP) completed an update in January 2022. The QAP, intended to comply with the requirements of Section 42 of the Code, sets the guidelines for OHCS to administer the Low Income Housing Tax Credit (LIHTC) program and to allocate credits to eligible projects. The update was completed in concert with stakeholders and national best practices. It sought to integrate and align with the goals of our Statewide Housing Plan more boldly. The projects recommended for funding through this Notice of Funding Availability (NOFA) meet the program expectations for these goals and will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | www.oregon.gov/OHCS

Project Proposal Summary Information			
<b>Project Name:</b>	Providence Medford		
<b>Sponsor(s):</b>	Providence Health and Services – Washington		
<b>Management Agent:</b>	Providence Supportive Housing		
<b>City:</b>	Medford	<b>Country:</b>	Jackson
<b>Characteristics:</b>	<input checked="" type="checkbox"/> New Construction <input type="checkbox"/> Ac/Rehab <input type="checkbox"/> Scattered Site <input checked="" type="checkbox"/> QCT/DDA <input type="checkbox"/> Basis Boost Requested <input checked="" type="checkbox"/> PSH Requested <input type="checkbox"/> Commercial		
<b>Set-Asides:</b>	<input type="checkbox"/> Metro <input type="checkbox"/> PJ <input checked="" type="checkbox"/> BOS Urban <input type="checkbox"/> Culturally Specific <input type="checkbox"/> Preservation <input checked="" type="checkbox"/> Non-Profit <input type="checkbox"/> BOS Rural <input type="checkbox"/> Tribal		

Funding Summary		Unit Mix			
9% LIHTC (Annual)		Bedroom Type	AMI & Rent	# Of Units	PBRA
HOME	\$2,000,000	Efficiency	30% / 30%	47	PSH
GAP	\$3,343,524	Efficiency	50% / 50%	22 (HOME)	PSH
OAHTC	\$ 600,000	Efficiency	30% / 30%	5 (Market – Recuperative Care)	
PSH	-	1 Bedroom	Manager	1	
OMEP	-				
HUD	-				
RD	-				
Other	-				

Totals					
<b>Total Units:</b>	69 (75 w/ Market & Mgr.)	<b>Total Bedrooms:</b>	35	<b>Total PBRA Units:</b>	69





<b>Project Details</b>	
<b>Project Description:</b>	Providence Medford Supportive Housing is a significant response to the housing and health crises in Jackson County. These needs intensified after the Almeda fire destroyed 2,500 homes and displaced 8,000. The 2020 local count before the fire found 1,881 households experiencing homelessness, a 38% increase over the prior year
<b>Intended Population Served:</b>	Project intends to service seniors who are experiencing chronic homelessness in Medford and in surrounding communities of Jackson County. Residents of all units must be at least 55 years of age, have incomes at or below 30% of area median income and have a documented history of long-term homelessness.
<b>Partnerships to Serve Residents:</b>	Providence will partner with Providence Health & Services. Residents of Providence Medford will have access to deeply affordable housing, case management services, and wraparound supportive services delivered on-site to support their housing stability and wellness. Providence Health & Services will collaborate with ACCESS and a team of community-based service providers. It is the goal of the sponsor and partners to be inclusive of persons who identify with racial and ethnic minority groups;

	people with developmental disabilities; HIV/AIDS; LGTBQIA; as well as survivors of domestic violence, mental, emotional, or physical abuse and trauma. The community-based service providers are: Rogue Valley Council of Governments, Area Agency on Aging, Senior and Disability Services, Options for Helping Residents of Ashland, Columbia Care, Department of Veterans Affairs, and Rogue Retreat
<b>MWESB Description:</b>	The GC team at Meili has demonstrated sufficient competency in MWESB work and has solicited a consultant to assist in these efforts and provided strong documentation a demonstrating their former experience.
<b>Location Description:</b>	Located across from Providence Medford Medical Center, this 75-unit project will provide 69 PSH units for homeless seniors, 1 manager’s unit, and 5 recuperative care (RC) units. RC is housing and recovery care for homeless individuals well enough to exit hospital care, but not well enough to be discharged to the streets.
<b>Alignment with Statewide Housing Plan:</b>	<ul style="list-style-type: none"> <li>• Equity and Racial Justice</li> <li>• Affordable Rental Housing</li> </ul>

The Qualified Allocation Plan (QAP) completed an update in January 2022. The QAP, intended to comply with the requirements of Section 42 of the Code, sets the guidelines for OHCS to administer the Low Income Housing Tax Credit (LIHTC) program and to allocate credits to eligible projects. The update was completed in concert with stakeholders and national best practices. It sought to integrate and align with the goals of our Statewide Housing Plan more boldly. The projects recommended for funding through this Notice of Funding Availability (NOFA) meet the program expectations for these goals and will need to conform to all OHCS underwriting standards. The primary risk is with the current construction environment relating to cost escalations and subcontractor labor. Enough contingency/escalation was built into the construction budget to mitigate risk of inflation.



Date: August 5, 2022

To: Housing Stability Council  
Andrea Bell, Interim Executive Director

From: Mitch Hannoosh, Interim Senior Operations & Policy Analyst  
Rick Ruzicka, Interim Assistant Director of Planning & Policy  
Natasha Detweiler-Daby, Interim Director of Affordable Rental Housing

RE: Co-location of Affordable Housing with Early Learning & Child Care Centers (CARE)

---

**Motion: Approve the framework as presented in this memo [or with noted revisions] for the CARE program**

**Background**

As part of the Budget Note attached to HB-5011 in the 2021 regular session, OHCS was directed to work with the Department of Education (DOE), Early Learning Division (ELD) to develop an incentive program that supports the Co-location of Affordable Housing with Child Care and Early Learning (CARE). Prior to developing this program, OHCS and ELD contracted with the [Low Income Investment Fund \(LIIF\)](#) to provide a [report](#) establishing a recommended programmatic framework for establishing and administering co-location efforts across the state. The report, which we shared with Housing Stability Council (HSC) earlier this year, also identified barriers to CARE as a statewide practice and utilized case-studies to make recommendations associated with best practices.

In February 2022, OHCS and ELD presented this study to the Emergency Board as required by HB-5011, and in June of 2022, OHCS and ELD presented a project framework to the Emergency Board, who subsequently released 1 million of the 10 million dollars set-aside for this pilot to allow OHCS to move forward with a Request for Proposals (RFP) establishing a third-party administrator and technical advisor. OHCS plans to return to the September E-Board to request the remaining 9 million dollars.

OHCS staff presented our initial framework for the CARE program to the Housing Stability Council in July's meeting for feedback. At the August meeting we are asking for approval to move forward with the Co-Location program by developing an RFP and selecting a program administrator. We also aim to respond in this memo to the feedback we received from the HSC in July.



### **Program Overview**

OHCS and ELD propose issuing a Request For Proposals (RFP), inviting Community Development Financial Institution (CDFI) entities to present a program design around the parameters established in our draft [framework](#) which we will update and finalize as we create the RFP to better align with the changes outlined in this memo (if approved). As mentioned last month, CDFIs are uniquely well positioned to administer a program such as this due to their positionality, community development mission, and financing expertise.

### **Continued Outreach and Engagement**

Since last month's presentation, OHCS staff have continued to engage with key stakeholders and interested parties around this future resource. These partnerships have reinforced many of the takeaways from the study, including both the excitement and need for Early Childcare Education (ECE) developments around the entire state. We also continue to hear about the many barriers that have prevented these types of developments from being able to work in the past. OHCS commits to working towards breaking down these barriers even after launching this program, as this funding source needs to be supplemented with other structural changes.

OHCS staff have also continued to meet with other governmental entities around the possibility for collaboration and alignment of similar efforts. Our conversations with "Preschool for All" in Multnomah County have shown real promise for a collaboration through the RFP process that could provide multiple benefits including enhanced fund leveraging, operational savings and administrative efficiencies if both programs utilize a single CDFI entity. Preschool for All has expressed priorities for their program that align with OHCS priorities for CARE, including the central importance of racial equity and justice as the key consideration in both the operation of the sites as well as the partners and businesses being awarded funding.

### **Responses to Council Feedback**

Thanks to robust engagement from HSC in the July introduction of the CARE program framework, OHCS staff received multiple points of feedback to consider. The following are some of the key responses and updates resulting from councilmember input.

#### **1. Equity and Racial Justice**

The RFP will consider many factors in the selection of a CDFI, as listed in last month's presentation. Central to all these factors is the CDFI's ability and experience in serving BIPOC communities and working with BIPOC partners. These high expectations include specific items that we will ask them to address in the RFP including:



- Experience and relationship with Oregon BIPOC organizations
- Plans for reaching BIPOC communities and serving BIPOC youth and families
- Outcomes for BIPOC communities and BIPOC businesses

OHCS will include the following as expectations of the winning proposal:

#### Business Development Expectations

OHCS will expect the CDFI to provide technical assistance support to ECE providers in construction, operation and capital needs. We anticipate winning proposals to include technical assistance for business owners to assure that their business plans include livable wages for staff and sound business practices included best practice informed policies and procedures. An emphasis on BIPOC businesses and in BIPOC communities is expected. Ninety-three percent of childcare workers are women, and forty-five percent are Black, Asian or Latino, while half of childcare businesses are minority-owned.<sup>1</sup> Business development in this sector can result in powerful asset building for communities of color in addition to the critical support it offers children and families using the ECE services themselves.

#### ECE Marketing and Population Served Expectations

Additionally, the winning proposal will explain in their response how they will prioritize projects. Our expectation is that prioritized projects would have a connection with local communities of color, that community partnerships would include outreach and community feedback loops and that a sound marketing strategy would be in place that targets BIPOC families and those least likely to be served.

We are also planning to incent proposals that would include project prioritization for businesses that include culturally responsive and sensitive care to youth and families utilizing their services.

#### Linguistic Diversity

In the RFP, there will also be criteria that emphasizes linguistic diversity across the breadth of the CARE program's reach. OHCS will expect that CDFIs are able to demonstrate their ability to communicate effectively and without barriers with all

---

<sup>1</sup> Eleanor Mueller, "Crashing Down": How the child care crisis is magnifying racial disparities," *Politico*, July 21, 2020, <https://www.politico.com/news/2020/07/22/coronavirus-child-care-racial-disparities-377058#:~:text=Coronavirus-,'Crashing%20down'%3A%20How%20the%20child%20care%20crisis%20is%20magnifying,care%20businesses%20are%20minority%20Downed.>



potential ECE providers, including those for whom English is not their first language. OHCS expects CDFIs to include prioritization criteria around ECE centers that have linguistic diversity that can match the expected population they will be serving and will provide preference to those with more established and effective plans to do so.

