

MEETING MATERIALS PACKET



Barcelona at Beaverton
Beaverton, OR 97005

December 11, 2015
9:00 a.m.
Oregon State Library
Conference Room 102-103
250 Winter Street NE, Salem OR 97301



OREGON STATE HOUSING COUNCIL

Council Members:

Aubre L. Dickson, Chair
 Mayra Arreola
 Tammy Baney
 Michael C. Fieldman
 Zee D. Koza
 Marissa Madrigal
 Adolph "Val" Valfre, Jr.

MEETING MATERIALS

DECEMBER 11, 2015

TABLE OF CONTENTS

Agenda	1
Draft Meeting Minutes	
<i>September 11, 2015</i>	2
<i>October 2, 2015</i>	13
<i>November 6, 2015</i>	19
Residential Loan Program Consent Calendar	29
GAP NOFA Award Recommendations	
Construction Defect:	
<i>Kateri Park</i>	31
<i>Lents 2000</i>	33
<i>Liberty Pointe</i>	35
<i>Los Jardines De La Pez</i>	37
<i>WestTown on 8th</i>	40
<i>Wood Park Terrace</i>	42
Group Homes:	
<i>Bend Recovery Home</i>	45
<i>Breaburn Group Homes</i>	48
<i>Glisan Street</i>	50
Small Projects, 35 units or less:	
<i>Blanton Street Veteran's Housing</i>	52
<i>Daggett Townhomes</i>	55
<i>Moonlight Townhomes</i>	58
<i>Ellendale 4</i>	61
Individual Development Account (IDA)	
Initiative Program Overview	63





Oregon

Governor Kate Brown

Oregon State Housing Council

Oregon Housing and Community Services
725 Summer St. NE, Suite B
Salem OR 97301-1266
PHONE: 503-986-2000
FAX: 503-986-2020
TTY: 503-986-2100

Council Members:

Aubre L. Dickson, Chair
Mayra Arreola
Tammy Baney
Michael C. Fieldman
Zee D. Koza
Marissa Madrigal
Adolph "Val" Valfre, Jr.

AGENDA

December 11, 2015

9:00 a.m. – 12:00 p.m.

Oregon State Library, rooms 102-103

250 Winter Street NE, Salem OR 97301

Call-In: 1-877-273-4202; Participant Code: 4978330

-
- | | | |
|-----|---|---------------------|
| 1. | Meeting Called to Order | |
| | - Roll Call | Approval |
| 2. | Public Comment | Discussion |
| 3. | Draft Meeting Minutes | |
| | - September 11, 2015 | Approval |
| | - October 2, 2015 | Approval |
| | - November 6, 2015 | Approval |
| 4. | Residential Loan Program Consent Calendar – <i>Kim Freeman, Single Family Section Manager</i> | Approval |
| 5. | Down Payment RFA Update – <i>Kim Freeman, Single Family Section Manager</i> | Report / Update |
| 6. | GAP NOFA Award Recommendations – <i>Heather Pate, Multifamily Section Manager</i> | Approval |
| 7. | Individual Development Account (IDA) Initiative Program Overview – <i>Claire Seguin, Assistant Director, Housing Stabilization</i> | Report / Discussion |
| 8. | QAP Process Update – <i>Julie Cody, Assistant Director, Housing Finance</i> | Report |
| 9. | LIFT Subcommittee Progress Update – <i>Margaret Van Vliet, Director</i> | Report |
| 10. | Report of the Director | Report |
| 11. | Report of the Chair | Report |
| 12. | Meeting Adjourned | |





OREGON STATE HOUSING COUNCIL

COUNCIL MEMBERS:
Aubre L. Dickson, Chair
Mayra Arreola
Tammy Baney
Michael C. Fieldman
Zee D. Koza
Marissa Madrigal
Adolph "Val" Valfre, Jr.

September 11, 2015
Public Meeting Minutes

Call to Order and Roll Call

Chair Aubre Dickson called the State Housing Council meeting to order at 9:07 a.m. and asked for a roll call.

HOUSING COUNCIL ATTENDANCE	
<u>Present</u>	<u>Not Present</u>
Aubre Dickson, Chair Tammy Baney Marissa Madrigal Zee Koza Val Valfre	Mayra Arreola Mike Fieldman

Public Comment

Chair Dickson opened the meeting to anyone wishing to provide public comment.

Josh McCulloch: Mr. McCulloch provided comment to the Council regarding their recent decision to approve funding for The Oaks housing project in Eugene. McCulloch advised Council members that he has been a member of the Churchill community for 16 years and has children in athletic programs in the area and expressed his disappointment with their decision to approve funding for a housing development project for criminals, specifically sex offenders, so close to so many children. He stated that there is already a high level of crime in the area and he fears with this sort of project crime will greatly increase. It is his hope that the next time the location is better thought out.

Mary McCulloch: Ms. McCulloch provided comment to the Council regarding their recent decision to approve funding for The Oaks housing project. McCulloch explained that the region already has high incidence of crime, she has been a resident of the community near the housing project for 11 years, and her family personally experienced a violent crime when her daughter was threatened during a home invasion 14 years ago. McCulloch insisted that the city purchase back the land designated for this project to build a library or children's center instead.

On behalf of the Council, Chair Dickson expressed condolences to McCulloch for what she and her daughter have endured. He assured McCulloch that the Council takes issues related to neighborhood safety very seriously. Chair Dickson noted that this facility is not simply housing, but housing with services, including probation officers on site. Chair Dickson noted reentry housing projects that incorporate critical resident oversight and rehabilitation services often report less crime than market-rate housing in the same area.



Dickson explained that all projects go through rigorous internal and external evaluation processes before funding awards are recommended and are brought forward to the Council for approval. This project was thoroughly vetted and the Council remains confident in their decision to approve funding.

Draft Meeting Minutes for Approval - July 17, 2015

Chair Dickson requested any comments or revisions to the draft July 17, 2015 meeting minutes. There were no edits or comments.

Motion: Val Valfre moved and Zee Koza seconded that the Housing Council approve the July 17, 2015 meeting minutes. **Vote:** In a roll call vote the motion passed without dissent.

Single Family Residential Loan Program Consent Calendar

Kim Freeman, OHCS Single Family Section Manager presented three single family residential loans requiring Council approval. Freeman noted that monthly mortgage payment information associated with each loan has been added to the briefing materials in response to Chair Dickson's request in May. There was a question from Council members about the financial stability of the recipient families, and staff was asked to provide more detail about the process used for pre-approving recipients. Freeman answered that all recipients are processed by approved lenders and the loans are underwritten by the lender in accordance with national and industry guidelines and standards. Freeman noted that most first-time homebuyers have gone through homebuyer education, offered by Housing Centers throughout the state. Director Van Vliet requested an overview of the Single Family programs at a future Council meeting.

Motion: Tammy Baney moved and Val Valfre seconded, that the Council approve all three loans in Jackson County, Multnomah County, and Deschutes County. **Vote:** In a roll call vote the motion passed without dissent.

Meyer Memorial Trust Cost Efficiencies Workgroup Draft Report

Michael Parkhurst, Affordable Housing Initiative Program Officer, Meyer Memorial Trust (MMT); Gina Leon, US Bank; and Jill Sherman, Gerding Edlen Development, provided the Council with an overview of the Cost Efficiencies Workgroups and their initial findings.

Parkhurst provided Council members with some background on MMT's Affordable Housing Initiative, which is five-year initiative organized around three goal areas encompassing eight funding strategies intended to build on previous investments to strengthen the long-term health and sustainability of Oregon's existing affordable housing.

MMT convened a Cost Efficiencies Workgroup in October of 2014 with the following goals in mind:

1. Clear explanation of the factors that drive the cost of affordable housing,
2. Recommendations for policy changes, and
3. To advise MMT on potential Pilot/Demonstration projects to explore new approaches to lower-cost development.

The 16-member workgroup included architects, consultants, nonprofit developers, and lenders.

The final workgroup report is expected to be released on October 1, 2015.

The presentation may be found on the State Housing Council website under the September 11, 2015 meeting handouts and presentations or by clicking [here](#).

Questions and Discussion

Marissa Madrigal expressed her appreciation for the thoughtfulness and the attention to detail that went into this work. Val Valfre also recognized the thoughtfulness that went into selecting the workgroup. Valfre was also pleased to see the degree to which the draft report captured difficulties and challenges still needing to be addressed.

Tammy Baney asked if next steps have been articulated with regard to implementing the recommendations. Director Van Vliet responded that she hopes to cover next steps related to implementation as part of the 2016 Qualified Allocation Plan process update and discussion later in the meeting.

Van Vliet assured Parkhurst and the Council that the Department recognizes the workgroup's recommendations to OHCS, specifically (see slides 26-27 of the [PowerPoint](#)) and that the recommendations align with the work of the transition plan project and agency redesign. Van Vliet went on to address Parkhurst's reference to a need for a culture change at OHCS; the Department agrees and work is currently underway to shift from a regulatory to a collaborative, problem-solving focus, and balancing the fiduciary duty of the agency to be good stewards of public dollars with the need to make those dollars stretch as far as they can.

Jill Sherman, Gerding Edlen Development, provided one last comment for consideration regarding developer fees associated with affordable housing deals. She acknowledged that developer fees are often high, and that high developer fees are a contributing factor in the cost of affordable housing, Sherman encourages the Department to look at the fee in a broader context before implementing new restrictions. She further cautioned the Department to guard against unintended consequences (e.g. negatively impacting non-profit developers). Chair Dickson suggested that there may be a way to determine reasonable developer fees based on the cost of a project and the cost to operate.

CSBG State Plan Application Overview

Claire Seguin, OHCS Assistant Director for Housing Stabilization provided Council members with a brief overview of the Community Services Block Grant (CSBG) program. OHCS receives an allocation of approximately \$5 million per year, 90 percent of that allocation is passed through to Community Action Agencies (CAAs). OHCS partners with the Community Action Partnership of Oregon (CAPO) to provide training, technical, and communications assistance. The remaining ten percent is split between administration and discretionary funding sources.

The Department has convened an ad hoc CSBG workgroup to work through several program and policy changes to the CSBG program. Due to all of the changes taking place, the agency has decided to implement a one-year state plan rather than the traditional two-year plan; over the course of the year staff will:

- Evaluate, in more detail, all of the implications of program changes; and
- Develop an effective, systems- approach to deploying CSBG funds, which includes identified outcome measures and alignment opportunities to maximize leveraging of public funds.

CSBG funds are utilized to support local services related to employment, education, income-management, housing, emergency services, nutrition linkages, self-sufficiency, and health programs; these wide variety of CSBG-funded programs generate a lot of success stories.

Madrigal informed Council that the Stability Initiative is the CSBG program in Multnomah County and Action for Prosperity is their CAA partner. These programs are a combination of work for training,

housing assistance, and benefits coordination. Madrigal shared three success stories with the Council to highlight the important work of the CSBG program.

Questions and Discussion

Tammy Baney asked a question regarding the fact sheet presented, specifically if the percentage of Oregonians shown as both “served” and “in poverty” on the handout was an accurate reflection of the need in the community. She noted that she hoped federal partners could be made aware that the progress being made and accomplishments might actually not be nearly enough.

Chair Dickson asked if there is any news on how much of an allocation OHCS is expecting for next year’s budget, and Seguin replied that the Budget has not yet been released for CSBG. Chair Dickson asked what Council members can do to help advocate and support the need to make State and Federal agencies aware that while the CSBG has been successful, and that there needs to be much more assistance. Seguin answered that she will meet with National CSBG workgroup to determine the best way for the Council to engage.

Val Valfre showed appreciation for the stories that were shared and the outstanding work that has been done. He also mentioned the great work that the Community Warehouse has done with providing necessities to veterans.

Legislatively Adopted Budget Overview

Caleb Yant, OHCS’ Chief Financial Officer discussed the Department’s Legislatively Adopted Budget and OHCS’ updated approach to forward allocating resources.

The Summary of 2015-17 Legislatively Adopted Budget can be found on page 24 of the meeting packet by clicking [here](#).

Questions and Discussion

Tammy Baney asked how the agency captured limited duration (LD) positions and if there was a standard practice for how to utilize LD positions? Yant responded that several individuals were limited duration, most of whom were part of the Oregon Homeownership Stabilization Initiative. This federally funded program is winding down, so the number is being continuously reduced. All other OHCS positions are regular staff positions. Yant noted that OHCS only utilizes LD positions to staff programs that are temporary.

Chair Dickson asked that someone explain the CASA program. CASA, or Court Appointed Special Advocates, is for children involved in the child welfare system. CASA members are volunteers; they serve as case managers and the eyes and ears for the court, acting on behalf of the best interests of the child. Director Van Vliet informed the Council that CASA is a part of Oregon Volunteers, which was added to OHCS for administrative reasons many years ago. CASA and Oregon Volunteers both have separate boards appointed by the governor. The Legislature has asked that OHCS and Oregon Volunteers report in February 2016 with a plan for a permanent home for Oregon Volunteers.

Marissa Madrigal asked what the percentage of the “cut” positions noted in the budget slide was eliminated versus which ones were transitioned elsewhere. Yant answered that a large portion of that was the Oregon Homeownership Stabilization Initiative. There were 37 limited duration positions that went down to 10 in the 15-17 budget. The other significant portion represents administrative staff reductions within Central Services. Those reductions were made primarily through attrition.

Forward Allocation Framework Update

Caleb Yant, OHCS Chief Financial Officer updated the Council on the Department's progress since the initial forward-allocation conversation in March, during which the Council approved a substantially larger amount for multifamily funding awards than had been approved in previous years. The department has begun to commit anticipated future receipts of ongoing revenue sources such as the document recording fee, rather than wait for revenue to be received prior to making the funding available.

By tracking the funding streams, the reports outline the performance and availability of all funds. They provide the Department with visibility and accountability regarding what each funding stream is being used to pay for, ensure accountability for the spend down rate of each funding stream, and ensure staff members across the agency understand available and committed cash balances.

Tracking and projections of program expenses are reports that provide transparency and predictability to the true cost of running each program regardless of the source of funding used to pay for the costs. The true costs consist of expenses directly charged to a program or any shared cost that is allocated to a program. These reports track any subsidization received in programs and the type of funding used to provide the subsidization. They also forecast future costs, anticipated subsidization, and specify the funding that will be used to provide the needed subsidization.

Questions and Discussion

Tammy Baney stated that in term of reserves, dollars are a direct service and those services need to get to the ground as soon as possible. She asked if it can be explained how some of the funding streams have restrictions in terms of what the reserves seem to be?

Yant replied that some money goes out the door that comes back in through repayments or through some other avenue, and as a result are very flexible dollars. Director Van Vliet explained also that there are times when a project has unanticipated costs. It's important to hold back enough funds in the event that there are issues that arise. The system, under Caleb's leadership, in which the program managers can have real time information to understand clearly what's happening, is very important to running things smoothly.

Val Valfre asked if there is a matrix for the Council to see that will show whether or not the predictability is prudent and to see if in the next year there will be cut backs because the agency has been too generous in predicting revenue. Yant responded that the agency is being fairly conservative in its projections, and will be tracking the accuracy of the projections.

2016 QAP Process Update and Discussion

Julie Cody, Assistant Director of Housing Finance and Mark Shelburne from Novogradac and Company LLP presented regarding the 2016 QAP. Novogradac is working with OHCS to compare our Low Income Housing Tax Credit (LIHTC) program with ten other states. Novogradac is also helping put together the draft for the 2016 Qualified Allocation Plan (QAP).

Agency staff is working hard to meet the aggressive timeline adopted to update the 2016 NOFA and QAP. The Department has held three stakeholder roundtables thus far, including with lenders and investors, 4% LIHTC stakeholders, and participating jurisdictions. The meeting for 9% LIHTC stakeholders will be on the 18th of September.

The QAP will be presented during the October State Housing Council meeting with a recommendation that the document be released for a 30-day public comment period at that time.

Cody responded to several points from the Meyer Memorial Trust presentation. OHCS has received

feedback about the number of NOFA offerings released per year, including the suggestion that we offer multiple LIHTC offerings in one year. Currently, with one round of LIHTC funding, the agency is able to fund ten or eleven projects per year. In order to do more than one LIHTC NOFA offering per year, the agency would put out a very small offering, and would have to reserve funding for another round. From Cody's point of view, having 30 projects coming after half the money and then trying once again doesn't make much sense. Currently, if the agency were to receive credits back in any given year, the additional credits could be utilized. However, considering the work it takes to issue a NOFA, awarding only five projects doesn't seem to be a good solution.

Regarding cost containment, in 2014 a measurement was added that looked back five years at the cost of the different projects in each region. If the project was outside the cost parameters, the applicant had to provide an explanation of additional cost drivers. The agency is eager to see the final recommendations from the Meyer Memorial Trust report.

The QAP Policy Questions PowerPoint is available on the State Housing Council website under September 11, 2015 meeting handouts and presentations or by clicking [here](#).

