



**NOFA #2023-3: LIFT Homeownership & HDIP
NARRATIVE QUESTIONS FOR ALL FUNDING CATEGORIES**

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This document is for reference purposes only. Applicants are required to submit narrative responses through the Narrative Application Form: <https://tinyurl.com/2023HODNarrative>

The link above will lead you to a common application for all funding categories listed in the 2023 Homeownership Development NOFA. All the questions for each funding category are listed below, however, the application form contains built-in logic that will direct you to the applicable questions primarily based on the funding source(s) you are applying for.

Please be sure to read the NOFA thoroughly before responding to the narrative questions. If you are applying for multiple new construction projects, please fill out a narrative for each project. If you are applying for different funding categories (for example, Development Subsidies and Pre-Development & Capacity Building Grants) you can answer the corresponding questions using one application/form.

OHCS values thorough yet succinct responses. Word maximums are provided as guidance for each question but are by no means a mandate to use up the full word count allotted. Be sure to answer all questions that appear and are applicable to your project or your application may be deemed incomplete.

Applicants are unable to save responses within the online form. We strongly recommend saving your answers in another document and entering them into the form when finalized. If you need to make corrections to a submitted form, or have questions related to the NOFA or application, email HO.Development@hcs.oregon.gov.

This application must be submitted by 5 pm, February 17, 2023.



QUESTIONS FOR ALL APPLICANTS

- Organization/Entity Name
- Project Name
- Name of Key Contact for this Application
- Which funding categories do you plan to apply? Please refer to the funding descriptions in the NOFA to ensure eligibility. Check all that apply.
 - LIFT Homeownership
 - Development Subsidies
 - Pre-Development & Capacity Building Grants
 - Set-Aside Grant Fund for Oregon Tribal and Sovereign Nations
- What type of project do you plan to apply for? (check all that apply)
 - Homeownership Development.
 - Other Tribal Homeownership Projects
- Which geography type will your project impact? Check all that apply (this will influence how your application is scored).
 - Urban
 - Mid-sized Urban
 - Rural
 - Wildfire Disaster Area
- Which descriptors apply to your organization/project? Check all that apply (this will influence how your application is scored). Please refer to the NOFA for specific definitions.
 - Nonprofit
 - For-profit
 - Tribal Entity
 - Public Agency
 - Culturally Responsive Organization
 - Culturally Specific Organization
 - Emerging developer
 - Small organization
- If your organization qualifies as a Culturally Responsive Organization or a Culturally Specific Organization, please justify your response. How does your organization meet the definition? Please keep your response to 300 words or less. (Up to 3 points)
- [At end of the application page] Is there anything else you want to share about your project?



DEVELOPMENT PROJECT QUESTIONS

These questions apply to LIFT, Development Subsidy, and Tribal Homeownership Development applicants.

Project Narrative

- Provide a description of the scope of your project. Describe how it meets the objectives of the Homeownership Development Program goal of creating homeownership opportunities for those underrepresented as homeowners in Oregon, and how it aligns with your organizational goals. Please keep your response to 500 words or less. (Up to 3 points)

Demonstration of Building Development & Finance Strategy

- Provide a narrative that demonstrates the innovation, efficiency, and replicability aspects of the proposed projects. Please keep each answer to 300 words or less. (Up to 3 points each, 15 points total.)
 - Innovation: Describe how the project employs a new or original technique for financing or for developing affordable units using new building techniques.
 - Efficiency: Describe how the project utilizes techniques that reduce waste in building operations, construction time, or financing structure.
 - Accessibility: Describe how universal accessibility and visitability features will be included within the home(s). See the Kelsey's Housing Design Standards for Accessibility and Inclusion for guidance on accessibility characteristics: <https://thekelsey.org/learn-center/design-standards/>
 - Climate resiliency and energy efficiency: Describe how climate resilience and energy efficiency are integrated into the home and/or landscaping design. See Enterprise's Green Communities criteria for guidance on what can be included in this category: <https://www.greencommunitiesonline.org/checklist>
 - Replicability: Describe how the project includes attribute(s) that can be replicated in other developments around the State.
- Provide a justification for your building type and site selection. Why is the selected building type the most comparable to the proposed project? Please keep your response to 500 words or less. (Up to 3 points)