## **2. Geographic Distribution**

At the July HSC meeting, OHCS staff presented a question on what HSC’s preferences would be for mandating any level of geographic distribution and received mixed feedback from councilmembers. With our ongoing conversations with community partners, OHCS staff believe it’s in the programs best interest to take full advantage of any potential relationship, regardless of the location. Therefore, we do not believe that it is the time to specifically exclude developments in urban areas. However, we are also very conscious of the fact that rural and very rural parts of Oregon have a disproportionate need as identified in the study. In an attempt to strike this balance, in this framework OHCS will require CDFI providers to demonstrate the ability to work in all regions of the state. In addition, we will set a goal that with the initial limited pool of funding at least one project in each region (Metro, Balance of State Urban, Balance of State Rural), as defined in OHCS’s most current NOFA round, receive project funding. The RFP will also request a plan from the CDFI around a strategy for reaching very rural communities through this program, including options for how they will assist in building capacity in communities that do not have enough providers.

## **3. Funding Options**

We also received feedback from councilmembers in July around the funding option parameters that were laid out in the program framework. Specifically, the percentages associated with Low-Interest Loan Fund, the ECE Facilities Grant Pool, and Family Child Care Repair and Renovation Grants. HSC asked that we consider being less prescriptive around the distribution of resources to each of these pools, especially given the limited amount of funding available at program launch. In response, we have decided to eliminate the percentage parameters around the Loan Fund, the Grant Pool, and the Family Child Care options. The requirement to establish these pools of funds will remain and we will leave it up to the proposal to explain how they intend to best utilize the funds. The Loan Fund is the most critical to assure this a sustainable revolving resource. The more money that is loaned the more resources we can carry forward to future ECE providers. However, the Grant Pool is necessary, particularly for ERJ considerations given that we know communities of color have a more difficult time getting traditional loans according to our study. These dollars will provide more equitable program access





by allowing less resourced organizations with thinner margins the ability to acquire loans that they may not otherwise be eligible for. The Family Child Care option is a vital resource for rural areas where smaller, family child care options make up a much larger share of the available child care sites and will allow this program to expand its reach and impact dramatically in smaller communities.

OHCS staff additionally would also like to reaffirm the commitment that approximately 10% of the program funds will be utilized for administration, ensuring the program is set up with adequate funding to launch and operate effectively.

#### **4. Connection to Other Resources**

Lastly, OHCS staff received feedback from councilmembers around a desire to intentionally connect these resources to other federal, state and local funds. We believe coordination with programs like Preschool for All and our partnership with the Early Learning Division is a good start. CDFI proposals will need to speak to their ability and intent to leverage other public, philanthropic and private resources and there will likely be minimal expectations around this criteria outlined in the contract.

The Co-Location study not only advised that an incentive program be established, which is the product we are discussing today, but there are a number of other barriers and recommendations made by the study that it concluded would result in a better co-location environment in Oregon if removed and/or followed. Aligning OHCS and other funding streams are among these recommendations. We do not believe the establishment of this RFP and the eventual implementation of this incentive program is the end product of the Co-Location study implementation but rather one piece to a very complicated and large puzzle that we are committed, with our partners, to continue to put together. Alignment of resources is another important piece and one that we will continue to work towards.

#### **Next Steps**

OHCS staff hopes that with these points addressed through the above changes, this framework meets with the Housing Stability Council's approval. Once approved, we will be able to move forward with requesting that the legislature release the balance of resources in the September e-board meeting. In addition we will begin drafting the RFP. The goal is still to have an RFP completed within the next few months, with a CDFI selected and program stood-up sometime around the beginning of 2023. Staff will commit to updating council on an ongoing basis as the program is launched and projects begin to be funded.





Date: August 1, 2022

To: Housing Stability Council  
Andrea Bell, Executive Director

From: Mitch Hannoosh, Interim Senior Operations & Policy Analyst  
Trinity Kerr, Operations & Policy Analyst  
Rick Ruzicka, Interim Assistant Director of Planning & Policy  
Natasha Detweiler-Daby, Interim Director of Affordable Rental Housing

RE: Acquisition of Naturally Occurring Affordable Housing (ANOAH) Pilot – RFP Approval to Launch

---

**MOTION:**

Approval to initiate an RFP to create the Acquisition of Naturally Occurring Affordable Housing Program (ANOAH) program based on the framework laid out in this memo [or with noted revisions].

**BACKGROUND**

The initial concept for the development of a pilot program to acquire and maintain affordability on Naturally Occurring Affordable Housing (NOAH) was originally passed in the 2019 Oregon Legislative Session. After the multitude of emergencies in the state following that session, including the pandemic and wildfires, the funds for developing this pilot were reallocated to help assist with those emergency situations. However, in the 2021 regular session, \$30M in funding was granted via HB 5006 for *funding for loans to purchasers of naturally occurring affordable housing (NOAH) stock or land upon which affordable housing will be developed*. Accordingly, \$20M was allocated to the Land Acquisition Revolving Loan Program (LAP), and \$10M was earmarked to establish a fund to purchase NOAH stock, reviving the program concept from the 2019 session.

NOAH represents a critical and outsized proportion of the affordable rental housing stock both nationally and in Oregon. It is also particularly vulnerable to loss through the transition to higher-end, unaffordable, market-rate housing. In a time of rapidly rising rents, tenants in these non-regulated units are extremely vulnerable, and there is a timely and pressing need to save these NOAH properties from upscaling to market-rate rents and displacing lower-income tenants. The high-level goals as laid out for this program include:



1. Prevent displacement of tenants in NOAH housing at risk or actively for sale during this time of severe deficit in affordable housing supply.
2. Ensure affordable options remain in actively gentrifying areas.
3. Preserve the long-term affordability of NOAH housing.
4. Stabilize properties that have been mismanaged and/or have maintenance needs.
5. Leverage state resources to access other private and philanthropic dollars to create a larger and more sustainable revolving loan fund program for the acquisition of NOAH properties.

After detailed research and engagement with key stakeholders and counterparts in other states, OHCS intends to maximize the impact of the \$10M NOAH investment by creating a social impact fund through a third-party fund manager, specifically, a Community Development Financial Institution (CDFI). The CDFI will be selected through a Request for Proposal (RFP), and the RFP awardee will use this initial investment, in collaboration with OHCS, to create the Acquisition of Naturally Occurring Affordable Housing Program (ANOAH) program.

## **RESPONSES TO HOUSING STABILITY COUNCIL FEEDBACK – FROM JULY 2022 SESSION**

The ANOAH program was introduced to Housing Stability Council in July, and OHCS staff received multiple points of feedback and follow-up from Councilmembers. Below are OHCS staff responses to or changes resulting from that feedback.

### **EQUITY & RACIAL JUSTICE**

Councilmembers expressed to staff that they wished to see more directly how Equity and Racial Justice is centered in this program's framework. Below is how this program will be centered on Equity and Racial justice through outcomes of reducing inequities for both BIPOC renters and BIPOC investors statewide, as well as crafting RFP criteria to maximize the selection of providers that support a programs ability to serve communities of color and reduce inequities:

#### **Protection of NOAH Units**

The preservation and long-term affordability restrictions proposed by this ANOAH program intentionally support protecting communities of color as the ANOAH program is an anti-displacement intervention that ultimately helps protect and stabilize tenants and communities of color at greatest risk<sup>1</sup>. Like many other states, Oregon's BIPOC renter

---

<sup>1</sup> Chapple, K., Loukaitou-Sideris, A. (2021). *White paper on anti-displacement strategy effectiveness*. University of California Berkely & University of California Los Angeles. <https://www.urbandisplacement.org/wp-content/uploads/2021/08/19RD018-Anti-Displacement-Strategy-Effectiveness.pdf>.



population is disproportionately cost-burdened. By preserving units with affordable rents, we maintain access to this critical but often overlooked affordable housing market sector.

### **Affirmative Marketing**

We would require loan recipients of ANOAH funds affirmatively market as units turn over to ensure those least likely to apply are intentionally reached out to and made aware of properties funded with ANOAH dollars. Adding affirmative marketing requirements helps to more directly reach BIPOC tenants and inform them of the housing opportunity.

### **Using a Community Development Financial Institution (CDFI)**

CDFIs are certified as financial intermediaries committed to generating economic growth in underserved/distressed communities. They are dedicated to supporting public and private investments in historically marginalized and under-invested neighborhoods and generally can take on greater risk when making loans, both of which are critical components of success for this program. Because of this, their partnership will help ensure opportunity and access to capital in low-income communities and communities of color through their existing connected initiatives and community and stakeholder relationships. More information on CDFI certification, purpose, and process can be found here <https://www.cdfifund.gov/programs-training/certification/cdfi>.

### **Anti-displacement Tool**

The primary purpose for developing this ANOAH fund is to create an emergency anti-displacement tool to protect low-income, disproportionately BIPOC tenants from losing housing that is otherwise at risk of being converted into market-rate housing. In their submissions for the RFP, CDFIs will be instructed to present a strategy to ensure that available properties located in communities of color are prioritized for acquisition and that BIPOC investors are aware of and prioritized in the ANOAH fund offerings. Additionally, the RFP will include the need for the applicant to develop a strategy to collect tenant data and other property data, disaggregated by race and reported at regular intervals. The data will be used to evaluate how effectively the ANOAH fund is serving BIPOC tenants as intended and will allow for programmatic updates and improvements if necessary.



### **LONG TERM AFFORDABILITY**

The original target of 15 years of affordability was based on the Greater Minnesota Housing Fund's NOAH Impact Fund. In conversations with GMHF, it was explained that 15 years of affordability is linked to the 10-year loan term and that any extension of the loan term and thus corresponding affordability would not allow the projects to be financially feasible, given the mandatorily low rents and costs of debt over the more extended period of time beyond 15 years. In addition, NOAH housing is, by definition, blemished housing that has filtered to lower rents through market factors, meaning it is older, likely has some maintenance issues and / or has not been managed well. Further, the ANOAH program does not provide deep rehabilitation funding as we do in all other standard OHCS long term affordable housing programs. Financing is a loan, not grant, and minor cosmetic rehabilitation is likely all that will be financially feasible. Therefore, extended affordability may not be a viable option.

