

Housing Stability Council

MEETING MATERIALS PACKET



Canopy Apts.
Portland, Or

June 7, 2024
9:00 a.m. – 2:00 p.m.
Oregon Housing & Community Services
Webinar

AGENDA

June 07, 2024 9:00 a.m. – 2:00 p.m.
Oregon Housing and Community Services
725 Summer St NE, Salem OR 97301







Council Members:
Claire Hall, Chair
Sami Jo Difuntorum
Mary Ferrell
Maggie Harris
Mary Li
Erin Meechan
Javier Mena
Kristy Rodriguez
Sharon Nickleberry Rogers

Webinar Mtg Only

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

*Please note the new [public hearing process](#)

TIME	TOPIC	SWHP Priority	ACTION
9:00	Meeting Called to Order		Call Roll
9:05	Report of the Chair		Briefing
9:15	Report of the Director		Briefing
9:30	Homeownership Division (pg. 04) <i>Keeble Giscombe, Director of Homeownership Division</i> <ul style="list-style-type: none"> • Public Hearing Comments in accordance with ORS 456.561 • Homeownership Development Project Approvals: Jessica MacKinnon 		Decision
10:00	Affordable Rental Housing Division (pg. 08) <i>Natasha Detweiler-Daby, Director of Affordable Rental Housing Division</i> <ul style="list-style-type: none"> • Public Hearing Comments in accordance with ORS 456.561 • Transactions: Tai Dunson-Strane, Assistant Director Production <ul style="list-style-type: none"> ◦ Ollie Court • PuSH Seller's Tax Credit introduction: Love Jonson, Planning & Policy Analyst; Rick Ruzicka, Assistant Director of ARH Planning & Policy • HUD PRICE Grant: Brit McClean, Planning & Policy Analyst; Rick Ruzicka, Assistant Director of ARH Planning & Policy 		Decision Briefing
11:30	15 min Break		
11:45	Disaster Recovery & Resilience (pg. 24) <i>Ryan Flynn, Assistant Director, Disaster Recovery & Resilience</i> <ul style="list-style-type: none"> • Public Hearing Comments in accordance with ORS 456.561 • Royal Oaks Funding Approval: Ryan Flynn, Assistant Director, Disaster Recovery & Resilience 		Decision
12:15	Housing Stabilization Division (pg. 29) <i>Liz Weber, Interim Director of Housing Stabilization Division</i> <ul style="list-style-type: none"> • Water Program Closeout Report: Hilda Rodriguez, Water Assistance Specialist; Joy Aldrich, Energy Services Business Analyst 		Briefing
12:45	Government Relations <i>Amy Nehl, Director</i> <ul style="list-style-type: none"> • Budget Process Overview: Presentation only 		Briefing
2:00	Meeting Adjourned		

The Housing Stability Council will provide [public hearing](#) time in accordance with ORS 456.561. Council's review of loan, grant or other funding award proposals under this section shall be held at a public hearing of the council.
A public hearing is a formal proceeding held in order to receive testimony from all interested parties, including the general public, on a proposed issue or action. A public hearing is open to the public but is regarding a specific proposal/project.

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

Council Members:

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

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

For more information about the Housing Stability Council or the Statewide Housing Plan, please visit Oregon Housing and Community Services online at

<https://www.oregon.gov/ohcs/OSHC/Pages/index.aspx>

Statewide Housing Plan Policy Priorities



Equity & Racial Justice



Homelessness



Permanent Supportive Housing



Affordable Rental Housing



Homeownership



Rural Communities

The Housing Stability Council will provide [public hearing](#) time in accordance with ORS 456.561. Council's review of loan, grant or other funding award proposals under this section shall be held at a public hearing of the council. A public hearing is a formal proceeding held in order to receive testimony from all interested parties, including the general public, on a proposed issue or action. A public hearing is open to the public but is regarding a specific proposal/project.

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DATE: June 7, 2024

TO: Housing Stability Council
Andrea Bell, Executive Director

FROM: Jessica MacKinnon, Senior Homeownership Development Program Analyst
Talía Kahn-Kravis, Assistant Director of Homeownership Programs
Keeble Giscombe, Director of Homeownership

SUBJECT: NOFA #2024-HOD LIFT & LIFT Supplemental Funding Recommendations

Motion: Approve 3 projects recommended by staff for NOFA #2024-HOD including \$6,398,127 in LIFT Homeownership funds (Article XIQ Bonds) and \$1,001,873 LIFT Supplemental funds (general funds).