Local Priorities - Letter of Support

Stakeholder Input: Competing priority letters are problematic; the current process may disadvantage rural/smaller communities; local priority letters may be used to discourage affordable housing in some communities.

Question for Council Input

Should OHCS continue the practice of Local Priority Letters as it currently stands, or should there be a different way to ensure that projects with scarce federal dollars awarded by local jurisdictions receive preference in some other way? Or should the concept of local priorities be removed from the NOFA process?

Discussion

Local priority letters were added to the NOFA to align OHCS funding with local planning efforts. Currently, the process can result in multiple number one priorities in the same local area. Director Van Vliet explained that multiple applications come from different communities within one county. She believes it would be helpful and in public interest to know if local communities have a preference. It would be beneficial to have a mechanism to ask local communities how they would advise the agency if more than one application is received from an area.

Tammy Baney believes it is the responsibility of the county to convene to discuss multiple applications without it becoming a "popularity contest." The discussion would need to be based on what the true needs are and what will be addressed. She appreciates that there has been a process to engage with local elected officials to ensure they are aware of local needs. Chair Dickson agreed with Baney that elected officials awareness is a high priority.

It was explained that in Washington County, it is a consortium of many cities that are involved in making the decision of the prioritization of their interests. Baney added that both urban and rural areas don't have enough money to meet the great need they have for more affordable housing. Conversations within a community need to take place to determine the main priorities and decide what is best for the population.

Mark Shelburne of Novogradac agreed that it makes sense within a jurisdiction to ask certain decision makers which application is a better fit for the community needs. He did caution that complaints could

be made from developers that are on the losing end that the process. Director Van Vliet stated there will always be those who have issues with a decision due to them simply having not received funding.

Chair Dickson advised that at the end of the day when it comes to determining points, it is how the funds are allocated and the impact of the amount of points that are allocated for certain preferences. The biggest concern is if a project is significantly uplifted in one category and brings the score down for others.

Cody also noted that during the process of providing feedback to sponsors whose projects were not funded, the agency did hear that local jurisdictions are looking for more information and direction, and as a result, letters of support may not be written by local jurisdictions without experience or capacity. Council members questioned whether a more regional government like a county government would be a more effective place to have these conversations.

It was asked what would happen if more than one letter was received from a consortium and from a city, but projects were ranked differently. Cody replied that if a letter from the county or consortium was received as well as a letter from a city where both parties were number one priorities but different projects then they would both receive full points. One project isn't given an advantage over the other.

HOME Funding Preference

Stakeholders have suggested that instead of, or in addition to, a local priority letter OHCS should provide a preference to projects that have an award of participating jurisdiction (PJ) funds, similar to the point given to projects in the balance of state that request HOME funds. Julie Cody presented this question to the Council for their input.

Discussion

Julie Cody believes that both local funding and participating jurisdictions should be looked at together due to different ways in which there are consortiums in a number of non-metro and metro regions. The question is whether this would be a place where preference or points could be given to projects leveraging tax credits with locally controlled funds.

Preferences - Qualified Census Tract (QCT) / Low Poverty Census Tract

Stakeholders have commented that the 4 points available for projects located in a QCT or Low Poverty Census Tract disadvantages rural Oregon, given that rural communities lack either type of census tract. Julie Cody noted that this has played a larger role than previous years in determining projects that were funded. The Council was asked whether OHCS should look at different ways to preference opportunity areas and/or QCTs that are within a specific revitalization plans, and should the number of points currently awarded be revised.

Discussion

Chair Dickson asked that staff revisit this scoring component.

Preferences – Other Federal Preferences

Stakeholders have asked OHCS to reconsider points given to two federal preferences that are rarely utilized. The Council should consider whether there other ways that OHCS could utilize the federal preferences within its selection criteria.

Discussion

Julie Cody explained that there is a cap on the number of tax credits that are put into the competitive process on a per-project basis. Right now, the cap is \$890,000 tax credits a year for ten years. This currently builds approximately 48 to 50 units, which may not be the most efficient size of projects. Research shows that 70 to 80 units would be an appropriate target of units built, which would

require an increase to the cap. The trade-off would be that fewer projects would be funded. It was asked whether there would be an adverse impact on rural areas. It was noted that the impact on rural areas would be negligible because it will not necessarily change the scale of those projects. This issue affects metro area projects where there is a higher cost for land and a greater need for services.

Councilor Madrigal noted that given the state of the housing crisis in Oregon, the Council should consider prioritizing the development of more units, and work to mitigate the impact on rural areas. Shelburne pointed out that when there is a limited resource such as tax credits, all decisions have trade-offs. He noted that one thing to consider is that in this case, eight projects would likely end up funded, rather than ten, which we can currently fund with the cap.

Basis Boost

Stakeholders requested that OHCS offer a pre-application process to help applicants understand whether or not they would qualify for a basis boost? The Council is asked for their input on how OHCS could provide more certainty of whether or not a project qualifies for a basis boost, and how a basis boost would be seen in relation to increasing or eliminating 9% LIHTC per project cap.

Discussion

Julie Cody explained that the state has the ability to do a basis boost is inside the QAP. There are areas which have a high cost to develop that are allowed the basis boost. They receive credits up to 130% of what the costs are, instead of 100%. There are other ways for the state to be able to use other policy directives to do this. One of the issues that stakeholders noted is that the criteria wasn't clear enough to know whether they've met the requirements, and as a result would apply for a project assuming they would receive a basis boost. The Department is considering a prequalification process for the basis boost.

Affordability Period

OHCS is considering making changes to the 60 year affordability period. OHCS is interested in a way to participate in discussions about the future of the project, although the Department would like to structure the period such that there is an ability to make changes to the terms and affordability of the units at certain points. OHCS also recognizes that the useful life of most apartment projects is 30 years, and after that projects need substantial recapitalization. Rent levels set in the beginning may not be financially feasible for 60 years, so there should be an opportunity to review those at year 30. In the case of OAHTCs, the subsidy is only available for 20 years and therefore the requirement to pass through savings to the tenant in the form of lower rents should not be required after year 20.

The Council is being asked whether OHCS should modify its Affordability Periods on its various programs.

Social Equity

Stakeholder Feedback

Julie Cody described elements within the current scoring criteria that touch on social equity. OHCS is working on ways to directly address social equity in the application process (i.e. asking applicants to be more descriptive of their marketing plans to ensure those plans are considering the demographics of a particular project location).

Natasha Detweiler provided information to the council about how OHCS is using the practices employed by other states to help Oregon build a more robust approach to social equity during the application

process. OHCS will use the information from these other states to assist in the creation of the criteria and scoring for applications for projects in Oregon.

Discussion

Director Van Vliet recognized that there is a lot of interest to be more aggressive when scoring for social equity. Through marketing outreach, OHCS believe they can drive social equity in an intentional way. The Director suggested using both place-based and people-based strategies to consider and formulate feedback.

Zee Koza asked staff for more information on people-based approaches (i.e. health outcomes, educational outcomes, and socioeconomic outcomes) in addition to census tract data. The use of this additional data may shed light on racial and ethnic disparities as well.

Tammy Baney asked if there have been any lessons learned or ideas the ways other states have addressed this.

Mark Shelburne stated that the Council would benefit from further defining exactly what you mean by social equity and what you are going to look for. The people-based aspect is pretty clear. The basic concept is marketing to those who are the less likely to apply based on their protected categories. The only question is how often does that type of marketing happen, and what forms does it take. The place-based questions are intensely complex and varied, so just using the phrase social equity, raises about a hundred issues/questions.

OHCS is committed to bring the topic of Social Equity back to the Council for further discussion.

Resident Services

Stakeholder Feedback

OHCS has received a large amount of feedback on the topic of Resident Services. Some of the key themes from the feedback are:

Rural projects not scoring as well as urban projects, due in part to the lack of robust service providers in the rural areas of Oregon. This may lead to a diminished ability to compete with larger communities.

Some key questions OHCS may want to consider: What outcomes are we trying to achieve by requiring resident services? Can desired outcomes be clearer in their application so developers know if a project is going to score well?

What about allowing for above-the-line operating expenditures to be used for services? If above-the-line operating expenditures are not allowed it may be why we see a number of projects that offer more referral-based services versus actually providing the services on site.

Are there certain target populations that we want certain services for? OHCS Staff want to get more thoughts from the council on resident services. What services should be offered? How should the services be delivered? Please let the OHCS staff know what your thoughts are about resident services.

Discussion

Chair Dickson - resident services depend on the target population. Most projects have a clear need for resident services, and it could be good for OHCS to reconsider how services are incorporated into the deal-structuring. Chair Dickson would like to see resident services above the line, especially if it's an important part of the development. From the side of the "funder" Chair Dickson would like to see resident services above-the-line especially if it is an important part of the development. He expressed

concern for projects where resident services are a vital component but not included in the above-the-line operating budget.

Chair Dickson is also concerned with the method of utilizing memorandums of understanding (MOUs) with the partners which are not examined by the Council. The Chair wants to take a closer look at how services are funded to determine service sustainability. How is the service provider funding resident services? Are resident services simply a one-year commitment? These variables should be factored into any decision made by the council.

We know that in Portland, the cost of moderate housing is climbing. Housing projects should not be discounted just because they don't have a glamorous social service component. Chair Dickson suggests looking at the details of the deal to determine if resident services are vital to any given project. If the answer is yes, then making sure funds are available is vital. Having the knowledge of the funding model for resident services for any given project would be useful information to have.

Director Van Vliet added her thoughts on resident services: The developers are responsible for resident services, but the community is providing services. Projects need to show a linkage to the services between the developer and the community service providers.

Workforce housing: The needs of this population would be very different from housing for families. The point is to make sure that people are getting their needs met, and that agencies within the state of Oregon are looking at bringing services to the clients. Resident services are not an unfunded mandate for a developer. We are asking for a coordinated effort between the developers and the community service providers to ensure the needs of the population served by a particular project are met.

This topic will be addressed again in future Council meetings to ensure all members are fully informed. OHCS will begin developing a scoring system which addresses resident services. Julie Cody will reach out to Mike Fieldman to get his feedback since he was unable to attend and has expressed a particular interest in the resident services discussion.

Chair Dickson thanked Mark Shelburne for his commitment and time spent.

Julie Cody wrapped up the discussion with an overview of the process timeline:

- The final stakeholder roundtable will be held on September 18, 2015 at OHCS.
- Staff are targeting September 23, 2015 for the best draft QAP that will be in your packet for the October meeting.

OHCS Director Van Vliet asked for any additional comments on this topic from those present in the room.

Additional Public Comment

Shelly Cullin: Shelly Culling spoke about concerns over the local priority letters. She suggested considering treating acquisition rehab projects different than new construction projects. If an affordable project that already exists needs additional funding then they receive different points than a new project. She would like to see that resident services is not part of the competitive process but that OHCS has to approve a resident services plan after the project has been awarded funding and discussions with local partners have begun.

Stacy Howard: Stacey Howard is interested in the local preference for affordable housing, but is concerned that some of the conversations need facilitation. She would like to see more "Housing Integrators" return to the work that the Regional Advisors to the Department filled, and help plan projects more, and guide local planning efforts.

Report of the Director

Director Van Vliet gave the Council an update on the LIFT program, and its subcommittees. The Policy and the Financial Structuring Subcommittees will advise OHCS and the State Housing Council regarding the \$40 million. The subcommittees met for the first time, and the goal is to complete the necessary work in four, three hour meetings. The subcommittees will then report back to the Council in February.

The Legislature also committed \$20 million for new housing for people with mental health and addictions issues. This work is being coordinated by OHCS and the Oregon Health Authority (OHA). OHA will be leading stakeholder engagement, and thinking about the client populations that are most in need of housing.

The Consolidated Plan, a five year planning document is moving forward. This fall the Council will hear about the comprehensive needs assessment and market analysis. Zee Koza and Val Valfre participate on the stakeholder committee for this work.

The Housing Council will become the Housing Stability Council on January 1, 2016. Two new members will be appointed by the Governor will take place after the first of the year, and confirmed by the Senate in February. Director Van Vliet will attend the grand opening of a new Housing Works project, East Village 2, in Bend. The Veteran's Housing NOFA and Gap NOFA have closed and will be presented for approval Council in December.

The Single Family section has an RFA for Down Payment Assistance for first time homebuyers in the amount of \$1 million. Housing Centers and homeownership partners are eligible to compete for the RFA. Also in the Single Family section, the agency recently sold bonds to provide \$75 million dollars in new Oregon Bond loan resources. In future meetings, the Council will hear an update on other potential single family mortgage products the Department could offer.

The Council's schedule for 2016 has been released, with plans to have the May meeting in Bend, and the October meeting in La Grande.

Report of the Chair

Chair Dickson appreciates the opportunity to engage in and dig a deeper in these issues. He's looking forward to the LIFT Subcommittee and is excited about the work ahead. He appreciates everyone in all the hard work that has been put in.

With no further business the meeting was adjourned at 12:25 p.m.

Aubre Dickson, Chair
Oregon State Housing Council

2015
Date

Margaret S. Van Vliet, Director
Oregon Housing and Community Services

2015
Date



State Housing Council Meeting

October 2, 2015

Members Present: Tammy Baney, Chair Dickson, Mike Fieldman, Zee Koza, Marissa Madrigal, and Val Valfre.

Members Excused: Mayra Arreola

OHCS Staff Present: Margaret Van Vliet, Claire Seguin, Alison McIntosh, Megan Bolton, Julie Cody, Heather Pate, Shoshanah Oppenheim, Rem Nivens

Recording Log and Summary

00:00:42 – Roll Call and Call to Order:

In the absence of Chair Dickson, Council member Val Valfre called the October 2, 2015 meeting to order and asked for a roll call.

00:01:31 – Public Comment:

Acting Chair Valfre opened the floor to anyone wishing to make public comments.

Mary McCullough offered comments regarding concerns she and others living in her neighborhood have with the Oak St project in Eugene.

00:05:23 – September 11, Draft Meeting Minutes for Approval:

The meeting minutes were not sent out due to technical difficulties and will be submitted to the council for formal approval at the November 6, 2015 meeting. In the interim the draft minutes have been posted on the internet and are available for the public to view in their draft form. Hard copy will be handed out to the Council members at the close of the meeting today.

00:06:50 – Residential Loan Program Consent Calendar:

Kim Freeman, OHCS Single Family Section Manager presented to the Council. Before she reviewed the 6 files for approval, she provided some context.

Q: What do you use to help determine what individuals can afford?

A: Requirements are given through the lender.

00:08:58 – Chair Dickson arrived and joined the meeting at approximately 9:09am.

00:09:10 – Tammy Baney moved to approve the list as presented and the motion was seconded by Zee Koza.

VOTE: 6-0-1

AYES: Chair Dickson, Tammy Baney, Michael Fieldman, Zee Koza, Marissa Madrigal, Val Valfre

EXC: Mayra Arreola

Motion passes.

00:10:15 – Mobile Home Park Preservation NOFA Award Recommendations:

Heather Pate, OHCS Multifamily Finance Section Manger and Theresa Pumala, OHCS Multifamily Loan Officer presented three applications for approval to the Council.

00:13:48 – Item 5.A.: Dexter Oaks Mobile Home Park

Approval recommended by Ms. Pumala.

Michael Dennis Murray, the Dexter Cooperative President stepped forward to provide comments from the Dexter Oaks Mobile Home Park.

Q: How is the overall infrastructure of the Park?

A: The Park is in really good shape; the owners have taken really good care of it.

Q: How long do people typically stay?

A: Many have been in the Park for 15 years and longer.

Chair Dickson asked for a motion for approval; *Tammy Baney moved and Marissa Madrigal seconded the motion.* Chair Dickson asked for a vote and roll call was taken.

VOTE: 6-0-1

AYES: Chair Dickson, Tammy Baney, Michael Fieldman, Zee Koza, Marissa Madrigal, Val Valfre

EXC: Mayra Arreola

Motion passes.

00:23:40 – Item 5.B.: Tivoli Mobile Home Park

Approval recommended by Ms. Pumala. Heather Beck from St Vincent DePaul was on the phone and offered to answer questions.

Val Valfre moved this project for approval and Marissa Madrigal seconded. Chair Dickson asked for a vote and the roll call was taken.

VOTE: 6-0-1

AYES: Chair Dickson, Tammy Baney, Michael Fieldman, Zee Koza, Marissa Madrigal, Val Valfre

EXC: Mayra Arreola

Motion passes.

00:17:21 – Item 5.C.: Forest Ranch Mobile Home Park.

Approval recommended by Ms. Pumala.

Q: What funds in the future will take care of the maintenance aspects of the property?

A: There is an established fund in place to address maintenance in the future.

00:20:55 – Public Comments:

Linda Loop, Neighborhood Association Treasurer stepped forward to offer comments on this project.

A motion was made by Michael Fieldman and seconded by Val Valfre. Chair Dickson asked for a vote and the roll call was taken; the results were:

VOTE: 6-0-1

AYES: Chair Dickson, Tammy Baney, Michael Fieldman, Zee Koza, Marissa Madrigal, Val Valfre

EXC: Mayra Arreola

Motion passes.