However, Oregon is a different market and it may be possible to filter opportunities with the priority of looking for developments that may lend themselves to a longer affordability period. Further, through discussion with local CDFIs, we are optimistic that there is the potential for creative strategies and financing that could allow projects to extend beyond 15 years of affordability. It could be that longer term affordability be reached either directly with the ANOAH resources or by using the ANOAH funds to secure and stabilize properties while the owners work to secure permanent affordable housing financing before the end of ANOAH protections. Accordingly, we have shifted the affordability target from 15 to 30 years and will request RFP applicants provide proposals with goals to support longer term affordability. . However, we will need to remain flexible and allow CDFIs to provide justification when making specific investments or programmatic proposals.

### **CONNECTION TO OHCS RESOURCES & PROCESSES**

#### **Publicly Supported Housing Preservation (PuSH) Process**

Investors using ANOAH funds will be subject to the Publicly Supported Housing Preservation (PuSH) process due to their use of public resources. The PuSH process requires property owners to provide notices to local government and OHCS explaining their intent to preserve (or not) the property when the affordability restrictions sunset. This, as well as the connected requirement allowing qualified purchasers the right of first refusal, will allow OHCS to more effectively track these - properties and work to preserve them longer than is possible now.



## **REQUEST FOR PROPOSAL (RFP) PROGRAM CRITERIA & SCORING INCENTIVES**

The RFP intends to be non-prescriptive enough to enable CDFIs to creatively propose their ideas for how the ANOAH program will work both structurally in terms of financing and leveraging of resources, but also in terms of community connections, data collection, property targeting, and equitable outcomes generally. OHCS will ensure that the CDFI and their investments are aligned with OHCS' mission both by establishing baseline requirements through the RFP that will meet expectations around agency Statewide Housing Plan goals and by signaling our preferences for exceeding those expectations. In particular, we will incentivize, through scoring, that CDFIs propose creative solutions for going above and beyond baseline expectations for serving communities of color and rural communities.

Accordingly, the following targets are proposed for the RFP.

### **Program Targets**

1. ERJ strategy for property acquisition in communities of color
2. ERJ Strategy to work with BIPOC investor partners
3. Long term affordability; target 30 year affordability
4. Focus on using funds to avert displacement
5. Rents affordable 60 - 120% AMI
6. Open to all investor entity types (non-profit, for-profit, PHAs, TDHE etc.)
7. Property acquisition statewide, in both urban and rural areas
8. Leverage \$10M investment to a minimum multiplier
9. Reporting key metrics at regular intervals with a commitment to constant improvement
10. Accountability plan for income/property standard compliance

### **Property Characteristic Targets**

1. ERJ strategy to target properties serving communities of color
2. Properties at risk of displacement in gentrifying (or gentrified) neighborhoods
3. No current federal, state, or local subsidies or restrictions
4. At risk for upscaling and re-marketing
5. At risk of losing affordability without fund intervention

### **Scoring Incentives**

1. ERJ strategy for prioritizing partnerships with BIPOC support agencies and community groups
2. Commitment to tie the lowest responsible AMI to each deal
3. Plan for preserving affordability long-term



4. Strategy for financing rehabilitation beyond light touch
5. Asset building - path to homeownership/Individual Development Accounts (IDA), etc.
6. Plans to leverage other resources and/or programs to improve tenant/property outcomes

#### **NEXT STEPS**

With HSC approval today, OHCS staff hope to release an RFP in late August or early September. We expect a 60-day RFP response period, followed by a scoring assessment before awarding a CDFI. We hope to launch the ANOAH in January of 2023.





**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: July 1, 2022

To: Housing Stability Council Members;  
Andrea Bell, Executive Director

From: Roberto Franco, Assistant Director of Development Resources and Production  
Natasha Detweiler-Daby, Interim Director of Affordable Rental Housing Division

Re: 4% LIHTC / Private Activity Bond - Decision

---

**Motion: to approve the programmatic direction as laid out within this memo [or with noted revisions] in order to move forward with:**

- **drafting needed programmatic updates into the Qualified Allocation Plan (QAP) for public comment,**
- **utilize existing authority within the QAP to use up to one year of 9% LIHTC allocation to support the 4% LIHTC and Private Activity Pipeline,**
- **waive organizational resource caps and align the affordability period of the 9% LIHTC deployed for this use with funding sources to maximize affordability terms and ability to leverage existing commitments of gap resources,**
- **update the 2023 Funding Calendar to incorporate these updates, and**
- **work toward updating and launching the existing Loan Guarantee Program by 2023 and launching a new Pre-Development Loan program in 2023 in order to support small and culturally specific development organizations in meeting readiness thresholds.**

**Overview:** This month the Affordable Rental Housing Division will be bringing forward a motion to allow staff to work toward implementing the programmatic updates that have been presented to Housing Stability Council (HSC) and are contained within this memo, in reference to the 4% LIHTC and Private Activity Bond resources. Following approval, staff will be able to move forward with incorporating needed language updates into the Qualified Allocation Plan (QAP) which guides the LIHTC resources. The QAP will return to HSC for official adoption following formal public comment in the last quarter of 2023. In addition, the approval we are seeking will allow staff to move forward with near term interventions to re-cast the pipeline, using a year of 9% LIHTC to lessen demand for Private Activity Bonds while supporting projects that are ready to move forward if they can access affordable housing resources.

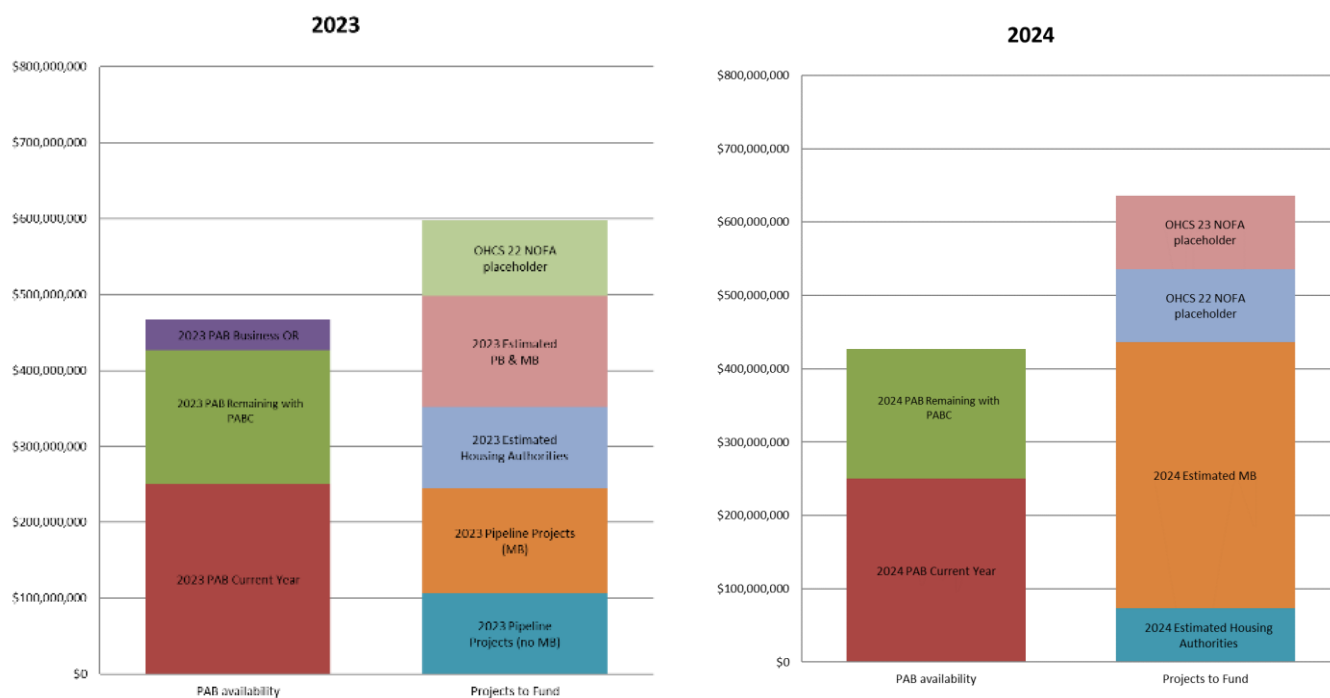
The role of this memo will be to lay out key features of this programmatic update for adoption and support of the Housing Stability Council.





**Challenge:** Private Activity Bonds (PAB) are necessary in order to generate a 4% Low Income Housing Tax Credit (LIHTC or “Tax Credit”) to fund affordable rental housing with leveraged Tax Credit equity investments. PAB authority is a limited resource allocated to states and while in the past we had ample resources to meet demand by using prior year’s unused PAB (carry forward), we are now in a position where we are spending as much PAB as is available to us and the demand exceeds that supply. In short, the success we have found in the past few years of utilizing this previously underutilized resource has resulted in its oversubscription which we now must adjust to.

**Current Situation:** The existing pipeline of projects with commitments in both 2022 and 2023; with demand for resources that far exceeds supply for several years. Substantial resources from state investments (LIFT, PSH, Preservation) as well as Portland Metro area voter approved resources that are dependent on the 4% LIHTC leverage.



**KEY PROGRAMMATIC UPDATES AND STRATEGIES:**

**Key Programmatic Updates:**

- Extend 60-year affordability to all 4% LIHTC transactions to align with other programmatic investments (note: with the exception of the Article XI-Q bond resources which are designed to work with a 30-year affordability period that is extended for another 30 years in order to satisfy the loan).



- Require cultural responsiveness and strategies to align with furthering equity and racial justice that goes beyond base expectations for affirmative marketing and tenant selection processes.
- Prioritize readiness to proceed and performance for project investments. Since the demands for resources exceed the supply, when we make the decision on what projects to fund, we should be investing in those that will be successful in moving forward timely. Further, this approach will add predictability around deploying resources into the community; ability to ensure all available resources are used to further affordable rental housing investments. Where projects are not successful in meeting readiness benchmarks, we would further seek to have projects leave the pipeline and re-enter when ready.

In order to offset the future impact of readiness to proceed thresholds for accessing Private Activity Bonds for small and culturally specific organizations, we are also seeking HSC directive to:

- Update the Loan Guarantee Program to ensure the program is effective in supporting small and culturally specific development partners in seeking needed third party permanent debt.
- Develop a Pre Development Loan Program focused on projects with funding awards through OHCS to access resources before closing in order to meet project readiness criteria.
- Once implemented, continue to evaluate the effectiveness of these interventions, along with the existing Land Acquisition Program in supporting small and culturally specific development partners.