Demonstration of Experience & Capacity of the Development Team

- Provide a narrative to demonstrate that the development team members have comprehensive understanding of the development process. The narrative should include an overview of recent development experience of the core development team members to establish that the appropriate expertise is engaged. Please keep your response to 500 words or less. (Up to 5 points)



- Describe agency staff recent experience leading construction development of projects of similar (or larger) size and scope. If applicant staff experience is limited, discuss how this concern will be mitigated (i.e. whether you will partner with an experienced consultant or organization). Please keep your response to 500 words or less. (Up to 5 points)
- Provide an overview of the current status of the project, potential barriers to success and the strategies in place to be successful in bringing the project to fruition. Please keep your response to 500 words or less. (Up to 5 points)
- [LIFT applicants only] Provide evidence/information about your capacity to administer LIFT program funds along with Land Trust, HOA, or an affiliated organization. How will the affordability of the homes be maintained for the duration of the applicable restrictions? How will compliance and reporting to OHCS be handled? Please keep your response to 500 words or less. (Up to 3 points)
- [Development Subsidy Applicants Only] Explain your plan to maintain the 15-year affordability period for housing units. Be specific about the administration and enforcement of the affordability period in the case of a resale. If you are requesting an exemption from the affordability period, provide a justification for the request. Please keep your response to 500 words or less. (Up to 5 points)

Financial Viability

- Describe in detail how you arrived at your overall development budget for construction. Include a narrative for the timeline for your development budget that describes how your homeownership units will be ready for sale within 36 months of a funding reservation. Please keep your response to 300 words or less. (Up to 6 points)
- Discuss any funding sources not currently committed to the project. At what point in development will these sources be available? Capital fundraising campaigns that have not yet been completed will not be considered as available resources. Additionally, describe any internal financial investment or contribution available to the project, such as land donation, pre-development resources, existing reserves, etc. Please keep your response to 500 words or less. (Up to 2 points)
- How did you arrive at the expected home sales price(s)? What mortgage interest rate are you assuming? What other assumptions did you make? Please keep your response to 400 words or less. (Up to 3 points)
- Uncertain economic climates can result in higher interest rates, changes in material and labor costs and supply chain shortages, among other factors. What measures are you taking to ensure that the project budget and schedule will stay on track if the current economic conditions change? Please keep your response to 400 words or less. (Up to 5 points)
- Based on funding availability, we may offer a smaller amount than requested. Would you be interested in a partial award if that's all OHCS could offer? Y/N (0 points)
- [If yes] How might you revise your project and project budget? What's the minimum amount of funding that would make the project workable? (0 points)

- [LIFT applicants only] If applying for LIFT Supplemental grants, please justify your request. What specific elements of your project create a need for additional funding? Please keep your response to 500 words or less. (Up to 5 points)

Service to Communities Underrepresented as Homeowners in Oregon

- [LIFT & Development Subsidy Applicants only] How will the project support populations that are underrepresented as homeowners in Oregon? Please be specific about the target community(ies) that you hope your project will serve and your track record serving this community. Describe the community demographics and needs. Please keep your response to 500 words or less. (Up to 3 points)
- [Tribal Homeownership Development Applicants Only] Who are the intended homebuyers for this project? Please specify any demographics of the intended buyers (ex: elders, teachers, new parents, families living in rental properties, etc.) Please keep your response to 400 words or less. (Up to 3 points)
- [LIFT & Development Subsidy Applicants only] Describe how the site location, project design, and homeownership unit amenities were developed with feedback from the target population. Be sure to explain how community members were engaged and consulted. How were unit size/development configuration influenced and informed by what you've learned about the community(ies) you're serving? Please keep your response to 500 words or less. (Up to 5 points)
- [LIFT & Development Subsidy Applicants only] Were community members paid for their time and consultation? (Y/N) (1 point)
- How do you plan to ensure that the target community(ies) is/are aware of the housing opportunity created by this development? Please describe planned outreach efforts and community resources that you will connect with/utilize. Please keep your response to 500 words or less. (Up to 5 points)
- What barriers do you anticipate the target community(ies) may encounter in accessing housing? What is your plan for mitigating identified barriers to access? Specifically, how will your agency support homebuyers in pre and post-purchase? Please describe any specific in-house support offered and/or partnerships in place. If relevant, include copies of MOUs with service providers. Please keep your response to 500 words or less. (Up to 5 points)
- Have you reached out to mortgage lenders to determine whether served families will be able to access financing to purchase the proposed housing units? If yes, provide examples of mortgage products that homebuyers will be able to access to get into the new homes. If you are providing a mortgage product in-house, describe its terms. Please be specific about any partnerships that will facilitate access to mortgages and the terms of those products. Please keep your response to 300 words or less. (Up to 5 points)
- [Development Subsidy Applicants Only] Describe how the project balances OHCS's goals of generational wealth building for homeowners with ensuring the future affordability of the housing supply? Please keep your response to 400 words or less. (Up to 3 points)