00:34:02 – 2016 QAP/Multifamily update and discussion:

Julie Cody, OHCS Assistant Director, Housing Finance made presentation to the Council. Please reference the [PowerPoint](#) presentation posted on the internet.

Please note: it is important to look at the report in its entirety when making final decisions about the 2016 QAP.

00:41:02 – Discussion: Local Priority Letters. The letters will not be a requirement for the 2016 applications and the points associated with the priority letter will be distributed elsewhere in the application.

OHCS goal is to provide general commentary about the things which will be assigned points, the priorities and preferences which will be used. Paint the direction to you. The NOFA will provide more specifics and be more prescriptive.

Q: Are you considering a sliding scale for awarding points?

A: Yes.

Discussion: LIHTC CAP. Making sure one sponsor does not get a larger portion of the available money. The idea of maximizing the number of units and add in efficiency into the process is good.

01:07:25 – Discussion: Affordability Period.

Q: What is the rationale on the exception for the 4%?

A: The 4% tax credit is non-competitive credits and in some cases it's not even looking at the entire project.

Q: Will there be a level of affordability requirement?

A: Affordability goes away at year 30 when they could start moving to market.

01:18:15 – Restrictions: Making sure properties are constructed well and maintained properly.

01:22:00 – Operating expenses and replacement reserves (page 12).

01:25:50 – Developer Fee (page 13).

The new formula will help moderate the high-end. It would help to see the old formula compared to the new formula.

Requested Follow up: OHCS staff will provide the side-by-side comparison of the old and new formula to the Council at the November 5th meeting.

01:44:33 – Social Equity (page 15): This will be a scored element.

Q: Why not use opportunity maps?

A: It is really about the time it takes to create the maps; we are on a short time-line.

Q: Can we discuss a plan for the use of opportunity maps in the future?

A: Yes, the intent is to create opportunity maps in the future.

Q: What happens when a plan is not followed?

A: OHCS will be establishing measures to track progress.

01:53:03 – **Dani Ledezma**, the Governor's Housing and Human Services Policy Advisor stepped to the microphone to provide some comments.

Q: Where do Minority, Women and Emerging Small Business (MWESB) economic opportunities come into play?

A: You will not see this in the 2015 NOFA. The conversation has begun with our stakeholders. Final recommendations will be presented to the Council at the November 6th meeting.

This could be the "low hanging fruit"

Q: Can we include aspirational goals for MWESB?

A: There needs to be a broader understanding across the state on this issue. OHCS will be engaging with partners and leveraging their experience in this area. Recommendation: have people report to OHCS in 2016.

Q: Is part of your concern, Julie, that rural communities would be potentially disadvantaged if they don't have the contractor pool.

A: The conversation that has come up during these pieces is around the increasing costs, they don't truly understand the methodology of it in a lot of areas. So we want to make sure that people -- they'll be having a clear policy in process whereby we develop a true kind of MWESB program for our contractors.

Requested Follow up: OHCS will do some additional work on this area before the plan is brought back to the Council for approval.

Q: Would we be willing to push ourselves a little bit on the technical side to assist in bringing someone up and try to develop opportunities outside the core areas?

A: I think the support that the governor's office has that Dani referenced around, the state-wide push for that. The governor has appointed new people to be the lead on this. So let us see what's

possible in these regards with the support of the governor's office and the other bigger agencies that do a lot more construction and we'll see if we can bring something back to the council.

Getting more businesses (owned by women, emerging leaders and minorities) certified. We help them get certified.

Q: Opportunity maps: can the maps be incorporated into the state housing plan? The maps could help inform decisions we make.

A: Yes, good point.

02:03:12 – Resident Services (page 16):

Making the criteria reflect the current population; keeping it relevant on a real-time basis (ensuring clarity around desired outcomes; establishing measureable goals and the necessary steps to meet those goals).

Q: Are you anticipating using a points system or will the measure be more subjective when scoring the applications? How will we address workforce housing specifically?

A: OHCS is pushing for a more objective measurement and to get all housing types as close to the same playing field as possible.

Key areas to consider: Defining “resident services”; establishing the desired outcomes; looking at the population you are building for; project classifications; creating a logic model; etc.

OHCS does not want to become too prescriptive; there can be side-boards; we want to incorporate local expertise as well.

02:14:58 – Other changes (page 17):

02:17:27 – Changes for Future (page 18):

Q: Why is there a higher DCR requirement for non-subsidized projects? Shouldn't there be a lower DCR requirement for non-subsidized projects?

A: The lenders have expressed some underwriting concerns with the non-subsidized projects due to the volatility of the funding model.

Julie Cody asked the council if they were ready for her to post the QAP for formal public comment.

The council expressed a desire to provide their comments to Julie before she opens the QAP for broad public comment.

Chair Dickson asked for any comment from the public in attendance in the room or on the phone.

02:25:50 – Shelly Cullen from Chrisman Development stepped to the microphone to offer comments on the QAP to the council.

Requested Follow up: OHCS will determine the impact or delay, which may occur if we miss release dates, on the QAP and the NOFA.

02:41:03 – Point-in-Time count Homeless Count:

This segment of the agenda was presented by Claire Seguin, Assistant Director of Housing Stabilization and Megan Bolton, OHCS.

Please note: the “point-in-time” count does not include those in hotels/motels or staying with friends or family.

ACTION: Megan will send out the presentation to the Housing Council.

Q: Have you done any analysis of how this looks different between rural and metro areas?

A: Yes, I did a brief summary in an excel workbook with data from every single county on every kind of element (populations by race, ethnicity, age and so-forth), so you really can take a look. All that data is available and I can do further analysis too if there's an interest in a particular segment/element.

Q: I am interested to see if there is a difference in the sheltered and unsheltered percentages for veterans in other rural areas outside of the metro area.

A: Yes, I can look at that and report out to the council.

Q: Are we following HUDs definition of the chronically homeless?

A: Yes. You can find the definition on the [HUD](#) website.

Q: Is the data on the State Housing Council website?

A: No yet; this data will be released to the media early next week and then we will post it to the website and we will send out a notification to the council members when the information has been posted.

Please note: Audio recording stopped short of the conclusion of this meeting for unknown reasons. See below for the captured information of the final three items on the agenda.

HUD Consolidated Plan 2016-2020 – needs assessment and market analysis:

Shoshanah Oppenheim and Megan Bolton gave an overview of a PowerPoint presentation which can be found [here](#).

Report to the Director:

No report given this month.

Report of the Chair:

Chair Dickson thanked the OHCS staff for their time, work and preparation for this meeting.

He then adjourned the meeting.

Aubre Dickson, Chair
Oregon State Housing Council

2015
Date

Margaret S. Van Vliet, Director
Oregon Housing and Community Services

2015
Date



Oregon

Governor Kate Brown

Oregon State Housing Council

Oregon Housing and Community Services
725 Summer St. NE, Suite B
Salem OR 97301-1266
PHONE: 503-986-2000
FAX: 503-986-2020
TTY: 503-986-2100

November 6, 2015

Public Meeting Minutes

Meeting was called to order at 9:02am

Roll was called and is reflected in the table below:

Council member	Present	Not Present
Mayra Arreola	Present	
Tammy Baney		Not present, arriving late
Mike Fieldman	Present	
Zee Koza	Present	
Marissa Madrigal		Not present, Excused
Adolph "Val" Valfre	Present	
Chair, Aubre Dickson	Present	

Public Comment:

The Chair invited public comment from those on the telephone.

Mary McCullough provided comments in opposition to a project in Eugene (The Oaks). She expressed her concern with the type of people who will be occupying the project when it is completed. She noted that they did not want "these people" in our neighborhood.

Josephine Ko in Eugene at Acorn Park also provided comments about the comments Mary McCullough gave at a previous meeting; she wanted more details of the previous testimony. She also expressed her concern about the type of people who will be occupying the project. She wanted to have written letters, blog materials included in the Council record and minutes. She asked if Council members would put this type of project in their neighborhood.

Draft meeting minutes for approval:

Chair Dickson asked to hold off on voting on the meeting minutes until they could be edited and updated.

Residential Loan Program Consent Calendar – Kim Freeman

Motion was made to approve; and Chair Dickson called for a vote and the roll call was taken.

Council member	Motion	Yes	Nay	Abstain	Absent
Mayra Arreola		X			
Tammy Baney					X
Mike Fieldman	X	X			



Zee Koza		X			
Marissa Madrigal					X
Adolph "Val" Valfre	2 nd	X			
Chair, Aubre Dickson		X			

Vote: 5-0-2

HUD Consolidated Plan 2016-2020 – Shoshanah Oppenheim

Ms. Oppenheim provided an update to the Council. She gave an overview of the vision, mission and value of the plan. A review of the guiding principles which relate directly to the work of the Council was provided. Ms. Oppenheim also provided an overview of the Equity Framework found within the HUD Consolidated Plan, which will help guide the work on the plan. She reviewed the action items which support the consolidated plan.

She provided an overview of the next steps:

1. Completion of the Consolidated Plan in November-December 2015
2. Public Review and Comment – January 2016
3. Submit the plan for approval – March 2016
4. The State Housing Plan will be ready for Legislative review – 2017 Legislative Session

Please reference the slide presentation as posted on the State Housing Council web page for additional details or click [here](#).

The Council asked several questions, including how the plan will address race and ethnicity and whether it would be clearly addressed or implied. It was also asked whether OHCS would be going through an equity or managerial assessment to determine where they are with regards to equity internally. Ms. Oppenheim replied that as an agency, OHCS is in the very early stages of addressing equity. OHCS is working on organizational culture as a starting point in our work on equity through the newly formed Equity Council at the agency.

Director Van Vliet added that she hoped the new Housing Stability Council would include work on Equity at the agency, and consider questions such as how we better infuse equity into all of our work and our culture. Director Van Vliet noted that OHCS does not yet have specific and actionable strategies, but is taking steps in the QAP.

The Council commented that Shoshanah and her team have done good work to ensure all voices were heard when working on the Consolidated Plan, and the Chair and the Director thanked them for their work.

Veteran’s Housing NOFA Award Recommendations

Julie presented the two recommendations for funding. There were three applications; the top two were presented to Housing Council for their review and approval. Julie noted that the third application will resubmit at a later date when other funding is available.

Victory Commons

The sponsors of the project came forward to provide remarks; Lisa Drayton & Diana Otero came forward to answer questions. There were no questions.

The council expressed their pleasure about the Victory Commons project and the Victory Place project and how they are addressing a previously underserved segment of the community.

Chair Dickson called for a motion (page 32): To approve a GHAP grant reservation in an amount up to \$2,058,318 to Klamath Housing Authority for the new construction of the Victory Commons, located in the City of Klamath Falls, Klamath County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.

Council member	Motion	Yes	Nay	Abstain	Absent
Mayra Arreola		X			
Tammy Baney					X
Mike Fieldman	x	X			
Zee Koza		X			
Marissa Madrigal					X
Adolph "Val" Valfre	2 nd	X			
Chair, Aubre Dickson		X			

Vote: 5-0-2

Victory Place

Julie Cody provided a synopsis of the project details.

The sponsors came forward to answer questions about the project. Merry Hart (ACCESS) & Fred Hermann. The sponsors are excited about the project, as they have a tremendous need in the area for veteran's housing. This project is the perfect fit for this property as it is next to the American Legion; there will be access to downtown Medford from this location and access to good food at the Legion Hall.

The Council commented that this is a great project! They appreciate ACCESS and their leadership in addressing Veterans issues. The Council hopes to see more projects like this in the future.

Council member Tammy Baney joined the meeting at 9:35 a.m.

Chair Dickson requested a motion. The motion was made as found in the meeting packet on page 34: To approve a GHAP grant reservation in an amount up to \$1,713,153 to Commercial Council, Inc. for the new construction of the Victory Place, located in the City of Medford, Jackson County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.

Council member	Motion	Yes	Nay	Abstain	Absent
Mayra Arreola		X			
Tammy Baney		X			

Mike Fieldman	X	X			
Zee Koza		X			
Marissa Madrigal					X
Adolph “Val” Valfre	2 nd	X			
Chair, Aubre Dickson		X			

Vote: 6-0-1

Chair Dickson called a 5 minute recess. The meeting reconvened at 9:46 a.m.

QAP process update and final policy recommendations for Council approval

Julie Cody presented the red-lined draft QAP to the Council. Please reference the [PowerPoint presentation](#) and the document with the collected written comments on the proposed QAP updates and edits.

Julie provided an overview of the timeline for the work on the QAP, including stakeholder engagement, edits to the document, and next steps which include a formal, 30-day public comment period. Julie also noted that a consultant, Novogradac, was also hired to compare Oregon to ten other states. Additional information was presented on key topics (i.e. comparisons between 4% and 9%, methodologies consulted for the QAP, social equity, etc.) as requested by the Council at the October 2, 2015 meeting.

Allocations and Regions (page 5)

Council comments: It is nice to see the population threshold at 25,000 so we can encourage projects in smaller communities.

Recapitalization Lockout (page 6)

Some change from the original presentation of the QAP. The hope is to encourage more sustainable, well-cared-for properties which remain affordable without a recapitalization for a longer period of time. OHCS should incentivize less frequent recapitalizations by ensuring projects have adequate reserves.

Council Comments: The Council asked whether the reason for this change was to push for long-term sustainability of projects and release more funds to create more affordable housing.

The Council asked how often people come back for more funds or tax credits, and it was answered that the strategy of some sponsors is to come back and recapitalize with tax credits at the 15 year mark.

Market Study (page 7)

This is a change from previous versions of the QAP. Not tied to the appraisal and there is a cost associated with this component. It was asked how this would work for applicants, and answered that the market study would be required after application but before the release of the conditional reservation at 90 days. The applicant typically absorbs the cost of the market study. The Council agreed that the market study should not be required until after the application has been accepted and approved.

State Basis Boost (page 8)

OHCS is not permitted to provide a state basis boost to non-competitive 4% Low Income Housing Tax Credit (LIHTC) projects.

Debt Coverage Ratio (page 9)

Clearer language has been included here to make this section easier to understand. Each project will be reviewed on an individual basis.

Construction Inflation/Escalation Factors (page 10)

This topic is not addressed in the QAP. These costs must be included in the application to ensure the proper resources are in place.

Operating Expenses (page 11)

There are big changes from previous versions of the QAP. Individual expense line items will not be addressed in the QAP. OHCS is moving away from being prescriptive and specific within the QAP.

It was asked whether resident services would be funded ‘above the line’, i.e., funded as part of the operating expenses. Julie answered that OHCS is looking to more clearly define this in the NOFA itself. Not all resident services are created equal; some projects are referral based; some have included supportive services; different populations of residents need different levels of services. We are looking to have a separate call out for resident services for each project in a more detailed manner to make sure it makes sense for the project. We are looking at the partnerships to provide resident services for projects. If the success of the project is contingent upon the delivery of resident services then it will be above the line. The QAP will not prescribe resident services or how they are funded.

Council Comments: The Council felt this approach allowed for each project to address resident services and asset management on a project by project basis, and by leaving this open it allows the developer to be creative when addressing these issues.

Asset Management: As some asset management is done on a portfolio versus project basis, it is important for OHCS to provide good definitions to provide clarity to the applicants through the application process, but some information and requirements are better addressed through the NOFA rather than the QAP.

Council Comments: This is a good approach. Council members identified that the challenge and next step will be to quantify the new approach to Asset Management to help make the specifics transparent and predictable enough to ensure developers are comfortable investing in projects.

We may need to consider a different approach to the way this section will be scored in the future. At the end of the day we recognize the importance of Resident Services, and we need to look at how those services are paid for (in a sustainable manner), whether the time frame is 15-years or 60-years.

As we start aiming projects to special needs communities, resident services becomes more important. We need to figure out how to better target resident services to support the goal of sustaining projects and maintaining services to better support residents for the life of the

property. We also need to consider how to better utilize and leverage existing service providers in communities.

Loans vs Grants (page 12)

This will not be included in the QAP, as it does not apply to tax credits.

Q: What is the HUD final rule?

A: The HUD final rule applies to HOME funds and rules that OHCS would need to repay the entirety of the HUD funding in a project if affordability requirements are not met, and that the funds needs to be put into the project and not granted into the project through the ownership entity. All of which has associated risk and tax implications; as such, to limit risk OHCS is offering HOME as loans.

Q: What about the smaller projects?

A: There will be not debt services associated here, so would not be a deterrent to small projects with small operating budgets. The concept would be to offer the loans at 0% interest with deferred payments until maturity or refinance.

Council Comments: HOME funds are getting harder and harder to use. OHCS wants to make sure if we put in money as a grant into a project, OHCS will be able to provide input into the process when the project is recapitalized or sold as to whether it remains affordable. OHCS is concerned about the projects future sustainability, and wants to address the issue of whether the developer can remove equity from the project in order to invest in other projects.