**Resource Buckets:** Last month we introduced a strategy by which, after considering pipeline needs for the Housing Authorities, we would establish resource buckets targeting 70 percent of resources where there are substantial local funding investments; the remaining 30 percent would allow OHCS to ensure coverage of rural communities as well as preservation projects. We heard from HSC a discomfort with this resource use as not broadly representing the need to invest in rural communities. The first shift we have incorporated is to specifically attribute the resource bucket to Portland Metro Counties vs the Balance of State.

To further follow up on this we shared the following data with development stakeholders and polled the group for preferred resource attribution:

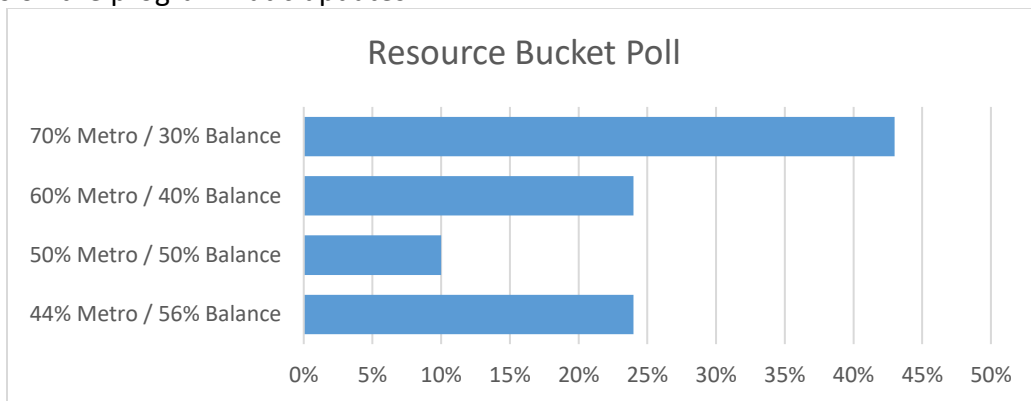
- In the last three years within the non-competitive PAB structure:
  - ~ 85% of the projects using PAB and
  - ~ 67% of the PAB have been invested in Portland metro counties (Clackamas, Multnomah & Washington ).
- ~ 44% of the state population is in the Portland metro counties

- ~ 50% of the states 60% AMI Renters with BIPOC head of household & severely rent burdened with BIPOC head of household are in Portland Metro counties

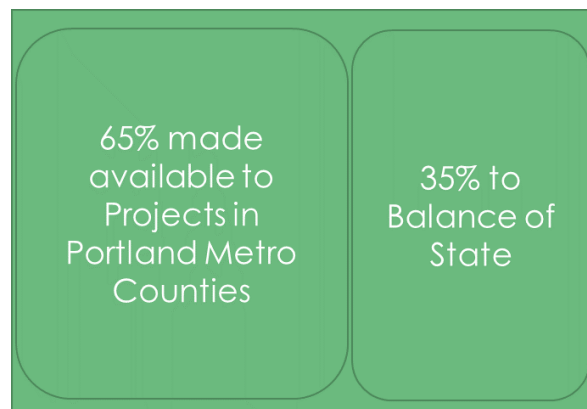
In addition, as we discussed last month, it is important to note that 4% LIHTC tends to be the most effective funding structure when the scale of the project is large enough to offset the costs inherent to issuing bonds.

- As such, nationally these resources tend to work better in larger urban areas. OHCS has managed to generate 4% investment in rural communities in our use of the state LIFT resources; however even with those in place over the past few years 67% of PAB has been used in the Portland Metro Area.
- Structurally, as OHCS builds our biennial funding calendar we intentionally align more gap resources to support small project development to rural areas in order to off-set the reality of the 4% LIHTC and economies of scale.

The following reflects the result of the polls submitted in our July 20<sup>th</sup> 2022 engagement with partners on the programmatic updates.



As such, our recommendation is to revise the resource bucket as follows, with biennial evaluation of the practice given that after Metro Bond resources are deployed the demand in Metro Counties for the resource will decline.



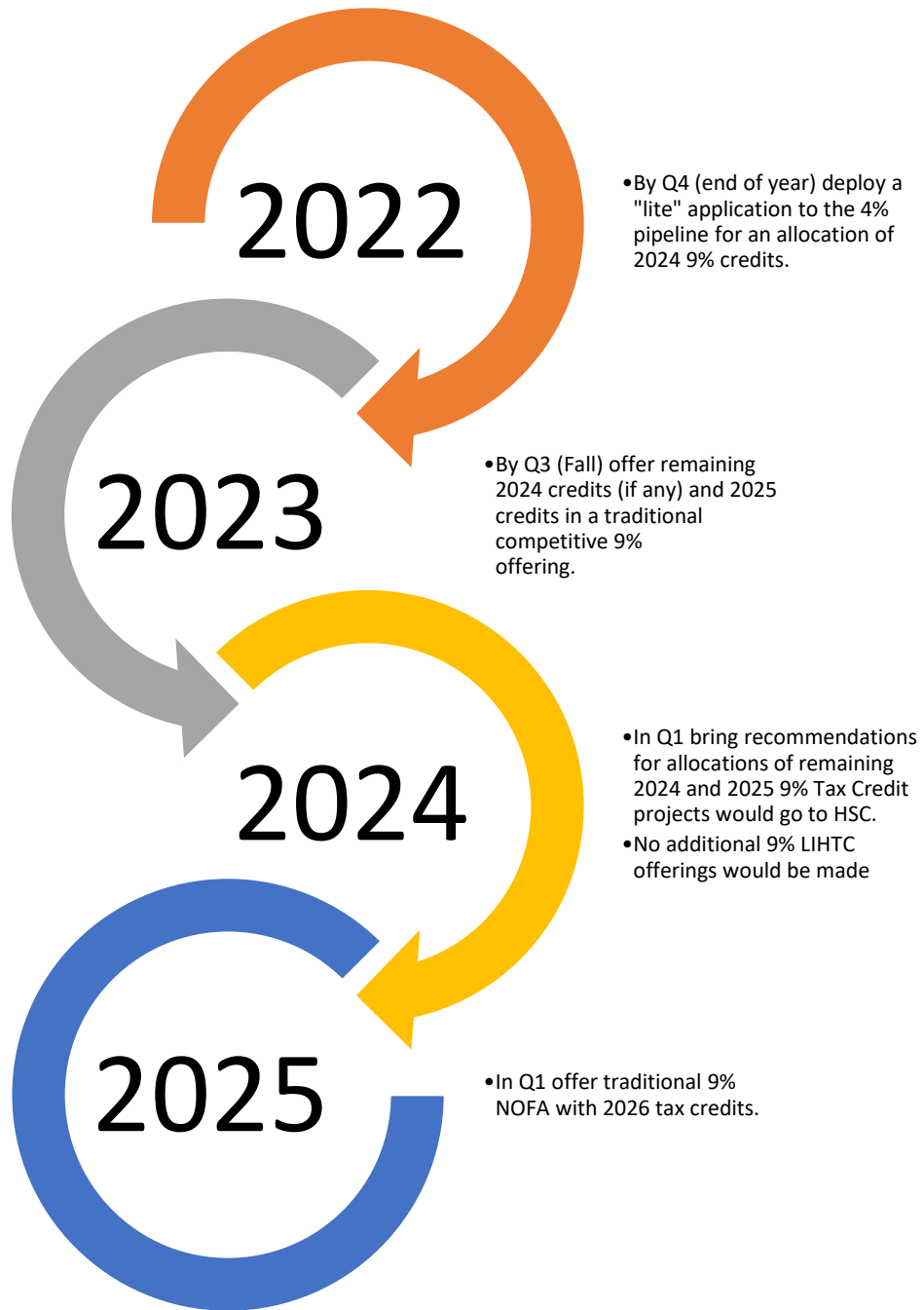
**Prioritization Criteria:**

- PAB project commitments and assignment on the closing calendar will be made in this order for each resource bucket:
  1. Housing Authority Owned Projects
  2. Projects with significant local funds (loans/grants)
  3. OHCS & Federally Funded Projects
  4. Projects without public subsidy
- If set-asides are over-subscribed projects requesting resources will be prioritized in the following order:
  1. Culturally specific projects/partnerships (likely based on QAP/LIFT NOFA parameters)
  2. Highest % of units serving Extremely Low-Income households
  3. Permanent supportive housing rent assistance + supportive service funding for people experiencing chronic homelessness

**9% LIHTC Consideration:** one of the key strategies to decompress the current constraint of resources for 4% LIHTC is to use an annual allocation of 9% LIHTC (already competitive) for 4% projects already in the pipeline. Essentially switching the source of LIHTC for those projects already in our pipeline.

- While this resource is not a fit for all projects (it would be a good fit generally for smaller, policy rich projects), we believe this strategy could reduce reliance on PAB by \$90 - \$120 million.
- This would be deployed with a lite application made available to pipeline projects which updated pro forma modeling to use a 9% LIHTC; OHCS would have discretion to prioritize projects that are a best fit and will maximize the reductions to PAB use.
- Based on stakeholder feedback we further understand that:
  - Given the variety of gap funding within these projects, including Article XI-Q bonds, we would need to have the authority to align affordability terms with the goal of ensuring the ability to use the gap funding while maximizing affordability terms.
  - The use of the 9% LIHTC resource in this deployment should not be considered as incorporating projects into our traditional 9% LIHTC organizational caps, but instead be treated as an exception to that policy.
- The following is the anticipated timeline associated with incorporating this strategy is displayed in the following graphic:

### 9% LIHTC Strategy Implementation Timeline





**OREGON HOUSING *and*  
COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council Members;  
Andrea Bell, Executive Director

From: Roberto Franco, Assistant Director of Development Resources and Production  
Natasha Detweiler-Daby, Interim Director of Affordable Rental Housing Division

Re: Market Cost Offset Fund (MCOF) Status Briefing

---

### **Background**

At the April 1, 2022 meeting, the Housing Stability Council (HSC) approved the framework and criteria for the deployment of collective resources – 2022 general fund appropriation (\$50 million) and other available OHCS resources, through a Market Cost Offset Fund (MCOF) deployment.

It is worth noting that the MCOF is not a funding program as we traditionally operate our resources at OHCS. It is rather a mechanism (like a NOFA) to pool and deploy various resources to address multifamily affordable housing development and construction over runs due to continuous rising construction costs. Since the last presentation to HSC we have been able to identify small amounts of OHCS resources, primarily LIFT, GHAP and HTF that have been added to the MCOF pool. We work with developer partners to identify the most appropriate funding gap source to use.