MWESB Participation

- Identify your project's goal(s) for MWESB/SDVBE and/or COBID certified and non-certified firm participation and explain how the goal(s) was determined. State the percentages of the construction costs and professional services (Architect, Engineering, Attorney, Environmental, etc.) that the developer has committed towards MWESB/SDVBE and or COBID subcontractors and suppliers and explain how these percentages were determined. Please keep your response to 300 words or less. (Up to 2 points)
- Outline the steps that your organization and the construction team will take to ensure that the MWESB/SDVBE and/or COBID participation goal(s) for subcontractors and suppliers is achieved. Include the steps that the owner will take to ensure the general contractor meets the owners' commitment to its participation goals (i.e., how will the project be marketed to those least likely to solicit a job contract?, Will marketing materials be culturally specific?, Will there be a multilingual staff member during the bid process?). Explain how both the general contractor and the owner will ensure solicitation to the COBID and non-COBID construction community. For example, where will bid opportunities be publicized, or what relationships already exist that can be leveraged i.e., through culturally specific areas partnerships with culturally specific or responsive organizations? Please keep your response to 300 words or less. (2 points)
- Provide a summary of the general contractor's profile and the demographics of the team members. State if the general contractor for your project is a MWESB/SDVBE contractor or COBID member. Provide demographics of the general contractor's staff and team members. List any projects funded by OHCS over the last five years that utilized the same general contractor. Specify the region where the projects were located and include the MWESB goals achieved. If, OHCS's MWESB goals were not achieved, explain why the general contractor was unable to achieve the goal. Please keep your response to 300 words or less. (2 points)
- Provide details for the general contractor's history of addressing MWESB/SDVBE and/or COBID subcontractor diversity, equity, and inclusion (DEI) in affordable housing projects. List classes, seminars, or programs the general contractors have received or attended. Explain how the general contractor plans to utilize local labor, community groups and apprenticeships programs to engage MWESB/SDVBE subcontractors to the project. Please keep your response to 300 words or less. (2 points)



OTHER TRIBAL HOMEOWNERSHIP ACTIVITIES QUESTIONS

These questions apply to Tribal applicants that are not applying for a homeownership development project. In addition to this application, please be sure to submit a project budget and two recent financial audits in your Procurement WorkCenter.

Request Amount:

Organizational Capacity

- Provide a description of the scope of your project/program and how you plan to use the requested funds. Describe how it meets the objectives of the Homeownership Development program of creating homeownership opportunities for those underrepresented as homeowners in Oregon, and how it aligns with your organizational/agency mission and strategic goals. Please keep your response to 500 words or less. (Up to 5 points)
- Provide a list of key staff that will be involved in the project/program. Please list their roles related to the project, and experience showing their ability to fulfill their role. Please keep your response to 300 words or less. (Up to 3 points)
- What's your organization's experience providing this type of program/service/support to Tribal members? If this is the first time you are providing this type of program/service, what's your plan for gaining the expertise needed to implement well? Please keep your response to 300 words or less. (Up to 3 points)
- If applicable, provide a list of partners that will be involved in this project. Describe how the partner(s) will help advance equity and project goals. Please keep your response to 300 words or less. (Up to 2 points)