Developer Fee (page 13-15)

Julie provided two tables with examples to illustrate the proposed methodology for developer fees. OHCS has considered what is reasonable compensation, and has proposed a methodology found on page 14. It is a simple and clear equation, and is easy for OHCS to administer.

It was asked how Oregon compares to other states, and answered that some states have different methodologies which limit the fee. There is no guidance from the IRS, so the fee varies greatly across the country.

The QAP recommendation can be found on page 15 of the presentation.

Social Equity (page 16)

The new QAP includes a significant focus on social equity, including for the potential residents as well as contractors who participate in the construction of the building. For the economic factors such as people employed by the project, it will be up to each sponsor to come up with a plan to engage Minority and Women owned small businesses, with a report out at final application. The point system will take into consideration the use of MWESB for each project, and OHCS is setting a baseline for use across the state. If there are specific areas where more is required by the local jurisdiction, the greater requirement will be honored. The Council requested that staff make sure to look at the urban/rural divide and be sensitive to the differences.

Public Comment on the draft QAP:

Shelly Cullin (Chrisman Development) Shelly noted her comments are based on the 10/29 draft of the QAP. She is requesting that the Council keep the preservation definition at the statutory requirement of 25% of units with a federal rent subsidy to qualify as “preservation”, and also that OHCS keep preservation as a specific set aside. Shelly also commented on the developer fee, noting that organizations aren’t just buying a piece of property, there could be a whole range of issues that need to be dealt with on sale, including neighborhood covenants, fence-line issues, easements, property line encroachments. She also commented that in regards to the social equity requirements that OHCS please be aware of the differences between rural and urban areas when using MWESB requirements.

Sue Bailey (Cascadia Behavioral Health Care) – Sue expressed concerns about resident services being cut from the current funding structure and the utilization of resident service providers who are not geared toward serving the population at any given resident project.

Gary Cobb (Central City Concern) – Gary spoke about resident services and how important they are. Gary shared his own personal journey as an example of how resident services works to keep people stable and in housing, and asked that the Council not underestimate the value of resident services.

Melissa Rineheimer (Enterprise Community) – Melissa spoke about asset management fees and noted how asset management is vital to projects for the investors and the tenants.

Sean Hubert (Oregon Opportunity Network) – Mr. Hubert passed out a document titled: “OHCS 2016 Qualified Allocation Plan – public comment”. Mr. Hubert thanked the OHCS staff for their hard work producing the QAP. He highlighted several key policy items which he believes need resolution before the final QAP is published and released. Those items are: lack of an overarching preservation strategy; developer fee changes; 20-year recapitalization moratorium; interest restrictions; and OHCS loans. He noted that big problems require big solutions (affordability, demand, and preservation). He recognized our shared goals of getting more dollars at work in the state; supporting organizations which invest their dollars in the development, and the preservation and stewardship of properties.

Martha McLennan (Oregon Opportunity Network) – Ms. McLennan passed out a document titled: “Oregon ON Discussion on 2016 QAP Developer Fee Structure”.

Ms. McLennan stated that Oregon ON does support an overall reduction in developer fees. The fee structure as written now does not reduce the fees in the most balanced way. Oregon ON believes fees should be capped or graduated based on the size of the project, they should apply across project types, and fee structures should not harm preservation projects. Ms. McLennan also noted the current 4% tax credit underutilization. Ms. McLennan provided examples from other states of different fee structures, and noted that the majority of projects in Oregon are small projects. Oregon ON is concerned about the perceived sway toward larger projects getting an advantage with the way the QAP is currently written. Oregon ON is requesting a pause and look at the fee structures and the way they have been structured. They need more detail to crunch numbers and propose new fee structures to OHCS.

Julie Garver (Innovative Housing) – Ms. Garver highlighted the following areas of concern: First, the proposed per unit cost cap: she suggested the topic be brought up at Housing Council and that OHCS would ask for public input on any future cost caps. Second, readiness to proceed. She feels that the 12 month cycle is a bit short and is requesting more flexibility on the timeline. Third, inflationary contingency, she feels what is allowed in the QAP may be too low; the contractors she has interfaced with say the percentage should be higher at 5-8% rather than the 2-3% in an earlier version of the QAP; and last, allowing developer fees on acquisition costs for interested party transactions; she gave an example of the preservation of a project with construction defects for a partner in the project, and stated that allowing the utilization the 4% credit is good for everyone.

Richard Hermann (Cornerstone Community Housing) – Support the Oregon ON presentations. Risk and return on investments is a concern for him, especially if/when a contractor drops out of the project. He noted he believes developer fees are critical for all partners. He also noted that he does not want to see resident services funded “below the line.”

Robin Boyce (Housing Development Center) – Ms. Boyce conveyed her thanks to Julie Cody and her staff for all of their hard work. She asked the Council how we are planning for the aging properties across Oregon and stated she believes we do not have adequate reserves to cover the aging properties. She believes Oregon needs a plan to support good quality housing which will include: identifying reasonable operating expenses; funding adequate and professional asset management; working on a development fee structure which does not dis-incent any one group; and working together on building this plan.

Sarah Stevenson (Innovative Housing) – Resident services are important to our residents and to the health of the housing project. She suggested the inclusion of resident services and asset management fees as above the line should be determined through policy set by the Housing Council.

Marques Lang (Innovative Housing) – Mr. Lang raised the following with the Council: The role of the asset manager and the management of a crisis at any given property. He requested that we provide delineation in the QAP between developer fees, asset management fees, and general off-site management fees.

Molly Rogers (Home Forward) – Ms. Rogers recommended that asset management fees be addressed in a policy decision and that the standard operating practice would be to put the fees above the line. She believes protecting investments is crucial and planning for the long-term capital needs for their projects is important.

Jessica Woodruff (REACH CDC) – Thank you for all of the work which has been done to date. The developer fee is a big issue for REACH CDC. Producing and preserving affordable housing is also important. She noted that REACH uses the developer fee as a tool to ensure the functioning of their portfolio, and produce more units.

Rosanne Marmor (Resident Services provider) – Resident services fees are critical for maintaining the health of the resident community in any given project. Please maintain above-the-line funding for Resident Services. She believes in caring for residents through resident services, rather than warehousing them or setting them up for failure.

Fran Weick (Human Solutions) – Resident services is vital to the 2500 people Human Solutions provides support to. We provide a good deal for the amount of money spent. Resident services providers do so much more than prevent evictions; we offer training, resources and crisis referrals, etc. Without the Resident services fees we could not provide the services we do now; please keep it above-the-line.

Mike Andrews (Home Forward) – He offered his appreciation to Julie Cody and team for all of the hard work done on the QAP. The QAP and supporting documents are important; they provide clarity for developers and staff. He had several requests: Please avoid creating rules (not created by HUD or IRS) which limit options for housing in Oregon; Regarding the 20-year lockout –he noted the 9% tax credit has a structure in place; creating limits on the 4% credits would adversely impact developers; and Preservation is important.

He indicated he felt that the above concerns warrant a new look at the developer fee to avoid putting adverse conditions on developers. Creating strong organizations in turn creates strong housing communities. Chair Dickson offered his thanks to those who came to testify before the Council. He also provided a summary of what he heard during the testimony of the recurring themes:

- 1) The difference between new construction projects and preservation projects; making sure there are no disadvantages to either type of project and that there are no unintended consequences.
- 2) Developer fees: he noted the loss of opportunity as it relates to the 4% deals. Do not leave money on the table.
- 3) Resident services/asset management – maintaining, preserving, sustaining and supporting residents. Do not undermine the importance here. The council may need to create policy for this topic.

Additional Council comments:

- 4) How will we deal with preservation: the little “p”? Having a strategy in place.
- 5) Under-utilization of the 4% tax credits. What does this mean and how can we better utilize the 4%? We may need to have some additional education on how the 4% tax credits actually work. Before we make policy decisions we should fully understand the 4%.
- 6) Look at the lock-out as they relate to and impact the 4% tax credits.

The Council recognizes the current housing crisis in Oregon, and understands the impact the QAP will have on affordable housing production. The Council recognizes the tension of fully supporting projects and organizations, and the potential tradeoffs in terms of developing more units. The Council also recognizes the importance of providing support to residents and how resident services can mean a more sustainable project over time.

The OHCS Director asked the Council if they would like additional work done on the QAP before it is released. The Council affirmed they wanted OHCS to do additional work on the QAP.

Director’s report:

LIFT Subcommittee update – both subcommittees have now met twice and will meet again on December 7 for a joint meeting. Margaret noted she will be testifying before the House Human

Services & Housing Committee on November 17 during Legislative days. We will send out notice to the Council members about the specifics of the legislative committee. The Director pointed out the copy of the update to the agency strategic plan at the table for the Council members.

Chair Dickson adjourned the meeting at 12:45pm.

Aubre Dickson, Chair
Oregon State Housing Council

2015
Date

Margaret S. Van Vliet, Director
Oregon Housing and Community Services

2015
Date

DRAFT



Oregon

Governor Kate Brown

Housing and Community Services

North Mall Office Building
725 Summer St NE, Suite B
Salem, OR 97301-1266
PHONE: (503) 986-2000
FAX: (503) 986-2020
TTY: (503) 986-2100
www.ohcs.oregon.gov

Date: 11/23/2015

To: State Housing Council

From: Kim Freeman, Single Family
Section Manager

Re: Residential Loan Program

Background: State statutes require the State Housing 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 75% of the applicable area program purchase price limit, or \$190,000, whichever is greater.

Considerations:

1. The loan(s) under consideration is greater than or equal to 75% of the applicable area program purchase or \$190,000, whichever is greater.
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	75% of Purchase Price Limit or Max	Monthly Mortgage Payment
Loan #1	\$198,457.00	\$258,690.00 Non-Targeted Lane County	\$194,017.00	\$1,176.00
Loan #2	\$265,109.00	\$345,731.00 Non-Targeted Washington County	\$259,298.00	\$1,566.18



Recommended Motion: State Housing Council approves the Consent Calendar

Data Classification: 3

2	<u>Borrower</u>		<u>Lender</u>	GUILD MORTGAGE COMPANY			
	<u>Co-Borrower</u>						
	<u>Property Address</u>	1000 BLOCK CEDAR CT CRESWELL	OR 97426	<u>Purchase Price</u>	193,000.00	<u>Note Amount</u>	198,457.00
				<u>Cost Limit</u>	258,690.00	<u>Principal Balance</u>	\$ 198,457
				<u>Appr. Value</u>	\$ 193,000		
				<u>Year Built</u>	1995		
	<u>Hshld. Income</u>	\$ 41,718		<u>Living Area (Sq. Ft.)</u>	1,356	<u>Loan-to-Value</u>	102%
	<u>Income Limit</u>	\$ 65,645		<u>Lot Size (Sq. Ft.)</u>	6,098	<u>Insurance Type</u>	RG
	<u>% of Income Limit</u>	63.55%		<u>Cost per Sq. Ft.</u>	\$ 142.33	<u>Rate</u>	3.250%
	<u>Prior Ownership Yes (Y) or No (N)</u>	N		<u>New (N) or Existing (E)</u>	E		
				<u>Construction Style</u>	One Story		

3	<u>Borrower</u>		<u>Lender</u>	AMERICAN PACIFIC MORTGAGE			
	<u>Co-Borrower</u>						
	<u>Property Address</u>	700 BLOCK SE 40TH CT HILLSBORO	OR 97123	<u>Purchase Price</u>	270,000.00	<u>Note Amount</u>	265,109.00
				<u>Cost Limit</u>	345,731.00	<u>Principal Balance</u>	\$ 265,109
				<u>Appr. Value</u>	\$ 271,000		
				<u>Year Built</u>	1980		
	<u>Hshld. Income</u>	\$ 46,265		<u>Living Area (Sq. Ft.)</u>	1,149	<u>Loan-to-Value</u>	97%
	<u>Income Limit</u>	\$ 83,280		<u>Lot Size (Sq. Ft.)</u>	10,019	<u>Insurance Type</u>	FB
	<u>% of Income Limit</u>	55.55%		<u>Cost per Sq. Ft.</u>	\$ 234.99	<u>Rate</u>	3.250%
	<u>Prior Ownership Yes (Y) or No (N)</u>	N		<u>New (N) or Existing (E)</u>	E		
				<u>Construction Style</u>	One Story		

Data Classification: 3



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
Project Name:		Kateri Park Apartments			Project Number:		482		
Project Address:		3600 SE 28 th Ave, Portland			County:		Multnomah		
Sponsor Name:		Catholic Charities of Oregon for Caritas Housing Initiatives LLC (CHI)			Total # of Units:		50		
					Construction Type:		Const. Defect		
Target Population:		Family, Homeless			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
1-Br:	8	2-Br:	8	3-Br:	24	4-Br:	10	Mngr:	1-3Br
AMI:	60%	AMI:	60%	AMI:	60%	AMI:	50%	AMI:	N/A

SOURCES & USES									
OHCS OAHTC Allocation:									
SOURCES					USES				
OHCS GHAP:		\$640,017			Acquisition Costs:		N/A		
					Hard Costs:		\$496,829		
					Soft Costs:		\$175,601		
Local Government Resources:		1	\$		TOTAL USES:		\$672,430		
		2	\$		Hard Costs Per Unit:		\$9,937		
		3	\$		Total Cost Per Unit:		\$13,449		
Mortgage Loan(s):		\$			DCR:		1.26:1		
Tax Credit Equity:		\$			Operating Expenses (PUPA):		\$6,450		
Other Funds:		\$32,413							
		\$			Replacement Reserves (PUPA):		\$392		
		\$							
TOTAL SOURCES		\$672,430			Operating Reserves:		N/A		
Other Non-Cash Contr.:									

NARRATIVE(S)	
Project Description:	<p>Kateri Park is a 50-unit multifamily housing project built in 2005 by Catholic Charities of Oregon (CC) acting through Caritas Housing Initiatives LLC (CHI). The project is located in southeast Portland, and in a rapidly gentrifying neighborhood. Serving predominantly low and extremely low-income households, nearly 80% of which are immigrant refugee families.</p> <p><u>Construction Defects:</u> Post-construction, Kateri Park began to exhibit signs of construction defect issues pertaining to the improper installation of major building systems, resulting in both direct and indirect life safety threats to residents, including leaks, deterioration of deck systems, and the potential for mold growth. In 2011, CHI successfully pursued litigation against the contractor and associated subcontractors for an estimated \$1M in needed corrections. The settlement funds received - significantly reduced by legal contingency and other associated fees - allowed CHI to correct the construction defects that posed the most immediate life safety hazard to residents, but left the majority of defects intact.</p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	Existing debt service is a \$2 million loan with OAHTC.
Sponsor/Developer Profile & History:	<p>Catholic Charities of Oregon (CC), acting through Caritas Housing Initiatives LLC (CHI), maintains broad capacity and extended experience in development. As Director of Housing and Community Development, Trell Anderson has 15 years' experience as a funder of affordable housing projects (City of Portland Bureau of Housing), and as a developer, owner and operator (Clackamas Co. Housing Authority and Catholic Charities).</p> <p>Additionally, CC has assembled a strong development team headlined by the Housing Development Center (HDC) who will provide full service development consulting. The HDC staff has deep experience in successful rehab projects having developed or preserved more than 5,200 units since 1993.</p> <p>General contractor, Ali O'Neill, of O'Neill Electric Inc. and Alex Salazar of Salazar Architects, both MBE/DBE businesses, come with a strong portfolio of successful work, and a proven commitment to building affordable housing.</p>
Community Need:	In the ten years of operation, Kateri Park has served predominantly low and extremely low-income households, nearly 80% of which are immigrant refugee families. The construction defect issues pertain to the major building systems and create both direct and indirect life safety threats to residents. With the high cost of continued maintenance and replacements, the failure of any of these major systems will threaten the ability of the project to continue to operate, and put the entire project and its 197 residents at risk.
Community Impact:	<p>Kateri Park is the only affordable housing project located in the in the 97202 zip code per OHCS's 2015 Affordable Housing Oregon Inventory, with zip codes to the north, east and west encompassing roughly 600 units.</p> <p>More than half of the units at Kateri Park serve the extremely low income (30% MFI or less), and the remainder of the units serve the very low income (50% MFI or less). Kateri Park has had an historical vacancy rate of no greater than 2% over the last three years, a current waiting list of 187 applicants and a wait time of up to 2 years for some units. In addition, average tenure at the project tends to be long: roughly 40% of the families at Kateri Park have resided at the project between five and ten years, indicating that alternatives may be limited.</p> <p>A search of the Housing Connections (211) database on 8/10/15 revealed that there are no units currently available in Portland at the rates that Kateri Park residents pay.</p>
Resident Services and Committed Partnerships for Successful Residency:	N/A
Motion:	To approve a GHAP grant reservation in an amount up to \$640,017 to Catholic Charities of Oregon for the Rehabilitation of Kateri Park Apartments, located in the City of Portland, Multnomah County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		20			
Project Name:		Lents 2000			County:		Multnomah		
Project Address:		4 sites within the Lents neighborhood, Portland, OR			Total # of Units:		36		
Sponsor Name:		ROSE Community Development			Construction Type:		Construction Defect Project		
Target Population:		Families			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Studio:		1-Br:	2; 2	2-Br:	7; 12	3-Br:	3; 2; 7	4-Br.	Mgr.
AMI:		AMI:	40%; 50%	AMI:	40%; 50%	AMI:	30%; 40%; 50%	AMI:	1-unit