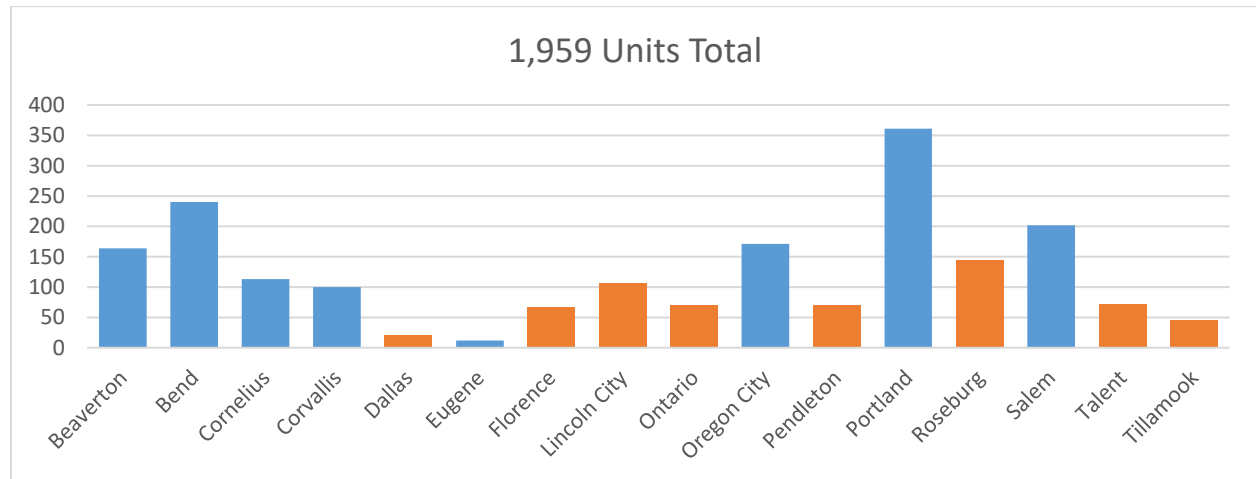
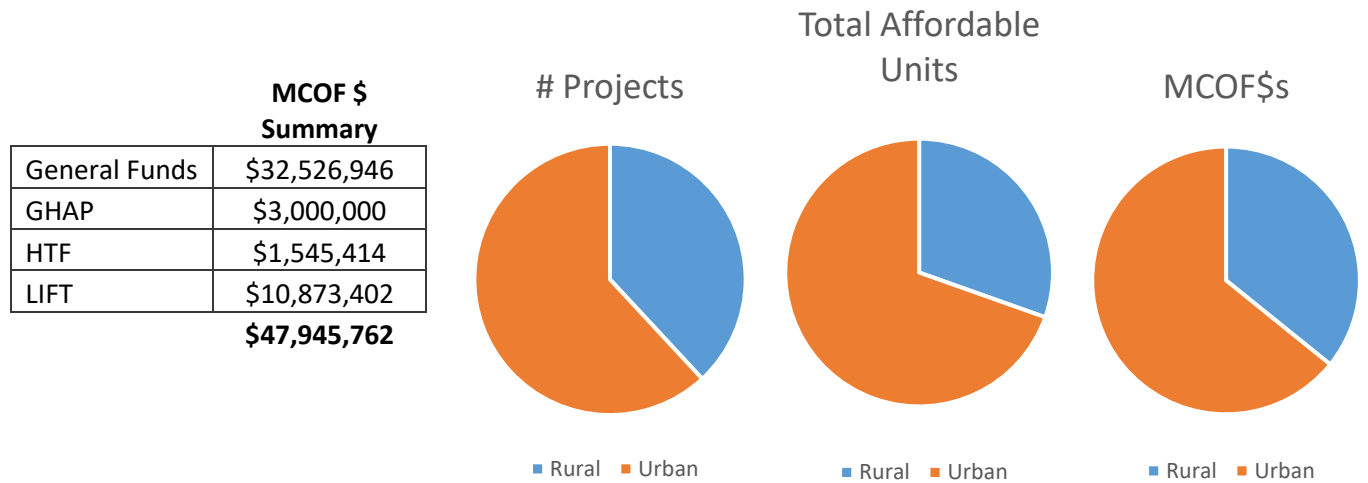
### **Market Cost Offset Fund Use Update**

The following is a brief update on various fronts to make the resources available since the April Council meeting:

- Ensure resources are available for urban and rural projects
- Consider equity and racial justice elements in reviewing and awarding funding gap resources
- Encourage development partners to help mitigate the cost increases and funding gap
- Prioritize projects with eminent closing to lock investment commitments but also consider projects under construction whose contract pricing increased because of supply and labor shortages.

The graphs below provide an overview of the diversity of communities with projects that received funding gap through the MCOF. Some of the projects, that have bond financing will be presented and recommended for approval at today's meeting. Other projects may have been approved through OHCS Finance Committee and may not be brought back for additional approval if the investment threshold doesn't require Housing Stability Council approval.





	# with Metro Bonds	Did Incorporate Value Engineering	Under Construction	Did Re-Scale Project	Did Increase Deferred Developer Fee
Rural	0	6	2	0	4
Urban	4	11	5	3	3
<b>Total</b>	<b>4</b>	<b>17</b>	<b>7</b>	<b>3</b>	<b>7</b>

	Did Add Debt	Successful in Adding Subsidy	Did Increase Tax Credits / PAB	Did Negotiate Higher Tax Credit Pricing
Rural	4	2	6	2
Urban	6	5	3	4
<b>Total</b>	<b>10</b>	<b>7</b>	<b>9</b>	<b>6</b>





Date: August 5, 2022

To: Housing Stability Council  
Andrea Bell, Executive Director

From: Kim Freeman, Assistant Director Homeownership Programs  
Emese Perfecto, Homeownership Director

Re: Residential Loan Program

---

**Recommended Motion: Housing Stability Council approves the Consent Calendar**

**Background:** State statutes require the Housing Stability Council to establish a single-family loan threshold for loans to be review and approved prior to purchase. The current threshold for single-family loans includes all loans equal to or greater than 95% of the applicable area program purchase price limit.

**Considerations:**

1. The loan(s) under consideration is greater than or equal to 95% of the applicable area program purchase.
2. Staff has reviewed all of the following loan files and concluded that the borrowers and properties meet all relevant program guidelines for the Residential Loan Program. All required documents have been properly executed, received, and the loans have been approved for purchase. In addition to being approved by staff, the loan files have been underwritten by the applicable lenders and are insured by either FHA (FB), Rural Development (RG), or Uninsured (U) with a loan-to-value of 80% or less.

	Loan Amount	Purchase Price Limit	95% of Purchase Price Limit or Max	Monthly Mortgage Payment PITI
<b>Loan #1</b>	\$342,678	\$349,525 Non-Targeted Jackson	\$332,049	\$2,425
<b>Loan #2</b>	\$333,841	\$349,525 Non-Targeted Marion	\$332,049	\$1,948





1

			<u>Lender</u>	FAIRWAY MORTGAGE CORPORATION		
			<u>Purchase Price</u>	349,000.00	<u>Note Amount</u>	342,678.00
			<u>Cost Limit</u>	349,525.00	<u>Principal Balance</u>	\$ 342,678
<u>Property City</u>	WHITE CITY	OR 97503	<u>Appr. Value</u>	\$ 350,000		
			<u>Year Built</u>	1997		
<u>Hshld. Income</u>	\$ 87,590		<u>Living Area (Sq. Ft.)</u>	1,185	<u>Loan-to-Value</u>	97%
<u>Income Limit</u>	\$ 122,475		<u>Lot Size (Sq. Ft.)</u>	10,890	<u>Insurance Type</u>	FB
<u>% of Income Limit</u>	71.52%		<u>Cost per Sq. Ft.</u>	\$ 294.51	<u>Rate</u>	5.625%
<u>Prior Ownership Yes (Y) or No (N)</u>	N		<u>New (N) or Existing (E)</u>	E		
			<u>Construction Style</u>	One Story		

---

2

			<u>Lender</u>	GUILD MORTGAGE COMPANY, LLC		
			<u>Purchase Price</u>	340,000.00	<u>Note Amount</u>	333,841.00
			<u>Cost Limit</u>	349,525.00	<u>Principal Balance</u>	\$ 333,841
<u>Property City</u>	SALEM	OR 97301	<u>Appr. Value</u>	\$ 340,000		
			<u>Year Built</u>	1923		
<u>Hshld. Income</u>	\$ 94,212		<u>Living Area (Sq. Ft.)</u>	1,623	<u>Loan-to-Value</u>	97%
<u>Income Limit</u>	\$ 122,475		<u>Lot Size (Sq. Ft.)</u>	4,791	<u>Insurance Type</u>	FB
<u>% of Income Limit</u>	76.92%		<u>Cost per Sq. Ft.</u>	\$ 209.49	<u>Rate</u>	5.750%
<u>Prior Ownership Yes (Y) or No (N)</u>	N		<u>New (N) or Existing (E)</u>	E		
			<u>Construction Style</u>	One Story		

---



**OREGON HOUSING** *and*  
**COMMUNITY SERVICES**

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council  
Andrea Bell, Executive Director

From: Talia Kahn-Kravis, Operations & Policy Analyst  
Kim Freeman, Assistant Director of Homeownership Programs  
Emese Perfecto, Director of Homeownership

Re: Homeownership Market Cost Offset Fund Request to Address Pipeline Gaps for  
Affordable Homeownership Development

---

**Motion: Housing Stability Council approves the Homeownership Division’s plan to allocate general funds to establish a Homeownership Market Cost Offset Fund (HMCOF) to ensure successful completion of LIFT Homeownership projects with reserved funds. Additionally, Housing Stability Council approves delegating its authority to the Executive Director in conjunction with a recommendation from the OHCS Finance Committee for the approval of HMCOF requests.**

**Summary:** The Homeownership Division seeks to create a Homeownership Market Cost Offset Fund (HMCOF) to address funding gaps among homeownership developers due to market forces using one-time general funds. Resources to address funding gaps will be invested as grants with affordability terms aligned with Local Innovation Fast Track (LIFT) fund investments and will be vetted through OHCS’ Finance Committee. This memo lays out key background information as well as a proposed process and framework, modeled off the Affordable Rental Housing Market Cost Offset Fund, for implementing the new HMCOF.