Soundness of Approach

- Describe the need for this project. Who will this project serve (be specific about target demographics as applicable)? How do you know there is a need? How will this project address that need? Please keep your response to 500 words or less. (Up to 3 points)
- Describe the project/program goals and implementation plan. Please keep your response to 500 words or less. (Up to 5 points)
- Provide a timeline for the project/program that shows clear milestones and steps toward achieving them throughout the grant period. Feel free to answer this question in bullet points or list form. (Up to 5 points)

Financial Feasibility

- Provide an explanation for your project budget. Please explain any assumptions, staffing updates, etc. Please keep your response to 500 words or less. (Up to 3 points)
- Based on funding availability, we may offer a smaller amount than requested. Would you be interested in a partial award if that's all OHCS could offer? Y/N (0 points)



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- [If yes] How might you revise your project and project budget? What's the minimum amount of funding that would make your plan workable? (0 points)

Impact

- Describe how the project will contribute to an end goal of increasing Oregon's supply of affordable homes for purchase. Please keep your response to 300 words or less. (Up to 3 points)
- Describe the expected outcomes of the project on that community and how the project will contribute to a long-term goal of eliminating the racial homeownership gap in Oregon. Please be as specific as possible about expected outcomes. Please keep your response to 500 words or less. (Up to 5 points)



PRE-DEVELOPMENT & CAPACITY BUILDING GRANT QUESTIONS

In addition to this application, please be sure to submit a project budget and two recent financial audits in your Procorem WorkCenter.

Request Amount:

Organizational Capacity

- Provide a description of the scope of your project and how you plan to use the requested funds. Describe how the project meets the objectives of the Homeownership Development program of creating homeownership opportunities for those underrepresented as homeowners in Oregon, and how it aligns with your organizational mission and strategic goals. Please keep your response to 500 words or less. (Up to 5 points)
- Provide a list of key staff that will be involved in the project. Please list their roles related to the project, and experience showing their ability to fulfill their role. Please keep your response to 500 words or less. (Up to 3 points)
- What's your organization's experience implementing this type of project? And, what's your organization's track record of serving the intended community? If this is the first time you doing this type of project and/or serving this community, what's your plan for gaining the expertise needed to implement well? Please keep your response to 500 words or less. (Up to 3 points)
- If applicable, provide a list of partners that will be involved in this project. Describe how the partner(s) will help advance equity and project goals. Please keep your response to 300 words or less. (Up to 2 points)

Soundness of Approach

- Describe the need for this project. Who will this project serve (be specific about target demographics as applicable)? How do you know there is a need? How will this project address that need? Please keep your response to 500 words or less. (Up to 3 points)
- Describe the project goals and implementation plan. Explain how the project connects to longer-term development plans within your organization. Please keep your response to 500 words or less. (Up to 5 points)
- Provide a timeline for the project that shows clear milestones and steps towards achieving them throughout the grant period. Feel free to answer this question in bullet points or list form. (Up to 5 points)

Financial Feasibility

- Provide an explanation for your project budget. Please explain any assumptions, staffing updates, etc. Please keep your response to 300 words or less. (Up to 3 points)
- Based on funding availability, we may offer a smaller amount than requested. Would you be interested in a partial award if that's all OHCS could offer? Y/N (0 points)



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- [If yes] How might you revise your project and project budget? What's the minimum amount of funding that would make your plan workable? (0 points)

Impact

- Describe how the project will improve your organization's stability, abilities and capacity. Be sure to describe any measurable expected outcomes. Please keep your response to 300 words or less. (Up to 3 points)
- Describe how the project will contribute to an end goal of increasing Oregon's supply of affordable homes for purchase. Be sure to describe any measurable expected outcomes. Please keep your response to 300 words or less. (Up to 3 points)
- Explain how the need for the project was informed by the community the project will serve. Describe the expected impact the project will have on that community and how the project will contribute to a long-term goal of eliminating the racial homeownership gap in Oregon. Be sure to describe any measurable expected outcomes. Please keep your response to 300 words or less. (Up to 5 points)