SOURCES & USES									
OHCS OAHTC Allocation:									
SOURCES					USES				
OHCS HDGP:		\$1,037,451			Acquisition Costs:		N/A		
					Hard Costs:		\$938,541		
					Soft Costs:		\$98,910		
Local Government Resources:		1	\$		TOTAL USES:		\$1,037,451		
		2	\$		Hard Costs Per Unit:		\$26,071		
		3	\$		Total Cost Per Unit:		\$28,810		
Mortgage Loan(s):		\$			DCR:		1.10		
Tax Credit Equity:		\$			Operating Expenses (PUPA):		\$5,762		
Other Funds:		\$							
		\$			Replacement Reserves (PUPA):		\$370		
		\$							
TOTAL SOURCES		\$1,037,451			Operating Reserves:		N/A		
Other Non-Cash Contributions:									

NARRATIVE(S)	
Project Description:	<p>Lents 2000 provides housing to low and extremely low-income families in the Lents area. The project consists of four sites: Reedway Apartments is a 24-unit building in the heart of Lents Town Center, Marysville, Woodmere, and 93rd Commons are three scattered site projects with a total of 12 family-size units. The project is to remedy construction defects. The Reedway building entails siding, decks, damaged sheathing, framing, all window and door wraps replaced, interior damaged repair, fascia and brick flashing and other defects.</p> <p>The scope of work at the scattered sites will be very similar to Reedway. Siding will be</p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	removed and sheathing and structural repairs will be made as needed. Exteriors will be fully painted and appropriate sealers used. Additional attic ventilation will be added to eaves. The project currently has a loan with NOAH and a second mortgage with PHB.
Sponsor/Developer Profile & History:	ROSE has been developing and managing real estate for 24 years. In the last 5 years ROSE staff has overseen three large acquisition/rehabilitation project comprised of 90 total units. All of these projects had extensive or full envelope replacement. Most recently ROSE staff has overseen Phase 1 of the Lents 2000 construction defect repairs. ROSE Director of Real Estate, Mike Masat, oversaw the construction teams for all of the above noted projects. All of the projects were wood frame construction and very similar to the Lents 2000 sites. ROSE has experience with OHCS funding such as GHAP, HDGP, LIHTC and OAHTC.
Community Need:	ROSE’s waiting list at Lents 2000 is closed since 2014. The property had two move-outs, and the last three years vacancy rate has been lower than 3 percent. One fourth of the residents have lived at the project for over ten years. The southeast Portland and city rental housing market is tight, and The Portland Business Journal reported Portland had the nation’s fifth hottest rental housing market in the first quarter of 2015, with a low vacancy rate of 2.7 percent, the lowest out of the 75 markets evaluated in the report and around 160 percent lower than the national average.” This year Governing called Portland the most gentrified city in the US with 58% of its low-income census tracts having gentrified since the year 2000.
Community Impact:	ROSE became aware envelope issues at its Lents 2000 properties when paint failure and rot. ROSE and Management got reports of moisture and mold inside units at exterior walls. A comprehensive building inspection performed made apparent there was extensive damage to the envelopes. The construction defects have led to life, health and safety issues at all eight buildings. If envelope repairs are not made there is a significant likelihood resident in these units would have to be relocated which would also mean a loss of child care from over a dozen families.
Resident Services and Committed Partnerships for Successful Residency:	NA
Motion:	To approve a Housing Development Grant Program (HDGP) grant reservation in an amount up to \$1,037,451 to ROSE Community Development for the Rehabilitation of Lents 2000, located in the City of Portland, Multnomah County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		224			
Project Name:		Liberty Pointe			County:		Douglas		
Project Address:		222 SE Gregory Dr. Winston, Or			Total # of Units:		3 duplexes		
Sponsor Name:		United Community Action Network			Construction Type:		Construction Defect		
Target Population:		Alcohol and Drug Rehabilitation			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Studio:		1-Br:		2-Br:	4	3-Br:	2	4-Br.	
AMI:		AMI:		AMI:	50%	AMI:	50%	AMI:	

SOURCES & USES									
OHCS OAHTC Allocation:									
SOURCES					USES				
OHCS HDGP:		\$532,998			Acquisition Costs:		N/A		
					Hard Costs:		\$641,501		
					Soft Costs:		\$24,497		
Local Government Resources:		1				TOTAL USES:		\$665,998	
		2				Hard Costs Per Unit:		\$106,917	
		3				Total Cost Per Unit:		\$111,000	
Mortgage Loan(s):					DCR:		N/A		
Tax Credit Equity:					Operating Expenses (PUPA):		\$5,658		
Other Funds:					Replacement Reserves (PUPA):		\$600		
cash		\$122,000							
TOTAL SOURCES		\$665,998			Operating Reserves:		N/A		
Other Non-Cash Contributions:									

NARRATIVE(S)	
Project Description:	Liberty Pointe Apartments consist of 3 duplexes (6 units). Liberty Pointe offers permanent housing for families with a member in recovery from substance abuse and has successfully been in recovery for a minimum of one year. This grant request is to repair construction defects associated with the roof, exterior siding windows, doors, weather-resistant barrier and grading. Moisture penetrating the apartments threatens the health and safety of the residents. This renovation will remediate these defects per an assessment from Forensic Building Consultants. United Community Action Network will be contributing \$122,000 in cash towards the repairs from a settlement from the original contractor on the project.
Sponsor/Developer Profile & History:	United Community Action Network has an extensive and successful history of managing properties and programs in Josephine and Douglas Counties. UCAN currently owns and



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	operates 16 units of transitional housing for families with a member in recovery from substance abuse, 11 units of transitional housing for ex-offenders and 22 units of permanent, affordable housing for families with a member in recovery from substance abuse.
Community Need:	Douglas County has a large gap in the number of affordable housing units to meet the local demand. It has been found that Douglas County contains higher numbers of substance abuse disorders than other counties in Oregon (ranked #32/34) The need for affordable housing for families with a member with a substantial abuse disorder to continue living in a healthy environment to maintain their recovery is substantial.
Community Impact:	Liberty Pointe Apartments is located in Winston, Oregon, a small community within Douglas County. These apartments provide 6 units of affordable, drug/alcohol free housing to families with a member in recovery. Many of the people that have had substance abuse histories have poor rental histories and criminal backgrounds. They have a difficult time qualifying for adequate housing, which UCAN offers. If they cannot find suitable housing it jeopardizes their ability to continue towards self-sufficiency and being substance-free. Since 1 out of 4 residents lives in poverty in Winston and drug and alcohol use is on the rise, these units are critical to the community.
Resident Services and Committed Partnerships for Successful Residency:	United Community Action Network has operated since 1969 covering Jackson and Douglas Counties. They have comprehensive programs, staff and property management to effectively run their programs and offer successful residency. They partner with numerous community partners including the Counties, Courts, Job Corps, Umpqua Community College, United Way, to name a few.
Motion:	To approve a HDGP grant reservation in an amount up to \$532,998 to United Community Action Network for the Rehabilitation of Liberty Pointe Apartments, located in the City of Winston, Douglas County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		7			
Project Name:		Los Jardines de la Paz			County:		Multnomah		
Project Address:		5530 NE 60 th Ave, Portland, OR 97218			Total # of Units:		43		
Sponsor Name:		Hacienda CDC			Construction Type:		Construction Defect Project		
Target Population:		Family			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Studio:		1-Br:		2-Br:		3-Br:	25; 1	4-Br:	6; 10; 1
AMI:		AMI:		AMI:		AMI:	50%; 30%	AMI:	60%; 50%; 30%

SOURCES & USES										
					OHCS OAHTC Allocation:					\$1,750,000
SOURCES					USES					
OHCS GHAP:		\$3,141,314			Acquisition Costs:		N/A			
					Hard Costs:		\$3,058,989			
					Soft Costs		\$82,325			
Local Government Resources:		1	\$		TOTAL USES:		\$3,141,314			
		2	\$		Hard Costs Per Unit:		\$71,139			
		3	\$		Total Cost Per Unit:		\$73,054			
Mortgage Loan(s):		\$			DCR:		1.30			
Tax Credit Equity:		\$			Operating Expenses (PUPA):		\$6,003			
Other Funds:		\$								
		\$			Replacement Reserves (PUPA):		\$440			
		\$								
TOTAL SOURCES		\$3,141,314			Operating Reserves:		N/A			
Other Non-Cash Contributions:										

NARRATIVE(S)	
Project Description:	<p>Los Jardines de la Paz consists of 43 three and four bedroom units and a community building serving immigrant families at or below 60%, 50%, and 30% AMI. Built in 2002 the property suffered from significant construction defects. Hacienda received \$600,000 in lawsuit proceeds which funded the operating reserve, consultants, and permits, rehab a portion of one building for immediate repair, and other measures to prevent further damage until additional financing can be secured.</p> <p>In addition to settlement proceeds, a section 108 loan from the Portland Housing Bureau was used for a full envelope and deck replacement of building F, a three story building,</p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	<p>and to make envelope improvements to the existing community building. Previous attempts at a refinance with OAHTC were unsuccessful. GAP funding to replace the remaining building envelope will allow a 2017 refinance of the existing to a HUD 221(d) (4) loan allowing enough funds for interior repairs and appliances. This will allow us to avoid coming to OHCS for re-syndication and will stabilize the property for the long-haul. The project currently has a mortgage and three partnership loans.</p>
<p style="text-align: center;">Sponsor/Developer Profile & History:</p>	<p>Since 1995 Hacienda has developed 9 projects totaling 381 units. Hacienda staff has extensive experience working with unique financing such as LIHTC, HOME, RD, and Section 108. We have combined these sources with OHCS weatherization, Green Communities, Energy Trust, ODE BETC, Trust Fund, and Multnomah County grants. For our commercial buildings we have also used NMTC along with Section 108.</p>
<p style="text-align: center;">Community Need:</p>	<p>Hacienda serves the city of Portland, and more specifically, the Cully neighborhood in NE. All of the Cully properties carry a waitlist and only 11% of Multnomah County's affordable units are three and four bedroom units.</p> <p>50% of Cully's residents are people of color yet our properties serve an even higher percentage. Los Jardines de La Paz is historically² 70% Latino and 21% African/African-American and the median income is \$23,560. The average annual income in Multnomah County for two bedroom apartments is \$36,880¹ and the City of Portland's Consolidated Plan names the Cully as a notable pocket of poverty. Over a quarter of Cully's residents live in poverty, compared to 17% in Portland overall. Cully's residents are "working poor," earning less than the poverty level but too much to qualify for public assistance.</p>
<p style="text-align: center;">Community Impact:</p>	<p>The property does not cash flow enough to make the needed repairs. If left unrepaired there is great risk of losing 43 units of much needed family housing to disrepair. In 2013 the city of Portland released a study indicating that Cully is in the early stages of gentrification. As one of the last remaining inner-Portland neighborhoods offering relatively affordable housing options Cully will feel the full pressure from rising rents in the rest of the city.</p> <p>Of Hacienda's 320 units in Cully, Los Jardines represents almost 20% of our three and four bedroom units and 11% of all permanently affordable units. Similar units in Cully at market rates are upwards of \$1,600² which is 80% MFI for a family of 4, well above our tenant's income levels.</p>

¹ Oregon Housing Alliance

² Housingconnections.org; Padmapper.com; apartments.com



Multi-Family Development Project Summary
OHCS 2015 Gap Notice of Funds Availability (NOFA)

Resident Services and Committed Partnerships for Successful Residency:	N/A
Motion:	To approve a General Housing Account Program (GHAP) grant reservation in an amount up to \$3,141,314 to Hacienda CDC (Los Jardines Limited Partnership) for the Rehabilitation of Los Jardines de la Paz, located in the City of Portland, Multnomah County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY						
Project Name:	WestTown on 8 th	Project Number:	2584			
Project Address:	265 West 8 th Avenue Eugene 97401	County:	Lane			
		Total # of Units:	102			
Sponsor Name:	Cornerstone Community Housing	Construction Type:	Const. Defect			
Target Population:	Family	# of Years Affordable:	60			
Total # of Units by Type and AMI:						
Studio: 4	Studio: 27	1-Br: 6	1-Br: 48	2-Br: 1	2-Br: 15	Mngr. 1 (2br)
AMI: 50%	AMI: 60%	AMI: 50%	AMI: 60%	AMI: 50%	AMI: 60%	AMI: N/A

SOURCES & USES						
OHCS OAHTC Allocation:						
SOURCES			USES			
OHCS HDGP:	\$1,092,558		Acquisition Costs:	N/A		
			Hard Costs:	\$993,638		
			Soft Costs:	\$348,920		
Local Government Resources:	1	\$250,000	TOTAL USES:		\$1,342,558	
	2	\$	Hard Costs Per Unit:	\$9,742		
	3	\$	Total Cost Per Unit:	\$13,162		
Mortgage Loan(s):	\$		DCR:	1.0:1		
Tax Credit Equity:	\$		Operating Expenses (PUPA):	\$4,547		
Other Funds:	\$					
	\$		Replacement Reserves (PUPA):	\$255		
	\$					
TOTAL SOURCES	\$1,342,558		Operating Reserves:	N/A		
Other Non-Cash Contributions:						

NARRATIVE(S)	
Project Description:	<p>WestTown on 8th consists of 102 residential units and 9 live/work commercial units in downtown Eugene. The development was built with two green roof podiums to meet common goals of Cornerstone, the City of Eugene, and OHCS. The scope of this project is to replace the green roof systems that failed due to construction defects from the General Contractor and to create adequate reserves to provide for sustainability of the project.</p> <p>Additional proposed source is debt from the City of Eugene at 3%. Debt service to the city will be deferred five years to maintain break-even cash flow. Existing debt payments of a \$7 million note MuniMea.</p>
Sponsor/Developer Profile & History:	<p>Cornerstone Community Housing Board Members and the Executive Director have experience completing construction developments including seven (7) new multifamily complexes and two (2) rehabilitation projects. Construction projects included wood-frame garden apartments and a mid-rise concrete and steel building with elevators.</p>



Multi-Family Development Project Summary
OHCS 2015 Gap Notice of Funds Availability (NOFA)

<p align="center">Community Need:</p>	<p>WestTown provides quality of life and opportunities for residents that would not otherwise be able to afford access to similar market rate units in the downtown core. Although there are other affordable housing properties in downtown Eugene, WestTown offers a specific niche to the target population served in several ways:</p> <ul style="list-style-type: none"> • WestTown is one of two mixed- income, mixed-use affordable housing properties in downtown Eugene and is the only one over 100 units. • A large majority of subsidized housing in the downtown area is designated for seniors only and most of WestTown’s senior residents do not qualify to live there. • WestTown residents cannot afford the market rate rents or high deposits required for living in the downtown area, close to transportation and other amenities. • WestTown provides crucial workforce housing. • WestTown is centrally located in an area identified as having medium cost burden, surrounded by areas identified as having the highest cost burden.
<p align="center">Community Impact:</p>	<p>If the roof repairs do not take place, the sponsor projects the following impact:</p> <p>Water leaks will continue to create significantly higher repair and maintenance costs. On-going repairs and maintenance that do not fix the problem result in an accelerated negative cash flow for the property.</p> <p>The leaks most significantly affect the higher rent commercial live/work units below the 3rd floor podium; the greatest risk is that the project would lose these units. This would result in the loss of revenue that currently provides crucial cash flow to support a net operating loss on the residential units.</p> <p>There is also a moderate risk of losing rental income from 14 units (seven affordable residential units on the 3rd floor podium and seven affordable residential units on the 2nd floor podium).</p> <p>A loss of even a portion of these units would result in a failure to maintain debt service and other obligations, putting the entire property in jeopardy as an affordable housing community.</p>
<p align="center">Resident Services and Committed Partnerships for Successful Residency:</p>	<p align="center">N/A</p>
<p align="center">Motion:</p>	<p>To approve a HDGP grant reservation in an amount up to \$1,092,558 to Cornerstone Community Housing for the rehabilitation of WestTown on 8th, located in the City of Eugene, Lane County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.</p>
<p align="center">Conditions:</p>	<p align="center"><i>Meet all programmatic, reservation letter, and OHCS requirements.</i></p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		1441			
Project Name:		Wood Park Terrace			County:		Marion		
Project Address:		1025 Park Avenue, Woodburn, OR 97071			Total # of Units:		52		
Sponsor Name:		Marion County Housing Authority			Construction Type:		Construction Defect Project		
Target Population:		Family			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Studio:		1-Br:		2-Br:	28	3-Br:	24	4-Br.	
AMI:		AMI:		AMI:	60%	AMI:	60%	AMI:	