### **Background**

The Local Innovation and Fast Track (LIFT) Homeownership Program, created alongside the LIFT Rental Program, is intended to create affordable homeownership opportunities for low- to moderate-income families. Currently, the LIFT Homeownership portfolio includes 22 projects, five of which are in underwriting, eight of which are under construction, and nine of which are nearly fully constructed. All LIFT projects are required to be complete and ready for sale within 36 months of receiving a funding reservation. However, we are hearing from LIFT-funded developers that the dramatic cost increase in building and construction materials and labor costs generated by the 2020 COVID-19 pandemic and related supply chain issues has continued to impact the construction industry resulting in significant project cost increases and closing delays.



In order to respond to developer needs, minimize disruption to projects, and ensure successful project completion within the required timeframe, the Homeownership Division would like to establish a Homeownership Market Cost Offset Fund (HMCOF). The Oregon Legislature, at their February 2022 session, approved \$20 million in general funds for the development of affordable homes for purchase, to be paired with LIFT bond proceeds, authorized by Article XI-Q of the Oregon Constitution. We recommend allocating up to \$5 million of these funds to offset increased hard construction costs for the 22 LIFT Homeownership projects already holding a reservation of funds. The rest of the homeownership development funds will be used for a new homeownership development program. Unless OHCS receives additional funding for market cost offset purposes, this is a one-time offering.

The attached pages provide the general framework for the funding gap resources. This framework builds on lessons learned from the Market Cost Offset Fund established for Affordable Rental Housing projects. These resources will be made available to projects with OHCS LIFT Homeownership fund reservations that have not yet closed and those under construction. In an effort to extend the impact of these resources as broadly as possible, we expect projects in our pipeline that have capital financing from other funders to also secure funds from those sources wherever possible before we supplement their funding gap.

**Next Steps & Expected Timeline**

Secure approval for use of funds from Housing Stability Council	8/5/22
Work with DOJ to draft grant agreements	August-September 2022
Solidify process for requesting funds	August-September 2022
Open request period and publicize the opportunity to all eligible LIFT awardees	October-November 2022
Close request period for the initial offering and review requests <sup>1</sup>	December 2022-January 2023
Submit recommendations to OHCS Finance Committee and Director Bell	January-February 2023
Send award letters	March 2023
Report back to the Housing Stability Council on fund activity	March 2023

**Housing Stability Council Decision**

Due to the need to address funding gap requests in a timely manner to avoid future construction delays, OHCS would like to move forward with developing an HMCOF and are seeking Housing Stability Council approval.

---

<sup>1</sup> If funds are available after the initial offering period, we will allow partners to make requests on a rolling basis.



**August 5, 2022**

Establish a Homeownership Market Cost Offset Fund`

---

In addition, as with the Affordable Rental Housing MCOF, OHCS would like approval from the Housing Stability Council to delegate its authority to the Executive Director in conjunction with a recommendation from the OHCS Finance Committee for the approval of HMCOF resources funding gap requests. When recommending additional funds to close construction gaps, staff will be providing an analysis of the request to the Finance Committee and the criteria set forth for the HMCOF expectations will be addressed when seeking approval of an increase in funding.



**HOMEOWNERSHIP MARKET COST OFFSET FUND (HMCOF):  
FUNDING ASSISTANCE FOR LIFT HOMEOWNERSHIP PROJECT CONSTRUCTION COST  
INCREASES AND STABILIZATION**

Oregon Housing and Community Services (OHCS) will establish a Homeownership Market Cost Offset Fund (HMCOF) for LIFT Homeownership projects which will use general funds, meant to be paired with LIFT funds, to supplement funding gaps created by unanticipated market conditions that affected labor, material, and supply costs resulting in increased hard construction costs for developments awarded LIFT fund reservations.

**FUNDING GAP ASSISTANCE**

The fund will be designed to support competitive awards facing a funding gap specifically due to increases in hard construction costs. The additional funding will be made available on a first come, first reviewed basis with submission of a complete request and required documentation as further described below.

HMCOF resources cannot be used to pay for change orders resulting from changes in increased project scope, to pay for developer fees above 7% of total project costs, or other costs that are unrelated to documented construction cost challenges.

**Funding Request and Review Criteria**

- The HMCOF resources will prioritize LIFT homeownership development projects that have a current reservation of OHCS funds and have yet not closed because of market and other cost increase conditions, as well as projects already under construction.
- Developer or sponsor must demonstrate they have used all other measures including contingencies to address the hard construction cost overruns.
- OHCS will only consider requests from projects that already have a reservation of funds
- Projects in OHCS pipeline, that also have capital funding from other funders need to have tried to secure additional funding gap from those sources before submitting a request or receiving an HMCOF award to supplement the gap.

Since these funds are limited and considered supplementary, OHCS expects developers to do or have done their own due diligence and demonstrate the remedies they put in place to address the cost increases in advance of seeking HMCOF resources. OHCS expects developers to evaluate the degree to which they can apply each of the following measures according to their circumstances prior to requesting HMCOF resources:

- Value engineering to reduce project costs without seriously compromising project livability elements
- Increase deferred developer fee to the extent it makes the deal work and provided it can be paid off within 15 years. Developers are expected to not increase cash developer fee from what was approved in their application.

- Maximize permanent loan to be as large as project income will support
- Secure other non-OHCS resources

### **Supplemental HMCOF Funding Requests Requirements**

Developers are encouraged to work closely with the Development Officer assigned to the project who will coordinate with program staff to identify the best suitable resources.

In order to request funds under this initiative, the submission must include the following:

1. Updated OHCS Application Proforma tabs:
  - a) Sources and Uses
  - b) Financial assumptions
  - c) Operating Budget (if applicable)
2. Updated and Finalized construction bid(s)
3. Updated and Final equity commitment letter(s)
4. Final or revised lender LOI if additional permanent loan funds have been secured
5. Formal Request Memo and Narrative with the following required information:
  - a) A formal request for the increase, including a specific amount of additional resources and a statement certifying the additional funding being requested is specific and only covers increases in hard construction costs.
  - b) Funding Gap Details: Applicant must detail the current funding gap based on the original award and reservation of funds, updated development and construction costs. Describe attempts to increase equity pricing from the original application, increase loan amounts, other sources of funding and minimally impacting value engineering cost savings.
  - c) Uses Update: Note the changes (\$) in the Total Construction Hard Costs, Labor Costs, and Total Developments costs as compared to the original application submission, a detailed breakdown of the Hard Construction Cost increases and narrative explanation of the cause(s).
  - d) Sources Update: Detail the change in Sources of Funds. How much additional funding has been raised since initial application and reservation of funds to cover the cost increases? Include non-OHCS sources that have increased since initial application. Include any equity increase from the original application.
  - e) Timeline to Closing (if applicable): The projected timeline to closing and construction commencement (if closing/commencement has not yet occurred). See the closing timeline requirement above.

OHCS staff and leadership may make final decision on resources requested and reserve the right to consider other factors in determining the amount of assistance awarded including but not limited to remaining contingency and construction costs and fees relative to other projects, and the degree to which the development team has worked proactively to mitigate cost increases.



725 SUMMER STREET NE, SUITE B | SALEM, OR 97301  
503-986-2000 | [www.oregon.gov/OHCS](http://www.oregon.gov/OHCS)

Date: August 5, 2022

To: Housing Stability Council  
Andrea Bell, Executive Director

From: Ryan Vanden Brink, Asst. Director of Homeowner Assistance Programs  
Emese Perfecto, Director of Homeownership

Re: Update on the Oregon Homeowner Assistance Fund

---

**There is no motion for approval required on today's briefing.**

This memo provides an update on the Oregon Homeowner Assistance Fund (HAF) mortgage relief program, which was established by the American Rescue Plan Act in March 2021. HAF helps pandemic-impacted homeowners become current on their mortgage and other housing costs and, for certain homeowners, provides monthly mortgage payments. Based upon program guidance and stakeholder feedback, OHCS will target HAF assistance to low- and moderate-income homeowners who are the most at risk of foreclosure or displacement.

HAF opened Phase 3 of its phased opening on June 24, 2022. In addition to serving homeowners who are the most at risk of foreclosure or displacement, Phase 3 of the program will help traditionally underserved homeowners and homeowners who need additional time with the application. This includes homeowners aged 62 or older, rural homeowners, homeowners of color, tribal members, limited English proficiency homeowners, homeowners living with a disability (with proof of benefits), and homeowners displaced because of natural disasters. Additional information about HAF and the phased opening is available at [www.oregonhomeownerassistance.org](http://www.oregonhomeownerassistance.org).

Between June 24, 2022 and July 22, 2022, 688 homeowners began an application in HAF Phase 3. Of those applications:

366	Stage 1: Homeowners who are working on the application but have not submitted it.
190	Stage 2: Submitted by the homeowner and being reviewed for Phase 3 eligibility.
90	Stage 3: Applications that are Phase 3 eligible and are being reviewed for completion.
42	Stage 4: Completed applications being underwritten; record exchange with servicers.

In less than one month, nearly four times the number of applications have been started as were submitted in both Phases 1 and 2 (November 30, 2021 to June 2022) when HAF was operating its narrowly focused pilot program.

Of the 179 applications submitted in Phases 1 and 2, 58 were withdrawn for being submitted in the wrong phase (these homeowners may reapply) and nine were denied as ineligible for the program. As of July 22, 2022, about \$1.36 million has been committed on 45 approved files.



Here is a further breakdown of the status of applications submitted in HAF Phases 1 and 2:

25	Applications funded (\$483,301.18)
7	Applications ready to fund
13	Applications waiting for homeowners to execute loan documents
42	Applications in servicer record exchange and final review
17	Applications in OHCS underwriting
8	Applications being screened for Phase 1 or 2 eligibility

Of the 45 approved applications in Phases 1 and 2, HAF has served:

- 11 BIPOC homeowners (24.4%)
- 6 Hispanic or Latino homeowners (13.3%)
- 29 female applicants and 1 nonbinary applicant (66.7%) (plus 5 female co-applicants)
- 11 senior applicants aged 62+ (24.4%) (plus 8 senior co-applicants)
- 3 veteran homeowners (6.7%)
- 16 applicants with disabilities (35.5%) (plus 2 co-applicants with disabilities)
- 10 households with a disabled dependent (22.2%)
- Homeowners living in single family homes, condos or townhomes, and manufactured or mobile homes
- Homeowners in Benton (1), Clackamas (6), Coos (2), Deschutes (1), Douglas (6), Jackson (3), Josephine(1), Lane(2), Marion (1), Multnomah (10), Umatilla (2), Union (3), Wasco (1), Washington (7), and Yamhill (1) counties.
- Homeowners with conventional mortgages, FHA mortgages, reverse mortgages, and private mortgages (or private investors)

Oregon’s race and ethnic homeownership disparity is significant. While 67% of white Oregonians own homes, only 39% of Black or African American Oregonians own homes (OHCS, 2021). Looking at this a different way, while 85% of *Oregon homeowners* identify as white, not Hispanic or Latino, only 0.89% of *Oregon homeowners* identify as Black or African American alone (not two or more races) (American Community Survey 5-year estimates from 2015-2019 (table B25003A-I)). HAF’s success in serving minority homeowners helps preserve gains in homeownership rates and protect homeowners who data shows us are often more vulnerable to foreclosure. We hope this success will continue in Phase 3 of HAF.