Summary: The Homeownership Division has completed another round of scoring for the 2024 Homeownership Development Notice of Funding Availability (NOFA) and recommends awarding the following projects:

Project	Awardee	Units	Set-Aside Eligibility	Recommended Award
Abbey Lot Townhomes	Self Enhancement, Inc	8	Equity	\$1,398,127 LIFT \$201,873 Supplemental
Timber Cottages	Bend-Redmond Habitat for Humanity	13	Equity	+\$800,000 Supplemental
Woodhaven Community Housing 3	Thistle & Nest	38		\$5,000,000 LIFT
	Total	59	66% Equity	\$6,398,127 LIFT \$1,001,873 Supplemental

Background

The objective of the LIFT Homeownership Program is to build new affordable homes for low-income households. With a focus on increasing housing supply, LIFT funds can only be used for new construction, and homes must be ready for sale within 36 months of receiving a funding reservation. Applicants may be awarded LIFT funding up to the value of the land plus site work/infrastructure or \$200,000, whichever is lower.

LIFT Supplemental is a more flexible funding source awarded in addition to LIFT in situations where LIFT is not enough to support the required affordability. Due to the limited availability of these funds, LIFT Supplemental funding is only available to rural, emerging, and small developers, and those with a commitment to equity demonstrated through the scoring criteria up to \$800,000 per entity.

On May 3, 2024, Housing Stability Council awarded 10 projects a total of \$19,415,606 LIFT and \$3,570,000 LIFT Supplemental.

Equity in the NOFA

During the May meeting, Housing Stability Council members expressed interest in further understanding the equity lens with which OHCS reviews applications.

Equity and Engagement is one of six categories that applicants must achieve a minimum score in order to proceed and the determining factor in whether applicants are eligible for LIFT Supplemental funding under the commitment to equity eligibility. Scoring criteria under this category are designed to ensure that applicants take an equitable approach to all or most stages of development, home sales, and beyond. Specifically, the criteria consider the following:

- **Organizational Equity, Diversity, and Inclusion:** OHCS considers whether applicants take an equitable approach to their own internal processes. Scorers consider whether the overall community and any specific target communities are equitably or substantially represented by the staff and board and confirms that DEI policies are implemented and evaluated for success. OHCS will continue to hold the awardee accountable to these policies through quarterly progress reports.
- **Identifying Target Communities:** OHCS ensures that a target community beyond low-income households is defined and that the applicant has a firm understanding of the community's needs. Additionally, OHCS evaluates whether the applicant has demonstrated a history of serving this community and other BIPOC households.
- **Community Centered Design:** OHCS determines to what extent applicants engaged with the target community or neighborhood during the development of their project, if participants were compensated, and how that community feedback was included in the final design of the project. This seeks to ensure that homes benefit the community in which it is built while also meeting the needs of the homebuyers.
- **MWESB:** OHCS reviews any policies addressing the hiring of Minority, Women Owned, Emerging Small Business and Service-Disabled Veteran Business Enterprises to ensure that applicants have sufficient marketing and outreach to these firms so that they will be successful in meeting regional MWESB goals.
- **Homebuyer Outreach:** OHCS evaluates methods of reaching out to and selecting homebuyers that is both equitable and follows fair housing requirements. Scorers look

for strategies such as multilingual outreach channels, community connections, and partnerships with Culturally Specific Organizations, as well as other creative strategies.

- **Homebuyer Support:** OHCS seeks to understand the level of support that the applicant provides, whether through its own services or through partnerships. Scorers look for a menu of supportive services both pre- and post-purchase, paying special attention to whether or not that support is flexible or tailored to homebuyers of the target community.

Equity and Engagement is the most substantial section of the application and requires applicants to provide a significant amount of information about their processes. This section also required the most thorough review from scorers. In order to receive LIFT Supplemental under the Equity category, applicants must demonstrate sufficient processes and consideration in all of these categories.

Recommendations

After careful review and collaboration among scorers and applicants, the Homeownership Division is pleased to present the following recommended projects for LIFT and LIFT supplemental funding.