SOURCES & USES									
OHCS OAHTC Allocation:									
SOURCES					USES				
OHCS HDGP:		\$2,332,585			Acquisition Costs:		N/A		
					Hard Costs:		\$2,335,243		
					Soft Costs:		\$207,342		
					TOTAL USES:		\$2,542,585		
Local Government Resources:		1			Hard Costs Per Unit:		\$44,909		
		2			Total Cost Per Unit:		\$48,896		
		3			DCR:		1.23		
Mortgage Loan(s):					Operating Expenses (PUPA):		\$5,117		
Tax Credit Equity:					Replacement Reserves (PUPA):		\$350		
Other Funds: Rep Reserves		\$210,000			Operating Reserves:		N/A		
TOTAL SOURCES		\$2,542,585							
Other Non-Cash Contributions:									

NARRATIVE(S)	
Project Description:	<p>Wood Park Terrace Apartments is a family housing development built in 1999 consisting of 52, 2 and 3 bedroom units. Marion County Housing Authority (MCHA) is the sole owner after completion of the year 15 year tax compliance period.</p> <p>In June 2009, a hazardous construction defect was discovered when a second story concrete porch detached from its mooring and dropped approximately twelve (12') inches. Marion County Housing Authority consulted with an engineering firm that determined that the extent of the damage was throughout all buildings. Forensics indicated the damage was due to "negligent construction methods." Legal action was brought against the general contractor, architect and sub-contractors in the</p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	<p>Marion County Municipal Court, Oregon Court of Appeals and Oregon Supreme Court. The Supreme Court declined to accept the case and MCHA received no settlement funds for the construction defects.</p> <p>The proposed scope of rehabilitation in this NOFA aligns directly with the identified construction defects.</p>
<p>Sponsor/Developer Profile & History:</p>	<p>Shelly Ehenger, MCHA’s recently appointed Executive Director has over 25 years of construction. As the former Executive Director of the Metropolitan Housing Alliance, the largest Housing Authority in Arkansas, she was directly responsible for coordinating the planning and development of over 600 units of new mixed finance housing, while managing over 1,000 units of low income public housing and over 2,000 Section 8 vouchers. The MCHA has demonstrated its capacity to manage teams with Oregon Housing and Community Services funding such as, LIHTC, OAHTC, HOME grants, Weatherization grants, and Housing Trust Funds. Each of its projects have been completed on time and within budget.</p>
<p>Community Need:</p>	<p>Woodburn is located 17 miles south of Salem and 13 miles north of Wilsonville on the north-south motor vehicle traffic of Interstate 5. Socially, it is one of the most culturally diverse City’s in Oregon. The majority of residents are of Hispanic descent and 20 percent Russian. The average household size is 3.17 and the average family size was 3.74. The total number of renter households in the city is 2,762 which means that 36.6% of households are renter households. Wood Park Terrace (52 units) and Park Avenue (26 units) are the only two affordable family housing communities in Woodburn that are not targeted to farmworkers. Wood Park Terrace is 20% of the total federally assisted affordable rental housing units in Woodburn. This includes properties financed through Rural Development, Section 8 and LIHTC. The average number of units per property for affordable rentals in Woodburn is 44.00. Wood Park Terrace is among the largest affordable rental communities in the City.</p>
<p>Community Impact:</p>	<p>Wood Park Terrace’s structural issues are critical to the safety and health of over 200 children and adults residing in the 52 unit affordable housing development. The project has experienced documentable physical failure at the exterior decks and at the exterior cladding system. The short term, temporary shoring is starting to miscarry. The property is quickly falling into a downward slide in need of direct action.</p>
<p>Resident Services and Committed Partnerships for Successful Residency:</p>	<p>N/A</p>
<p>Motion:</p>	<p>To approve a Housing Development Grant Program (HDGP) grant reservation in an amount up to \$2,332,585 to Marion County Housing Authority for the Rehabilitation of</p>



Multi-Family Development Project Summary OHCS 2015 Gap Notice of Funds Availability (NOFA)

	Wood Park Terrace, located in the City of Woodburn, Marion County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		3192			
Project Name:		Bend Recovery Home – Centennial Complex			County:		Deschutes		
Project Address:		682 SE Centennial Drive, Bend			Total # of Units:		1 Unit/9 Bedroom		
Sponsor Name:		Bend Recovery Home, Inc.			Construction Type:		Acquisition Rehabilitation		
Target Population:		Family/ADR/Prev Incarcerated			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Group Home	1 Unit/9 Br								
AMI:	40%								

SOURCES & USES									
OHCS OAHTC Allocation:									
SOURCES					USES				
OHCS GHAP:		\$484,999			Acquisition Costs:		\$293,999		
					Hard Costs:		\$187,998		
					Soft Costs:		\$5,000		
					TOTAL USES:		\$486,997		
Local Government Resources:		1			Hard Costs Per Br:		\$20,889		
		2			Total Cost Per Br:		\$54,111		
		3							
Mortgage Loan(s):					DCR:		N/A		
Tax Credit Equity:					Operating Expenses (PUPA):		\$3,073		
Other Funds:									
					Replacement Reserves (PUPA):		\$333		
TOTAL SOURCES		\$484,999			Operating Reserves:		N/A		
Other Non-Cash Contributions:									

NARRATIVE(S)	
Project Description:	<p>The Bend Recovery Home-Centennial Complex (BRH-CC) will provide transitional, clean & sober housing for up to 8 families with one or more parents engaged in the Deschutes County Family Drug Court program (DCFDC). DCFDC is a court-supervised alcohol and drug treatment program that incorporates a collaborative community approach to holding offenders accountable, treating parents gripped by addiction, and keeping children safe.</p> <p>BRH-CC is acquiring a triplex to be converted to housing that will be able to adjust to the current need of the population served with the option of shared common spaces and individual bedroom units for multiple families (i.e. 3 single parent/single child families</p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	<p>sharing a 3 bedroom apartment or one family [2 parent or a single parent with multiple children] occupying a 3 bedroom apartment on their own).</p>
<p>Sponsor/Developer Profile & History:</p>	<p>Bend Recovery Home, Inc. has no experience with OHCS financing and Project management however Bend Recovery Home’s Board of Directors’ experience leading project development is limited. Board members are local professionals including small business owners and a city official. The professional network of board members is vast and access to other professionals with experience in leading construction development and rehabilitation projects, city ordinances, legal issues, finances, social services, and other areas is readily available. Bend Recovery Home recognizes that projects designed to meet community-wide needs require partnerships and networking to ensure access to a wide array of skillsets, experience, and resources.</p>
<p>Community Need:</p>	<p>Drug related arrests in Deschutes County are higher than the State average due to its identification as a High Drug Trafficking Area (HIDTA) by the Office of National Drug Control Policy exacerbated by a major transportation route through the county. Only thirty-six percent (36%) of the individuals admitted to Deschutes County Family Drug Court have stable, clean and sober housing. The remaining sixty-seven percent (67%) are homeless at admission and more are living in unsafe homes affected by substance abuse, domestic violence, and criminal activity. Among the 142 families with open dependency cases in 2011, 85% had one or more family members with a substance abuse problem.</p>
<p>Community Impact:</p>	<p>The BRH-CC will assist in carrying out the organization’s mission to provide stable housing free from drugs and alcohol to parenting in Deschutes County who are actively parenting their child(ren); and who are currently participating in or have successfully completed a court supervised treatment program. The rental vacancy rate in Bend is approximately one half percent which makes securing independent housing challenging for any family, let alone parents with criminal histories and families struggling with addiction. There is limited availability of traditional sober- living houses for single adults, and the homes when available are not designed to meet the needs of children and families. BRH-CC will provide nurturing, structured home environments for families in recovery. By doing so, children can be safe from abuse and neglect and parents can thrive in their recovery becoming safe, self-sufficient, and nurturing caregivers and productive members of the community.</p>
<p>Resident Services and Committed Partnerships for Successful Residency:</p>	<p>Bend Recovery Home, Inc. has an ongoing partnership with DCFDC to supply extensive services to address criminal behavior, chemical dependency, mental health, transportation needs, childcare needs, education/employment challenges, self-sufficiency, medical and dental health, parenting, and time management. A Memorandum of Understanding(MOU) is being developed outlining Bend Recovery Home’s partnership with DCFDC and the participating entities; Deschutes County Health Services, Oregon Judicial Department-Deschutes County Circuit Court, Deschutes County District Attorney’s Office, Deschutes County Human Services-Child Welfare, Deschutes County Community Corrections-Adult Parole & Probation, Deschutes County Sheriff’s Office, Bend Attorney Group, Crabtree & Rahmsdorf Public Defenders Services, Deschutes Family Recovery, Bend Therapist, LLC (Mental Health Treatment Provider), Pfeifer and Associates (Alcohol and Drug Treatment Provider), High Desert ESD-Healthy</p>



Multi-Family Development Project Summary OHCS 2015 Gap Notice of Funds Availability (NOFA)

	<p>Families of the High Desert (Parenting Services), and CASA of Central Oregon (Court-Appointed Special Advocates). These along with many other community partners will deliver the resident services desperately needed by the Project's population</p>
<p style="text-align: center;">Motion:</p>	<p>To approve a GHAP grant reservation in an amount up to \$484,999 to Bend for the rehabilitation of Bend Recovery Home- Centennial Complex, located in the City of Bend, Deschutes County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.</p>
<p style="text-align: center;">Conditions:</p>	<p><i>Meet all programmatic, reservation letter, and OHCS requirements.</i></p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		3208			
Project Name:		Braeburn Group Homes			County:		Umatilla		
Project Address:		455 & 470 Elzora Loop Milton Freewater, OR			Total # of Units:		2 units (6 residents)		
Sponsor Name:		Horizon Project Inc.			Construction Type:		Group Home		
Target Population:		Disabled (I/DD)			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Studio:		1-Br:		2-Br:		3-Br GH	2	4-Br.	
AMI:		AMI:		AMI:		AMI:	25%	AMI:	

SOURCES & USES									
OHCS OAHTC Allocation:									
SOURCES					USES				
OHCS GHAP:		\$949,342			Acquisition Costs:		\$ 61,200		
					Hard Costs:		\$ 677,442		
OHCS WX:					Soft Costs:		\$ 210,700		
Local Government Resources:		1			TOTAL USES:		\$ 949,342		
		2			Hard Costs Per Unit:		\$ 338,721		
		3			Total Cost Per Unit:		\$ 474,671		
Mortgage Loan(s):					DCR:		N/A		
Tax Credit Equity:					Operating Expenses (PUPA):		\$ 207,018		
Other Funds:					Replacement Reserves (PUPA):		\$ 750		
TOTAL SOURCES		\$949,342			Operating Reserves:		N/A		
Other Non-Cash Contributions:									

NARRATIVES	
Project Description:	<p>This project is the proposed construction of two, separate group home units with three bedrooms and two bathrooms in each unit. Basic design is single story, slab on grade, wood frame, gable roof, air conditioned single-family residential. Remaining internal space is a great room with a kitchen and living area plus a den. Total square footage (s.f.) for each home is 2,091 including a 300 s.f. garage.</p> <p>The project site consists of two separate vacant lots in a 12-year old, fully complete 39-lot subdivision. A total of 19 lots remain undeveloped and in ownership of Horizon. Lot sizes are 8,641 and 10,240 s.f. All offsites are present. Surrounding land uses are residential.</p>



Multi-Family Development Project Summary
OHCS 2015 Gap Notice of Funds Availability (NOFA)

Sponsor/Developer Profile & History:	Since 1977, Horizon has provided support services, housing, job training and employment for people with intellectual or developmental disabilities. It is the largest agency providing these services and housing within Umatilla County. It operates both a janitorial/ maintenance program and a recycling facility that employs many of their clients. Horizon has a total of 24 real estate properties with 19 similar group homes, some operating for over 30 years. The sponsor has a primary commitment to integrate disabled persons into the broader community.
Community Need:	There is a large need to increase the capacity to house I/DD persons in Eastern Oregon, especially those with high support needs requiring 24/7 care. At present, there is no other comparable housing in the county that is not at full capacity. Within the county, approximately 50 persons a year have to be turned away due to the lack of housing for this vulnerable population. Braeburn will at least help fill some of the need.
Community Impact:	This project will achieve the goal of integrating persons into the community, which is a goal of both the state and federal governments. This prevents persons from being institutionalized. It will fulfill a portion of the shortage of housing for this population both locally and statewide. The positive impact on the community becomes obvious, but also the need for more housing for this population.
Resident Services and Committed Partnerships for Successful Residency:	<p>Disabled residents will be preferenced to those with intellectual or developmental disabilities. The project will have 24-hour staffing by Direct Support Professionals (DSP). An Individual Support Plan (ISP) will be developed for each individual with significant assistance directed at Activities of Daily Living (ADL). Additional support services will help integrate the individual into the greater community. Employment opportunities will also be considered.</p> <p>Oregon Developmental Disability Services (ODDS) will have a two-year renewing contract with Horizon to provide housing, administration and 24-hour support. ODDS will supply rental assistance to both units.</p> <p>Residents typically have no income other than Social Security Insurance (SSI) currently approximating \$800 per month. ODDS will provide an additional \$570 per month for room and board. ODDS has a contract with Horizon to provide the additional costs associated with 24/7 care and services. Horizon will self-manage the project.</p>
Motion:	To approve a General Housing Account Program (GHAP) grant reservation in an amount up to \$949,342 to Horizon Project Inc. for the new construction of Braeburn Group Homes, located in the City of Milton Freewater, Umatilla County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
		Project Number:	895
Project Name:	Glisan Street House	County:	Multnomah
Project Address:	2375 NE Glisan St. Portland	Total # of Units:	1 unit/10 bedrooms
Sponsor Name:	Cascadia Behavioral Healthcare	Construction Type:	Group Home
Target Population:	Psychologically Disabled and Drug/Alcohol Recovery	# of Years Affordable:	60

Total # of Units by Type and AMI:									
Group Home	1 unit/10 br	1-Br:		2-Br:		3-Br:		4-Br:	
AMI:	50%	AMI:		AMI:		AMI:		AMI:	

OHCS OAHTC Allocation:			
SOURCES		USES	
OHCS GHAP:	\$497,975	Acquisition Costs:	\$1,000
		Hard Costs:	\$474,801
		Soft Costs:	\$96,034
		TOTAL USES:	\$571,835
Local Government Resources:	1		Hard Costs Per BR:
	2		\$47,480
	3		Total Cost Per BR:
			\$57,184
Mortgage Loan(s):		DCR:	N/A
Tax Credit Equity:		Operating Expenses (PUPA):	\$6,361
Other Funds:			
Cash	\$53,860	Replacement Reserves (PUPA):	\$500
Replacement reserve acct	\$20,000		
TOTAL SOURCES	\$571,835	Operating Reserves:	N/A
Other Non-Cash Contributions:			

NARRATIVE(S)	
Project Description:	<p>Glisan Street is a 10 bed, licensed, OHA (Oregon Health Authority) funded residential facility located in NW Portland. It is a 3334 square foot former single family dwelling, originally built in 1904, that has been used as a group living since 1980. Given its age, Glisan Street has significant repair needs. The rehabilitation includes replacement of the roof, gutters, down spouts; upgrade the electrical services as well as plumbing and bathroom repairs, repair of significant dry rot in porch, windows. There are many health and safety issues that need to be attended to as well as upgrading flooring, heating systems, appliances and water heaters for energy efficient models. Bring some items- such</p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	as railings, sidewalk need to be brought up to code-compliance for Portland.
Sponsor/Developer Profile & History:	Cascadia Behavioral Healthcare has a long and successful history of providing low-cost housing to people with mental illness/addictions. They operate 634 units in 48 projects in the Portland area. Since 2002 Cascadia has completed 7 projects utilizing a combination of financing from LIHTC, OHCS 4% bond, HUD and other public funding sources.
Community Need:	Glisan Street is a key resource in the State of Oregon's initiative to move more people with mental illness from institutional levels of care into community based settings that provide support, skill building and a better connection to the community. This is a more cost effective approach and delivers greater overall results and supports the City of Portland, Multnomah County and State of Oregon's plan to provide individuals with serious mental illness programs that allow them to live in an integrated setting appropriate to their needs and achieve positive outcomes.
Community Impact:	There is as severe shortage of accessible, affordable housing units that provide supportive services. It has been identified that persons with a dual diagnosis (mental illness and addiction) can often experience homelessness and this home provides needed beds and services. The City of Portland has identified that people with a significant physical or mental disability make up 14.3% of the population in Multnomah County – another indication of the need for services and housing arrangements.
Resident Services and Committed Partnerships for Successful Residency:	Glisan Street House provides 24 hour care and program assistance. They also partner with organizations such as Care Oregon, Cascades Aids Project, Cedar Sinai Park, NW Health Foundation, the City of Portland, Multnomah County, and State of Oregon to provide services to their residents.
Motion:	To approve a GHAP grant reservation in an amount up to \$497,975 to Cascadia Behavioral Healthcare Inc. for the Rehabilitation of Glisan Street House, located in the City of Portland, Multnomah County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY							
		Project Number:	3193				
Project Name:	Blanton Street Veterans' Housing	County:	Washington				
Project Address:	18670 SW Blanton St Beaverton	Total # of Units:	20				
Sponsor Name:	Northwest Housing Alternatives	Construction Type:	New Construction				
Target Population:	Vets & Vets Families	# of Years Affordable:	60				
Total # of Units by Type and AMI:							
	1-Br:	5	2-Br:	10	3-Br:	5	
	AMI:	30%	AMI:	30%	AMI:	30%	

SOURCES & USES							
OHCS OAHTC Allocation:							
SOURCES				USES			
OHCS GHAP:	\$3,133,000			Acquisition Costs:	\$382,440		
				Hard Costs:	\$3,667,685		
OHCS WX:	\$37,533			Soft Costs	\$1,452,082		
Local Government Resources:	1			TOTAL USES:	\$5,502,207		
	2			Hard Costs Per Unit:	\$183,384		
	3			Total Cost Per Unit:	\$275,110		
Mortgage Loan:	\$1,427,000			DCR:	1.20		
Mortgage Loan:	\$750,000			Operating Expenses (PUPA):	\$5,729		
Deferred Developer Fee:	\$154,673			Replacement Reserves (PUPA):	\$300		
				Operating Reserves:	\$117,585		
TOTAL SOURCES	\$5,502,207						
Other Non-Cash Contributions:							

NARRATIVE(S)	
Project Description:	Blanton Street will be a newly constructed Project of 20 units (5-one bedroom, 10-two bedroom and 5-three bedroom units) located in Washington County near 185 th Ave and Tualatin Valley Highway serving Veterans and Veteran Families. The building site is approximately .92 acres of flat, vacated land located in a residential neighborhood with single family homes and multi-unit complexes neighboring the site. The Project which is a mere 600 feet from the bus stop will provide a community room, laundry, garden space and a central play area for young children. The development will be designed to be cost and energy efficient through the use of double paned windows, water efficient landscaping, energy star appliances, low flow fixtures, and a central laundry.