Date: August 5, 2022

To: Housing Stability Council  
Andrea Bell, Executive Director

From: Talia Kahn-Kravis, Operations & Policy Analyst  
Kim Freeman, Assistant Director of Homeownership Programs  
Emese Perfector, Director of Homeownership

RE: Homeownership Development Program Design Framework

---

## Summary

The objective of the new Homeownership Development Program is to create new affordable homeownership opportunities for households with low to moderate incomes across the state. This document lays out the initial framework for a development fund that aims to build the capacity of community developers and support development projects with the end goal of increasing homes and homeownership options for communities that are underrepresented as homeowners in Oregon, such as people of color, individuals with disabilities and members of Oregon Tribal Nations.

## Background

Oregon severely lacks supply of homes for purchase, especially those available to low- and moderate-income homebuyers. Recent rises in rents, housing costs, and interest rates have made homeownership further out of reach for households with limited wealth, particularly for Black, Indigenous, and people of color (BIPOC) households that have been historically excluded from homeownership and asset-building opportunities. While homeownership may look differently for each household, OHCS is committed to creating affordable pathways for homeownership. As part of these efforts, OHCS seeks to pilot a new model of funding the development of affordable homes for purchase.

Since 2017, OHCS' primary funding mechanism for homeownership development has been through the use of Article XI-Q bonds as part of the Local Innovation Fast Track Homeownership (LIFT HO) program. However, in recent legislative sessions, the Oregon legislature approved additional funds, that have greater flexibility than Article XI-Q bonds, to increase the supply of affordable homes for purchase and better meet the needs of Oregonians:

- In 2021, the Oregon Legislature approved \$20 million in general funds for flexible funding to allow for the development of alternative homeownership models, such as co-ops, as well as affordable single-family homes.
- In 2022, the Oregon Legislature approved \$20 million for the development of affordable homes for purchase, to incentivize development in rural areas, and allow for greater density in urban areas.





With \$40 million in funding and a plethora of experienced and emerging Oregon-based homeownership developers that are actively working to meet community housing needs, OHCS is well poised to pilot a new approach to increasing the supply of affordable homes for purchase. In order to develop an equity-centered framework for use of these funds, OHCS conducted research on housing needs around the state, explored homeownership programs implemented by other state housing finance agencies, conducted interviews with for-profit and non-profit developers in Oregon, and held a series of listening sessions for mission-based partners that are central to this work. We are also in the process of compiling results from a survey sent out to homeownership developers throughout the state.

From our research and conversations, we learned that there is a large need for a reliable source of flexible homeownership development funding that supports all stages of the building process from pre-development to home sale. There is opportunity to support innovative partnerships, particularly within rural communities, between nonprofit and for-profit developers, and with culturally specific organizations. Additionally, partners are committed to building housing for BIPOC communities, people with low incomes (households earning below 80% area median income), and others that have been traditionally underserved by the housing market. Specifically, community members have expressed a need for housing conducive to multi-generational and large households, universal accessibility in the home design, models that allow homeowners to realize the full market value equity of the property, and options for Oregonians with Individual Tax Identification Numbers (ITINs).

OHCS developed the framework laid out in this memo seeking to address housing supply and partner needs, ensure equity in the use of funds, and quickly spur the development of new homes while also enhancing the capacity of developers to build homes in the future. We hope that this framework is just the start to creating a more robust homeownership development program within OHCS that allows us to continue addressing the need for affordable and accessible homeownership opportunities across the state. As we solidify and operationalize the framework, we know there will be much to learn from and improve open moving forward.

### Program Goals

OHCS priorities include creating economic opportunity and stability for Oregonians through housing as a platform for stability and success, and addressing housing inequities among people of color, protected classes, and underserved communities in the state. To further these objectives, all projects, in both rural and urban areas, are required to prioritize serving first-generation homebuyers, people of color, individuals with disabilities, members of Oregon Tribal Nations, and other individuals from historically underserved communities. The new Homeownership Development funding is meant to be flexible and to respond to the needs of various communities. It can be used to develop various types of housing, including but not limited, to single-family homes, 3+ bedroom units, multi-unit buildings, condos, and cottage communities. It can also be used to offer a variety of homeownership opportunities such as fee simple, housing cooperatives, or community land trusts.



The primary goals of the program are:

1. Create new, affordable homes that respond to local housing needs and are accessible to first-generation homebuyers, communities of color, members of tribal nations, individuals with disabilities, and residents of rural communities.
2. Provide Oregonians with low- and moderate-incomes opportunities to both achieve and maintain homeownership and to build generational wealth, particularly for first-generation homebuyers, communities of color, members of tribal nations, individuals with disabilities, and residents of rural communities.
3. Increase the capacity of emerging developers, culturally specific developers, and Tribal housing development organizations to access OHCS funding and engage in homeownership development projects.
4. Incentivize homeownership development in rural areas and foster greater density in urban areas.
5. Spur the construction of diverse and innovative housing types to meet the needs of local communities.
6. Foster climate-resilient, energy-efficient communities

### Structuring the Funding

To meet the primary program goals, we propose allocating the funds into the four categories listed below.

<b>Funding Categories</b>	<b>Allocation Amount<sup>1</sup></b>	<b>Eligible Recipients</b>	<b>Estimated Outcomes/Outputs<sup>2</sup></b>
<b>Homeownership Market Cost Offset Fund (HMCOF)</b> to offset increased hard construction costs.	\$5 million	LIFT Homeownership awardees already holding a reservation of funds	All 22 LIFT projects with reserved funds are completed within the established timeframe.
<b>Planning &amp; Technical Assistance Grants for Emerging &amp; Established Developers</b> to build the capacity of organizations that are seeking to develop more housing.	\$2 million	Nonprofit organizations, tribally designated housing entities, federally recognized tribes, public housing agencies	At least 10 developers build their capacity to scale up development activities to meet community housing needs.
<b>Set-Aside Grant Fund for Tribal and Sovereign Nations</b> seeking to or in the process of	\$5 million	Tribally designated housing entities and	OHCS gains better understanding of each Tribes' needs; at least 5

<sup>1</sup> These are soft allocation amounts and can be reallocated from a fund that is undersubscribed to a fund that is oversubscribed.

<sup>2</sup> Outcomes are based on data from the LIFT 2022 applications.



building homes for purchase within their community.		federally recognized tribes	Tribes receive funding; at least 20 new homes are built
<b>Development Subsidies</b> for homeownership development projects that take a culturally responsive approach to designing and building housing.	\$26 million	Nonprofit organizations, for-profit organizations and private developers, tribally designated housing entities, federally recognized tribes, public housing agencies	At least 8 development projects are funded to develop at least 115 new homes; \$10 million recycled back to OHCS to further fund for homeownership development projects

The HMCOF will be available to eligible developers as soon as possible (see HMCOF memo including in this month’s Housing Stability Council packet for more details). The rest of this memo reflects guidelines for the other three funding streams which will be made available through a consolidated Notice of Funding to Availability (NOFA) expected to be released in January 2023.

**Planning & Technical Assistance Grants for Emerging & Established Developers:**

Through these funds, OHCS aims to build the capacity of nonprofit organizations that are seeking to develop more housing. The funds will be available to organizations that are getting started as homeownership developers, as well as to organizations with development experience that need support to scale up their building operations. These grants can be used for the following purposes:

- Training for staff to build skills related to housing development
- Planning efforts to get a specific project shovel ready (this could include technical assistance and professional services)
- Funding to engage community members in the design and planning of homeownership development projects
- Efforts to engage culturally specific partners and communities to ensure that potential homebuyers are ready to purchase homes built by the applicant

For this pool of funding, we will prioritize funding organizations that:

- Are culturally specific, have expertise in their community, and are new to homeownership development
- Have homeownership development experience and need support to scale up their operations so they can build more housing each year
- Have a commitment and/or strong track record of serving people with a disability, and rural, BIPOC, and Tribal communities





During the NOFA process, organizations will submit a narrative explaining their need, planned use of the funds, expected outcomes, a description of how these funds will help reduce the racial homeownership gap in their communities, and a detailed budget request. Eligible organizations can request up to \$200,000 in funding. A review committee will score applications based on OHCS priorities.

#### Set-Aside Grant Fund to Tribal and Sovereign Nations:

This set-aside fund will ensure that homeownership development funds are accessible to the nine federally recognized sovereign tribes of Oregon. These funds can be used for:

- Capacity building within tribal housing departments and agencies to establish or expand efforts related to homeownership development
- Acquisition and/or rehabilitation of land or existing housing for conversion to affordable homes for purchase
- New construction, including pre-development work

OHCS will work closely with representatives of the nine federally recognized tribes in Oregon to align the funding with their needs and to ensure that the application process is well-known and accessible to them. We will prioritize funding tribes that have a clear plan for how they will use the funds to advance homeownership among their members.

#### Subsidies for Development of Homes for Purchase:

A majority of the funds will be used to subsidize the creation of new affordable homes for purchase. Developments may include but are not limited to, fee simple, community land trusts, co-ops, cottage clusters, or any other models that fit the needs of the community. OHCS will prioritize funding developers that are deeply committed to creating housing for communities that are underrepresented as homeowners in Oregon.

#### *Eligible uses of the funds include:*

- Acquisition and rehabilitation of existing housing for conversion to affordable homes for purchase
- New construction, including pre-development work
- Scattered site projects

#### *Terms*

- Developers can apply for up to 100% of the appraised as-built value of the home
- Developers must have a plan for completing the project by June 2025
- Homes for purchase must be affordable to homebuyers earning at or below 120% area median income (AMI)

To ensure affordability of the homes, OHCS will structure the funding as a zero-interest, deferred payment construction loan with the following characteristics:





1. **Developer Fees:** Up to 10% of the loan will be paid upfront as a developer fee and forgiven upon sale of the home(s).
  - Nonprofits will receive a 10% developer fee.
  - For-profits will receive a 3% developer fee.
  - Developers can also designate the amount that they would like to receive in developer fees if less than the cap.
  