Abbey Lot Townhomes – Self Enhancement, Inc

Self Enhancement, Inc (SEI) is a culturally specific organization seeking to make a lasting impact on the historically displaced community affected by the rapid gentrification in Portland. As part of a larger effort to reconnect African American families to the Albina District after a long history of exclusion and displacement, these homes and the supporting outreach strategy seek to bring those whose families have been displaced back to this neighborhood. The development will provide 8 3-bedroom townhomes with front porches and private outdoor space. Homes will be solar-ready, feature native landscaping and irrigation reduction techniques, and all units will align with Portland’s visitability standards. Homeowners in this development will have access to services through SEI’s Community and Family Programming including energy assistance, domestic violence prevention and support, housing assistance, and parenting support, and children of the homeowners will have access to SEI’s in-school services. The total project cost is \$6,702,725. OHCS recommends awarding the project \$1,398,127 LIFT and \$201,873 LIFT Supplemental.

Timber Cottages – Bend-Redmond Habitat for Humanity

Between 2020 and 2024, the median home price in Deschutes County has increased from \$411,000 to \$670,000. The increase in cost alone is more than the typical Habitat for Humanity homeowner can afford. This development will provide 13 single-family cottage homes in Redmond near both schools and services for less than \$200,000. The development will include both 2- and 3-bedroom homes and vary between one and two stories to address different

needs including aging in place and accessibility needs. Each home will include all-electric energy efficient design, solar panels and native, drought-resistant xeriscaping. In 2023, Bend-Redmond HfH hired a CEO with a strong commitment to incorporate equity, diversity, and inclusion in all levels of the organization. One such activity includes community listening sessions to identify housing needs of their target communities. Community members attending these sessions were paid for their time.

The total project cost is \$5,976,450. OHCS awarded this project \$1,450,000 LIFT on May 3, 2024 and recommends adding \$800,000 LIFT Supplemental.

Woodhaven Community Housing 3 – Thistle & Nest

This 38-unit project is the third affordable phase and fifth and sixth overall phase of the much larger Woodhaven development in Bend which includes a wealth of affordable and market-rate housing. Thistle & Nest's homes are sizeable 2- and 3-bedroom homes between 1,030 and 1,560 sq ft, solar-ready, and include a one-car garage and private outdoor storage. All units are visitable, constructed to Earth Advantage Platinum standards, and contain fire-proof materials and native xeriscaping. Homes will open to a shared open space to facilitate community-building. During development, Thistle & Nest will partner with Heart of Oregon's YouthBuild program to provide job skills and education to disengaged youth between the ages of 16 and 24.

The total project cost is \$18,353,851. OHCS recommends awarding the project \$5,000,000 LIFT.

LIFT Pipeline

While the 2024 NOFA is a rolling NOFA, OHCS urged partners to fill out a pre-application in the beginning of the year to help us understand the pipeline and cadence of expected projects. In addition to the previous awards and these recommendations, OHCS anticipates up to an additional 7 projects. Details are provided in the table below:

	LIFT General	LIFT Set-Aside	LIFT Supplemental
Total Available Funding	\$20,000,000	\$20,000,000	\$5,200,000
Total Awarded	\$4,130,000	\$15,285,606	\$3,570,000
Total Recommended	\$5,000,000	\$1,398,127	\$1,001,837
Total Available	\$10,870,000	\$3,316,267	\$628,163
Applications Received	\$0	\$0	\$0
Pre-applications Received	\$6,990,000	\$12,168,000	\$1,864,000



**OREGON HOUSING *and*
COMMUNITY SERVICES**

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

Date: June 7, 2024

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

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

Re: **Approval for Resolution #2024-06-07**

Motion: Approve the Resolution #2024-06-07 recommendations for the following project:

BOND RECOMMENDED MOTION: Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$26,500,000 to Ollie Court Homes for Good LP for the construction of Ollie Court, subject to the borrower meeting OHCS, US Bank, and Umpqua Bank's underwriting, closing criteria, and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.

At the upcoming Housing Stability Council meeting, we will be presenting one (1) transaction -4% LIHTC/Conduit Bond and for Council approval.