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

<p>Sponsor/Developer Profile & History:</p>	<p>Northwest Housing Alternatives (NHA) has an extensive history of the successful development of new construction projects similar to Blanton Street Veterans' Housing. Over the past 10 years, NHA has completed six new construction projects and 12 acquisition/rehabs, with the most recent new construction project being Alma Gardens located in Hillsboro and near to the proposed Blanton Street Veterans Housing. Alma Gardens is 45 units of, multi-family mid-rise construction that was completed in 2013. Through these projects and over their 30+ year organizational history, NHA has refined its development approach to execute new construction projects efficiently, on time, and on budget while staying true to our mission to create high quality, permanently affordable housing.</p>
<p>Community Need:</p>	<p>Blanton Street Veterans Housing is located in an area of low poverty, with 9.2% of the population within the census tract living at or below the federal poverty level. It is estimated that 1,228 of Washington County veterans between the ages of 18 and 64 had incomes within the last 12 months that were below the poverty line and have an unemployment rate slightly higher than the non-veteran rate. Unemployment rates among recently returning veterans is generally estimated to be much higher, resulting in lower incomes. Rising rents and increasing utility costs in Washington County combined with vacancy rates from 2 to 4% are rapidly pricing low-income families out of the area. With only 1,635 rental units in Washington County affordable to the 11, 390 households earning 30% or below of AMI, competing for the few affordable units that are available is nearly impossible for those with a negative rental history or credit problems</p>
<p>Community Impact:</p>	<p>The 2015-2020 Washington County Consolidated Plan outlines the High Priority Needs in Washington County as follows: Rental housing to serve the needs of extremely low-income households (defined as those earning 30% or less of Area Median Income), families with children, and housing for people with disabilities. It also identifies housing that addresses the goals of the 10 Year Plan to End Homelessness as a top priority. The 2015 Action Plan (included in the Consolidated Plan) calls out a goal of 135 additional affordable housing units to be constructed between 2015 and 2019. Currently Salvation Army Veterans and Family Center houses and provides services to more than 100 veteran individuals within their programs and has an additional 35 veteran households that are simply awaiting space. Blanton Street Veterans' Housing addresses these goals by serving the most vulnerable, low-income veterans and families in Washington County who are earning 30% or less of Area Median Income. Blanton Street Veterans' Housing addresses these goals by serving the most vulnerable, low-income veterans and families in Washington County who are earning 30% or less of Area Median Income. Blanton Street Veteran's Housing will provide housing to those that are already homeless or at imminent risk of homelessness with VASH vouchers that have been committed by Washington County Housing Services. Blanton Street Veterans' Housing will also directly address the top priority in the Consolidated Plan by providing 15 units of new rental housing to veteran families earning 30% or less of area median income.</p>
<p>Resident Services and Committed Partnerships for Successful Residency:</p>	<p>Northwest Housing Alternatives will work in partnership with The Salvation Army Veterans and Family Center, Washington County Community Action, Sequoia Mental Health Services, Inc. Disability, Aging, & Veteran Services of Washington County as well</p>



Multi-Family Development Project Summary
OHCS 2015 Gap Notice of Funds Availability (NOFA)

	<p>as others to provide services which include, but are not limited to, case management, advocacy, benefits assistance, skill-building, coordination of medical, mental health and addiction and housing placement services, housing and homeless services, energy assistance, emergency rent assistance, parental support programs and support to those with psychiatric, emotional, and developmental impairments.</p>
<p style="text-align: right;">Motion:</p>	<p>To approve a General Housing Account grant reservation in an amount up to \$3,133,000 and a Low Income Weatherization grant reservation in an amount up \$37,533 to Northwest Housing Alternatives, Inc. for the new construction of Blanton Street Veteran’s Housing, located in the City of Beaverton, Washington County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.</p>
<p style="text-align: right;">Conditions:</p>	<p><i>Meet all programmatic, reservation letter, and OHCS requirements.</i></p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		2620			
Project Name:		Daggett Townhomes			County:		Deschutes		
Project Address:		Lot 6, Daggett Lane Subdivision, Bend, OR			Total # of Units:		24		
Sponsor Name:		Housing Works			Construction Type:		New Construction		
Target Population:		Family, Physically Disabled, Homeless			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Studio:		1-Br:		2-Br:	10	3-Br:	14	4-Br.	
AMI:		AMI:		AMI:	60%	AMI:	60%	AMI:	

SOURCES & USES									
OHCS 4% LIHTC Allocation(pending application):				\$1,859,450					
OHCS Bond Allocation(pending application):				\$4,000,000					
SOURCES					USES				
OHCS GHAP:		\$1,493,661			Acquisition Costs:		\$145,000		
					Hard Costs:		\$4,396,809		
OHCS WX:					Soft Costs		\$1,745,211		
Local Government Resources:		1	\$157,210		TOTAL USES:		\$6,287,020		
		2	\$498,134		Hard Costs Per Unit:		\$183,200		
		3			Total Cost Per Unit:		\$261,959		
Mortgage Loan(s): WA fed		\$1,724,000			DCR:		1.20		
4% Tax Credit Equity: PNC		\$1,839,015			Operating Expenses (PUPA):		\$4,508		
Other Funds: Sponsor Loan		\$250,000							
Deferred Developer Fee		\$325,000			Replacement Reserves (PUPA):		\$350		
TOTAL SOURCES		\$6,287,020			Operating Reserves:		\$103,855		
Other Non-Cash Contributions: City of Bend land contribution		\$100,000							

NARRATIVE(S)	
Project Description:	Daggett Townhomes will offer 10 two-bedroom and 14 three-bedroom townhome units on a 1.31 acre parcel. There will also be a community building providing community meeting space and a fitness facility. The project is located in a family friendly community across the street from Ensworth Elementary School; next door to Deschutes Children’s Foundation with MountainStar Relief Nursery, and Big Brothers and Sisters; next to a large city park and Pilot Butte State Park; and within 1.3 miles of shopping and medical care.
Sponsor/Developer Profile & History:	Housing Works staff has developed a broad scope of projects from smaller 20-unit garden apartments to large 200-unit garden apartments and mid-rise projects with a complex structure. Housing Works has a depth of expertise in construction and hands on



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	<p>oversight of contractors and the building process. In total the Housing Works staff has developed over 10,000 multifamily units.</p>
<p>Community Need:</p>	<p>In 2015, the Deschutes County median household income is 10% higher than it was in 2003. By comparison, the current average rent for a 2 bedroom apartment is 57% higher than it was in 2003. Vacancy for rental properties is now at less than 1% in Bend. Bend is in the midst of a serious housing crisis.</p>
<p>Community Impact:</p>	<p>The property is located in Bend, the least affordable city in the state with a vacancy rate below 1% for multifamily housing. Deschutes County is the fastest growing county in the State and the seventh fastest in the country. The project will provide quality homes to 24 households in an area ideally located to serve Bend’s workforce population. Additionally, DHS Child Welfare has referred 14 families to NeighborImpact’s family reunification program, but no units are available. Bend’s consolidated plan estimates there are 475 homeless families with children in need of transitional housing, but only 39 units are currently serving that population.</p>
<p>Resident Services and Committed Partnerships for Successful Residency:</p>	<p>The target population for Daggett Townhomes is workforce families at or below 60% AMI. In addition, we will set aside 6 homes for households with unique issues, including complex medical conditions, risk of homelessness and loss of child custody. Given the nature of the special populations being served and the unique challenges they face, Housing Works has worked out agreements with organizations with expertise in each of those individual areas. Daggett Townhomes will have the following agreements with local service providers:</p> <ol style="list-style-type: none"> 1. MOU with NeighborImpact will set aside 2 units for transitional housing dedicated to serving homeless families with case management and HUD Rapid Re-housing Funds 2. MOU with NeighborImpact will set aside 2 units dedicated to serving families in their reunification program with case management and funding from DHS and Home Tenant Based Assistance Program (HTBA) 3. MOU with Mosaic Medical will set aside 2 units dedicated to serving patients with complex medical conditions 4. MOU with OSU Extension Nutrition Education Program (NEP) for the provision of the onsite nutrition and cooking classes 5. Applications for needs-based assistance from the Bend Parks & Recreation District will be provided to all families interested in utilizing their before and after school programs. <p>By virtue of meeting the income limitations to live at the property, all residents with children will also have access to the programs and services offered at the Deschutes Children’s Foundation and Mosaic Medical pediatric clinic which are directly adjacent to the property.</p>



Multi-Family Development Project Summary OHCS 2015 Gap Notice of Funds Availability (NOFA)

Motion:	To approve a GHAP grant reservation in an amount up to \$1,493,661 Daggett Townhomes, LLC/Housing Works for the new construction of Daggett Townhomes, located in the City of Bend, Deschutes County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY									
				Project Number:		3202			
Project Name:		Moonlight Townhomes			County:		Deschutes		
Project Address:		Lot 5, Daggett Lane Subdivision, Bend, OR			Total # of Units:		29		
Sponsor Name:		Housing Works			Construction Type:		New Construction		
Target Population:		Family, Physically Disabled, Homeless			# of Years Affordable:		60		
Total # of Units by Type and AMI:									
Studio:		2-Br:	1	2-Br:	15	3-Br:	13	4-Br.	
AMI:		AMI:	Manager	AMI:	60%	AMI:	60%	AMI:	

SOURCES & USES									
OHCS 4% LIHTC Allocation(pending application):					\$2,252,820				
OHCS Bond Allocation(pending application):					\$4,000,000				
SOURCES					USES				
OHCS GHAP:		\$1,814,542			Acquisition Costs:		\$305,000		
					Hard Costs:		\$5,377,045		
OHCS WX:					Soft Costs		\$2,014,019		
Local Government Resources:		1	\$184,587		TOTAL USES:		\$7,696,064		
		2	\$601,866		Hard Costs Per Unit:		\$185,415		
		3			Total Cost Per Unit:		\$265,381		
Mortgage Loan(s): WA fed		\$2,045,000			DCR:		1.20		
4% Tax Credit Equity: PNC		\$2,230,069			Operating Expenses (PUPA):		\$4,404		
Other Funds: Sponsor Loan		\$440,000							
Deferred Developer Fee		\$380,000			Replacement Reserves (PUPA):		\$350		
TOTAL SOURCES		\$7,696,064			Operating Reserves:		\$103,855		
Other Non-Cash Contributions:									

NARRATIVE(S)	
Project Description:	<p>Moonlight Townhomes will offer 16 two-bedroom and 13 three-bedroom townhome units on a 1.64 acre parcel. There will also be a community building providing community meeting space and a fitness facility. The project is located in a family friendly community across the street from Ensworth Elementary School; next door to Deschutes Children’s Foundation with MountainStar Relief Nursery, and Big Brothers and Sisters; next to a large city park and Pilot Butte State Park; and within 1.3 miles of shopping and medical care.</p>
Sponsor/Developer Profile & History:	<p>Housing Works staff has developed a broad scope of projects from smaller 20-unit garden apartments to large 200-unit garden apartments and mid-rise projects with a</p>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

	<p>complex structure. Housing Works has a depth of expertise in construction and hands on oversight of contractors and the building process. In total the Housing Works staff has developed over 10,000 multifamily units.</p>
<p style="text-align: center;">Community Need:</p>	<p>In 2015, the Deschutes County median household income is 10% higher than it was in 2003. By comparison, the current average rent for a 2 bedroom apartment is 57% higher than it was in 2003. Vacancy for rental properties is now at less than 1% in Bend. Bend is in the midst of a serious housing crisis.</p>
<p style="text-align: center;">Community Impact:</p>	<p>The property is located in Bend, the least affordable city in the state with a vacancy rate below 1% for multifamily housing. Deschutes County is the fastest growing county in the State and the seventh fastest in the country. The project will provide quality homes to 29 households in an area ideally located to serve Bend’s workforce population. Additionally, DHS Child Welfare has referred 14 families to NeighborImpact’s family reunification program, but no units are available. Bend’s consolidated plan estimates there are 475 homeless families with children in need of transitional housing, but only 39 units are currently serving that population.</p>
<p style="text-align: center;">Resident Services and Committed Partnerships for Successful Residency:</p>	<p>The target population for Moonlight Townhomes is workforce families at or below 60% AMI. In addition, we will set aside 6 homes for households with unique issues, including complex medical conditions, risk of homelessness and loss of child custody. Given the nature of the special populations being served and the unique challenges they face, Housing Works has worked out agreements with organizations with expertise in each of those individual areas. Moonlight Townhomes will have the following agreements with local service providers:</p> <p>MOU with NeighborImpact will set aside 2 units for transitional housing dedicated to serving homeless families with case management and HUD Rapid Re-housing Funds</p> <p>MOU with NeighborImpact will set aside 2 units dedicated to serving families in their reunification program with case management and funding from DHS and Home Tenant Based Assistance Program (HTBA)</p> <p>MOU with Mosaic Medical will set aside 2 units dedicated to serving patients with complex medical conditions</p> <p>MOU with OSU Extension Nutrition Education Program (NEP) for the provision of the onsite nutrition and cooking classes</p> <p>Applications for needs-based assistance from the Bend Parks & Recreation District will be provided to all families interested in utilizing their before and after school programs.</p> <p>By virtue of meeting the income limitations to live at the property, all residents with children will also have access to the programs and services offered at the Deschutes Children’s Foundation and Mosaic Medical pediatric clinic which are directly adjacent to</p>



Multi-Family Development Project Summary OHCS 2015 Gap Notice of Funds Availability (NOFA)

	the property.
Motion:	To approve a GHAP grant reservation in an amount up to \$1,814,542 to Moonlight Townhomes, LLC/Housing Works for the new construction of Moonlight Townhomes, located in the City of Bend, Deschutes County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



Multi-Family Development Project Summary

OHCS 2015 Gap Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
		Project Number:	3195
Project Name:	Ellendale 4	County:	Polk
Project Address:	453 E Ellendale Ave Dallas Or	Total # of Units:	10
Sponsor Name:	Polk County Development Corp	Construction Type:	New Construction
Target Population:	Alcohol and Drug Recovery	# of Years Affordable:	60

Total # of Units by Type and AMI:									
Studio:		1-Br:	5	2-Br:	1/1	3-Br:	4	4-Br:	
AMI:		AMI:	50%	AMI:	50%/80%	AMI:	60%	AMI:	

SOURCES & USES			
OHCS OAHTC Allocation:			
SOURCES		USES	
OHCS HDGP:	\$2,905,590	Acquisition Costs:	\$122,645
		Hard Costs:	\$2,036,530
OHCS WX:		Soft Costs:	\$783,367
Local Government Resources:		TOTAL USES:	\$2,942,542
		Hard Costs Per Unit:	\$203,653
		Total Cost Per Unit:	\$294,254
Mortgage Loan(s):		DCR:	N/A
Tax Credit Equity:		Operating Expenses (PUPA):	\$4,977
Other Funds:			
LIWP	\$16,952	Replacement Reserves (PUPA):	\$180
Land Value	\$20,000		
TOTAL SOURCES	\$2,942,542	Operating Reserves:	N/A
Other Non-Cash Contributions:			