2. **Down Payment Assistance:** The developer can choose to convert a portion of the loan into down payment assistance (DPA) for homebuyers based on AMI served. This DPA will be structured as a soft silent second mortgage with a term of 10 years. 50% of the loan will be forgiven after five years, and 100% will be forgiven at ten years. The following table provides an example of what this could look like. In this example, the DPA thresholds represent the maximum amount that the developer can choose.

AMI	Home Value	DPA %	DPA \$
50%	\$360,000	35%	\$126,000
60%	\$360,000	30%	\$108,000
80%	\$360,000	15%	\$54,000
100%	\$360,000	10%	\$36,000
120%	\$360,000	5%	\$18,000

- If the homeowner moves out of the house before 10 years, the amount remaining on the loan will be repaid to OHCS. Funds revolved back to OHCS will be used to spur the development of more affordable homes for purchase.
  - The soft silent second can subordinate in the case of a refinance.
  - If the homeowner offers the developer right of first refusal upon sale of the home and the developer accepts, the soft second will be forgiven.
3. **Construction Loan:** The remaining amount of the loan will be repaid to OHCS upon sale of the home.

*Geographic Distribution of Funds*

To the extent possible, OHCS will allocate funds to each of the three geography types: urban, mid-sized urban, and rural through soft set-asides. If there are not enough viable applications to use all resources within a specific geography, funds will be moved to a general pool and will be used to score eligible projects from other set-asides. Projects will be scored against projects in the same geographic pool.

Geography	Set Aside Amount
Urban	20%
Mid-sized Urban	20%
Rural	40%





- Rural communities are defined as Oregon communities outside the Portland Metro Urban Growth Boundary with a population of 15,000 or less in counties within Metropolitan Statistical Areas (currently listed as Benton, Clackamas, Columbia, Deschutes, Jackson, Josephine, Linn, Lane, Marion, Multnomah, Polk, Washington and Yamhill Counties) and communities with a population of 40,000 or less in the balance of the state.
- Mid-sized urban communities are defined as those communities outside the Portland Metro Urban Growth Boundary, that are located in Metropolitan Statistical Areas with populations between 15,000 and 40,000.
- Urban communities include all locations that do not meet the criteria for Rural communities as defined above. All Communities within the Portland Metro Urban Growth Boundary are considered Urban and not considered Rural regardless of size.

### *Project selection*

A solicitation for projects will be conducted through a competitive Notice of Funding Availability (NOFA) to be released in January 2023. Developers can submit up to three applications and apply to more than one funding source as long as they are eligible for that source. OHCS will prioritize the first two applications received per developer. OHCS will not award more than 20% of available funds to any one developer.

1. All applications must meet minimum requirements as summarized below and articulated in the NOFA to move forward to competitive scoring.
2. A scoring committee will be assembled to review all applications that have met the minimum requirements. The job of the committee will be to rate and rank project applications, and to make funding recommendations to OHCS' Executive Director.
3. The Executive Director will review the recommendations of the Committee and reserves the right to modify the recommendations before making a final funding recommendation to the Housing Stability Council.
4. All award selections will be finalized by June 2023.

### *Minimum Requirements*

To be eligible for competitive scoring, applicants must submit a complete NOFA application with all required exhibits received by OHCS by the application due date and time. Minimum requirements include but are not limited to:

1. Applicant's Owner/Board of Director's Authorization and Acceptance Form
2. Organizational Documents for Applicant and any co-Applicant
3. Zoning Form
4. DEI Commitment Form
5. Ownership Integrity Form
6. Pre-application requirements including site review checklist with all exhibits.





7. Proof of capacity via a narrative demonstrating understanding of development dynamics and the organization's ability to successfully carry out the proposed development.
8. Proof of readiness to proceed through a clear explanation of the organization's resources and capacity to execute the funds effectively and to complete their projects by the end of June 2025.
9. Proof of financial viability of the project through a detailed presentation of the organization's financial resources for the project, expected construction budget, valuation of land, operating budget, and other market considerations.
10. Proof of site control through a deed, purchase and sales agreement, options, etc.
11. Evidence of available financing for the first homeowner as well as subsequent ones upon resale.
12. Demonstrated efforts to engage and serve communities of color, first-generation homebuyers, people with disabilities, and/or Tribal members
13. Plan to adhere to OHCS's Minority, Women, and/or Emerging Small Business (MWESB) Compliance Manual to further equity, racial justice, and diversity in the project. Tribal governments who use tribally-owned contractors will automatically be awarded any preference points in this category.

*Selection Criteria for Development Subsidy Applications:*

Projects that meet the minimum requirements will be considered for funding and ranked based on selection criteria outlined in the NOFA solicitation. Below are some initial selection criteria for consideration:

1. **Community-centered design:** points will be given to applicants that clearly articulate how they have engaged communities of color, tribal citizens, people with a disability, and/or first-generation homebuyers in the planning and design of the proposed project.
2. **Multigenerational housing:** points will be given to projects with a majority of units that are at least 3 bedroom<sup>3</sup>/1.5 bath.
3. **Climate resiliency and energy efficiency:** points will be given to projects that clearly explain how they have integrated climate resilience and energy efficiency in the home design.
4. **Accessibility:** points will be given to projects that include universal accessibility features within the home.
5. **Wealth building for the homeowner:** points will given based on the potential for equity building within the home. This could include a resale calculation that demonstrates how much equity will be created for the homebuyer (if applicable) and any other aspects of the project that contribute to the development of wealth for the homebuyer.
6. **Homebuyer support:** points will be given to projects with a plan to offer pre- and post-purchase homeownership counseling and/or other support in-house or through a partnership.

---

<sup>3</sup> To qualify, a bedroom should have a minimum size of 7' by 10'.







7. **Housing innovation and technology:** points will be given to projects utilizing innovative construction methods and technology to contain costs and speed the process while maintaining safety and quality standards, such as volumetric modular, cross-laminated lumber, panelized, robotics and 3D printed methods of development.
8. **Culturally specific developer:** points will be given to projects where the developer or sponsor is a culturally specific or tribal-led organization.
9. **Affordable to families with area median incomes of 80% or lower:** OHCS will fund projects that reach homebuyers at or below 120% AMI, with extra points awarded to projects that will be affordable to lower AMI levels.
10. **Location efficiency:** for non-rural projects, points will be given to projects with high walkability and/or in proximity of public transit and other community amenities

### Next Steps

OHCS will take the following steps to further solidify the Homeownership Development Framework to ensure that it meets community housing needs:

1. Continued community engagement. OHCS is committed to using these funds in a way that is accessible to developers and results in increased opportunities for communities that are underrepresented as homeowners in Oregon. To that end, OHCS plans to:
  - a. Host “Office Hours” throughout the month of August. These sessions will be open to the public and will be focused on listening to feedback and ideas related to the framework.
    - i. Office Hours will be held August 4, 11, 18 from 2-3pm. Registration is available [here](#).
  - b. Meet with representatives from tribal governments and housing departments through one-on-one meetings and/or group calls to better understand how to structure the funding according to their needs.
  - c. Work with partners to solidify a shared definition of homeownership.
  - d. Analyze responses from an OHCS survey sent to homeownership developers and apply relevant information to the framework.
2. Seek additional Housing Stability Council guidance and approval to adopt the framework.
3. Prepare the NOFA to be released January 2023.

### Questions for Housing Stability Council

- How do you think we should define homeownership?
- Do the funding streams foster an appropriate balance of supporting new and existing developers to scale up their capacity to build in the future versus funding new homes now?
- Will the development subsidy structure effectively support developers and homebuyers while maximizing use of state resources?
- What other scoring criteria should we keep in mind to ensure equitable and inclusive use of the funds?





## Definitions

**Homeownership** [*working definition*]: an individual owning the house in which they live. The home can be any form or structure.

**Culturally Specific Organization:** a non-profit organization designed to serve historically underserved communities least likely to apply for housing occupancy and that is representative of a community or significant segments of a community; provides affordable housing to very low- and low-income households; and can demonstrate primary target populations served to be ‘least likely to apply’, meaning there is an identifiable presence of a specific demographic group in the housing market area, but members of that group are not likely to apply for the housing without targeted outreach, including marketing materials in other languages for limited English proficient individuals, and alternative formats for persons with disabilities. Reasons for not applying may include, but are not limited to, insufficient information about housing opportunities, language barriers, or transportation impediments.

**Culturally Responsive Organization:** means an entity that comprehensively addresses power relationships throughout the organization, from the types of services it provides and how it maximizes language accessibility to its human resources practices-who it hires, how they are skilled, prepared and held accountable, to its cultural norms, its governance structures and policies, and its track record in addressing conflicts and dynamics of inclusion and exclusion, to its relationships with racial groups in the region, including its responsiveness to expectations. A Culturally Responsive Organization is one that is dynamic, on a committed path to improvement and one that is hardwired to be responsive to the interests of Communities of Color, service users of color and staff of color. Culturally responsive organizations hire and train culturally and linguistically diverse staff to meet the needs of the diverse communities they serve. Adapted from Curry-Stevens, Ann, Marie-Elena Reyes & Coalition of Communities of Color (2014). Protocol for Culturally Responsive Organizations

**First Generation Homebuyer:** An individual, (a) whose living parents or legal guardians do not, to the best of the individual’s knowledge, have any present fee simple ownership interest in a principal residence in any state, excluding ownership of heir property; (b) who, if no parents or legal guardians are living upon acquisition of the eligible home to be acquired using such assistance, to the best of the individual’s knowledge, their parents or legal guardians did not have any ownership interest in a principal residence in any state at the time of their death, excluding ownership of heir property; and, (c) whose spouse or domestic partner has not, during the three-year period ending upon acquisition of the eligible home to be acquired using such assistance had any present ownership interest in a principal residence in any state, excluding ownership of heir property, whether the individual is a co-borrower on the loan or not, OR An individual who has at any time been placed in foster care or institutional care whose spouse or domestic partner has not, during the three-year period ending upon acquisition of the eligible home to be acquired using such assistance, had any ownership interest in a principal residence in any state, excluding ownership of heir property, whether such individuals are co-borrowers on the loan or not.