Project Description:	Ellendale 4 is a 10 unit supportive, transitional housing development for families in recovery from alcohol and drug addiction. It will provide affordable housing and supportive services for a special needs population of alcohol and drug addiction. This project focuses on supporting the children and returning them to stable, sober parents in recovery to safe, drug free housing.
Sponsor/Developer Profile & History:	OHCS has experience with Polk Community Development Corporation and has supported a similar project. Polk CDC has a long time successful history providing services and



Multi-Family Development Project Summary
OHCS 2015 Gap Notice of Funds Availability (NOFA)

	housing to special needs populations in Polk County.
Community Need:	In Polk County there is an overwhelming need for drug and alcohol free transitional housing for parents participating in substance abuse programs. Additionally, this program focuses on reuniting parents with their children through an intensive recovery and drug court program. The children cannot be reunited with their parents unless they secure stable housing – which this project provides.
Community Impact:	The type of housing and program offered by Ellendale 4 and Polk CDC has a large community impact by providing safe, stable, affordable, sober housing along with uniting children to their family. The positive impact is widespread as it cuts down on costs of incarceration, cost of foster care – both financially and at the emotional cost of the children being placed in stranger’s homes and displaced. This project is also consistent with the States 10 Year Plan to provide housing and services to this growing and vulnerable population of families and children.
Resident Services and Committed Partnerships for Successful Residency:	Polk CDC has established programs and affiliations with Dallas DHS providing child welfare, food stamps and health insurance; Polk County Drug Court and Community Corrections and Valley West Housing Authority for Housing Vouchers. Polk CDC provides financial education, credit repair, guidance for completion of high school GED- along with programming for continuing sobriety and parenting skills.
Motion:	To approve a HDGP and LIWP grant reservation in an amount up to \$2,905,590 (HPGP) and \$16,952 (LIWP) to Polk County Development Corporation for the new construction of Ellendale 4, located in the City of Dallas, Polk County, Oregon. Reservation is contingent on meeting all program requirements and conditions of the Reservation.
Conditions:	<i>Meet all programmatic, reservation letter, and OHCS requirements.</i>



IDA Data Roadshow

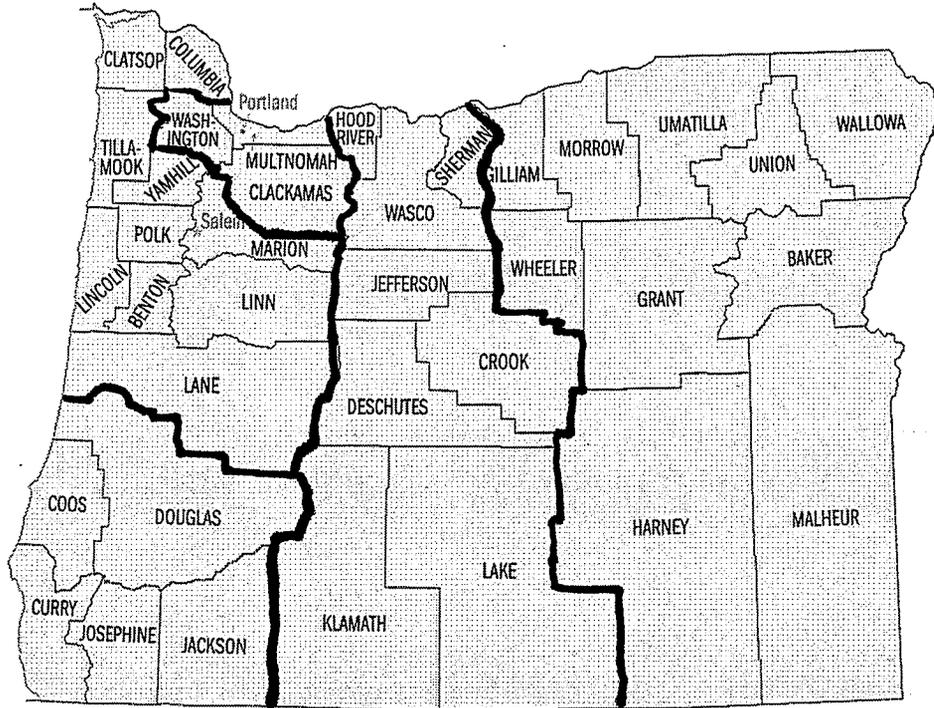
Objectives

- Share updated data on IDA's reach and outcomes
- Reflect on what the data means
- Discuss impacts seen in your community

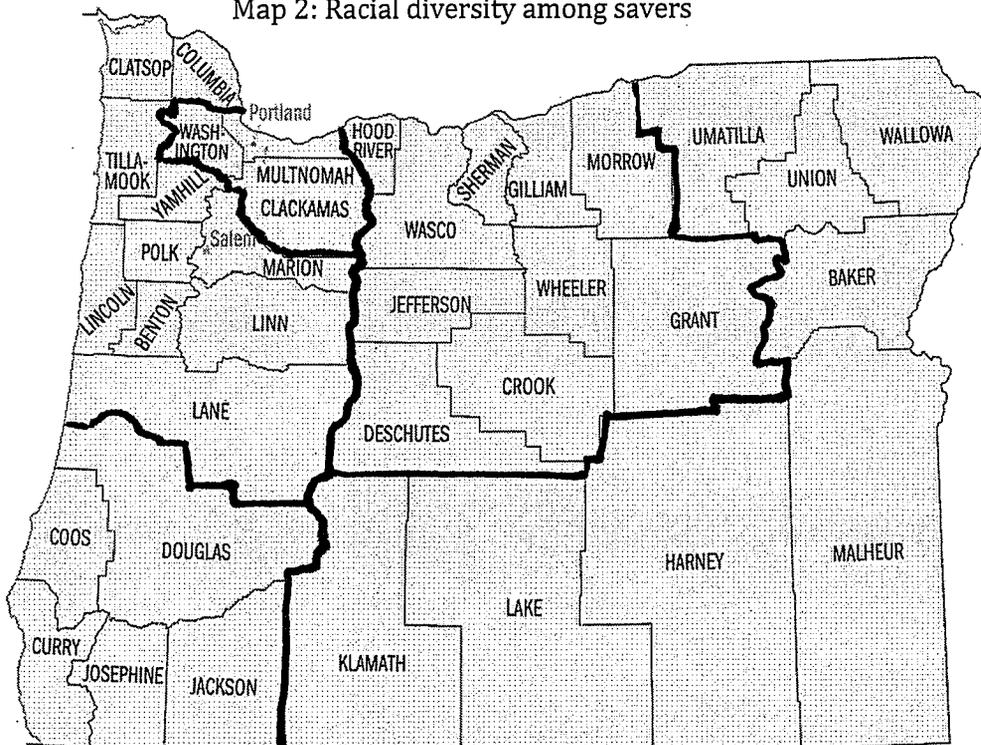
Agenda (Sample)

- 1:00 Introductions and Context Setting
- 1:15 Demographic Reach
1. Who is and is not opening IDAs?
 2. What successes and challenges do programs experience in reaching out to different demographics?
 3. What factors should be considered when reaching out to potential savers?
 4. What more would you like to know about who the IDA is reaching?
- 2:00 Graduation and non-completion
5. Who is and is not graduating?
 6. What challenges do savers experience in reaching graduation?
 7. What can support savers in reaching graduation?
 8. What more would you like to know about IDA graduation?
- 2:30 Break
- 2:45 Financial habits
9. What changes have you seen in savers?
 10. What impacts have you seen in your community?
 11. How would you describe the well-being of savers after graduating?
 12. How might this data be used?
 13. What questions are you left with?
- 3:15 Evaluation methods
14. How might we expand the voices that are informing the evaluation?
 15. What questions do you have about the IDA's reach, activities or outcomes that were not addressed today?
- 3:45 Next Steps and Closing

Map 1: Where savers live



Map 2: Racial diversity among savers

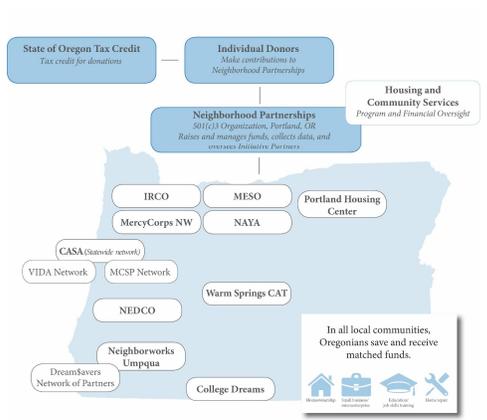




Using Data in the IDA Initiative: The IDA Data Roadshow

Oregon Housing Council
December 11, 2015





Objectives of the Data Roadshow

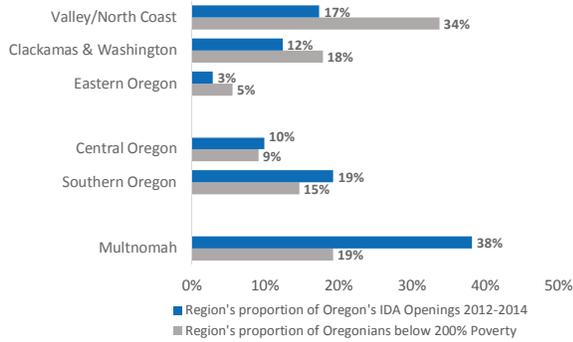
- ~Share data-based report on IDA's reach and outcomes
- ~Reflect on what the data means
- ~Discuss impacts seen in local communities
- ~Inform revised evaluation plan for next year





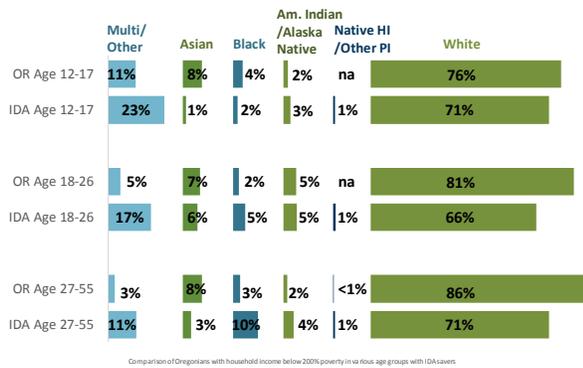
IDA savers live in all regions of Oregon.

When compared to Oregon's low-income population in those regions, some regions appear overrepresented and others underrepresented.

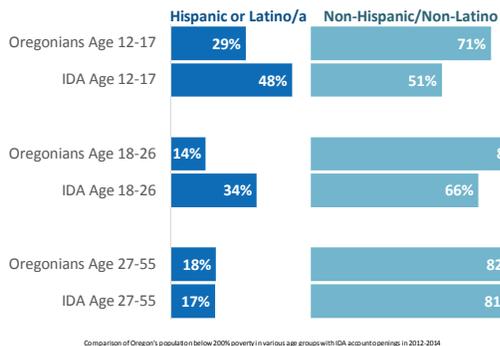


IDAs reach people of color in all age groups.

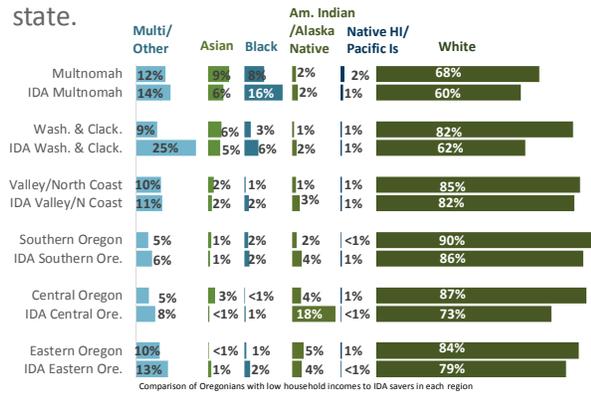
Asian Oregonians and younger Black Oregonians are underrepresented.



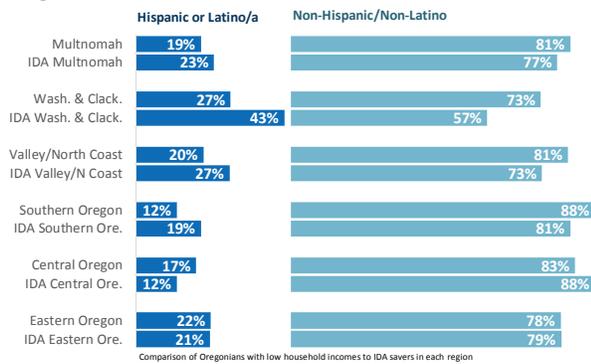
IDA programs have been effective in enrolling participants of Hispanic or Latino/a ethnicity.



IDAs reach people of color in all regions of the state.

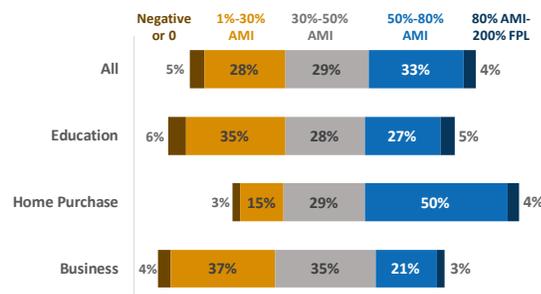


IDAs reach people of Latino ethnicity in all regions of the state.

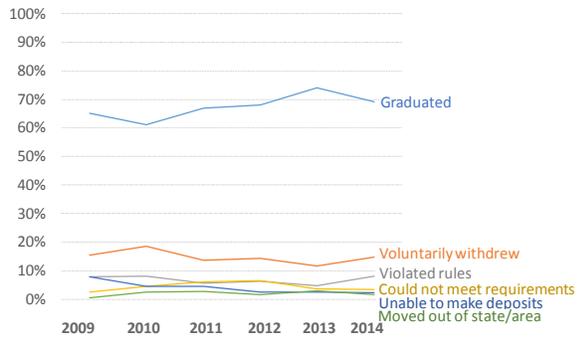


Savers' household incomes range from **extremely low income** to **low income**.

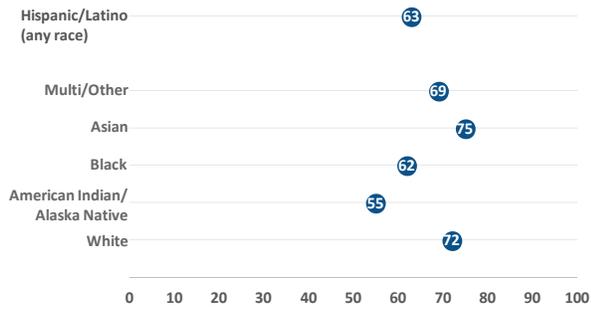
Incomes for most Home Purchase savers are **greater than 50% AMI**, but a sizeable number have **extremely low household incomes**.



Graduates make up about 70% of exits in recent years. About 15% of exits each year are savers who voluntarily withdrew.

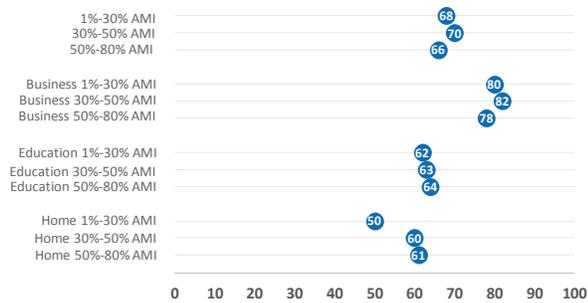


Graduation rates among people of different races or ethnicities vary.

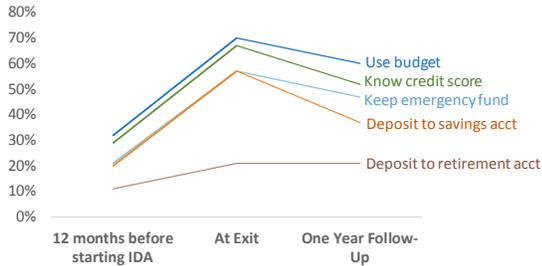


Graduation rates do not generally vary by household income.

Home Purchase savers with extremely low incomes have slightly lower graduation rates.



Graduates report strong improvements in their financial habits.
Habits reported at exit are sustained over time for many participants. Some habits are better sustained than others.



Next steps

- ~ Complete set of slides available—
OregonIDAInitiative.org/roadshow
- ~ Final roadshows Dec 15 (Salem), Dec 16 (Portland) and Jan 14 (Webinar)
- ~ Summary report available late January
- ~ Updated evaluation plan late Spring



Thank you

Jessica Junke, Director of Economic Opportunity
jjunke@neighborhoodpartnerships.org
 503-226-3001 x109

Amy Stuczynski, Data Analyst
astuczynski@neighborhoodpartnerships.org
 503-226-3001 x101