The project included in the Resolution following this memo was approved by the OHCS Finance Committee or is scheduled for an approval by the Finance Committee. In this memo we are providing you with a high-level summary of the recommended project. More detailed information regarding the project and the additional funding recommendation can be found in the individual project summaries and Equity & Racial Justice (ERJ) project status reports included as Exhibit B.

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



to apply. All projects sponsored have signed our Diversity, Equity, and Inclusion (DEI) Agreement and submit an Equity & Racial Justice (ERJ) project status report.

Funding Recommendation:

We are recommending funding reservation for one (1) project. This project will create **81** units of new affordable housing. The recommendation is for an award totaling over \$26 million.

Projects with Other OHCS Funding

Project Name	County	Total Units	Sponsor	Underwriting Stage
Ollie Court	Lane	81	Homes for Good Housing Agency	Schedule Approval by FC 6/18/2024

Total 81

See attached project summaries and Equity & Racial (ERJ) project status for additional information.

STATE OF OREGON
OREGON HOUSING AND COMMUNITY SERVICES
HOUSING STABILITY COUNCIL

RESOLUTION NO. 2024 – 06-07
ADOPTED: JUNE 7TH, 2024

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

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

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

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

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

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

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

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

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

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

- (A) completion by the Department of all necessary due diligence related to the Project and the financing, consistent with applicable Program requirements, Department policies and practices;
- (B) the absence of any material change to the Project or the financing following the adoption of this Resolution;
- (C) confirmation that all legal and other requirements of the Act and the Conduit Bond Program for the issuance, sale and delivery of the Bonds have been satisfied, as determined by the Department, the Oregon Department of Justice and Bond Counsel; and
- (D) confirmation that all legal and other requirements of the Act and the Programs have been satisfied, as determined by the Department and the Oregon Department of Justice.

SECTION 3. COUNCIL REVIEW, APPROVAL AND PUBLIC MEETING. The Council hereby acknowledges that it has reviewed the information and materials included in **Exhibit A** and in **Exhibit B** attached hereto describing the Projects and the financing of each of the Projects, including the Bonds, and conducted such additional review and made such additional inquiry, if any, as it determined to be necessary or appropriate, in compliance with the Council’s obligations

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

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

[Signature follows next page]

CERTIFICATION OF RESOLUTION

The undersigned does hereby certify that I am the duly appointed, qualified and acting Chair of the Oregon Housing and Community Services Oregon Housing Stability Council (the “**Council**”); that the foregoing is a true and complete copy of Resolution No. 2024-06-07 as adopted by the Council at a meeting duly called and held in accordance with law on June 7th, 2024; and that the following members of the Council voted in favor of said Resolution:

the following members of the Council voted against said Resolution:

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

In witness whereof, the undersigned has hereunto set her hand as of this 7th day of June 2024.

Chair Claire Hall

EXHIBIT A

N/A

EXHIBIT B

PROPOSED PROJECT

- 1- Ollie Court (FC – Meeting Schedule for 6/7/2024)**



**OREGON HOUSING *and*
COMMUNITY SERVICES**

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

SUMMARY

Project Name:	Ollie Court		
City:	Eugene	County:	Lane
Sponsor Name:	Homes for Good Housing Agency		
Management Agent:	Pinehurst Management		
Urban/Rural:	Urban	Total Units:	81
		Total Affordable Units:	80
# Rent Assisted Units:	80	Units by Size & Affordability:	3 1-BR at 50% AMI 12 1-BR at 30% AMI 37 2-BR at 50% AMI 12 2-BR at 30% AMI 16 3-BR at 50% AMI 1 2-BR Unrestricted Mgr. Unit
Cost Per Unit:	\$474,541	Construction Type:	New Construction
Affordability Term(s):	4% LIHTC/Bond: 30 years LIFT: 30 years	# of Units with Non-OHCS Requirements:	0
Funding Request		Funding Use	
LIFT Request:	\$13,542,000	Acquisition	\$0
4% LIHTC:	\$1,722,027 (annual allocation)	Construction	\$38,437,809
Conduit Bonds	up to \$26,500,000	Development	\$11,688,751
		Total:	\$50,126,560

PROJECT DETAILS

Project Description:	<p>Ollie Court is a new construction project that will provide 80 units of affordable housing, plus one unrestricted manager's unit across two buildings. The project will be located in the city of Eugene in Lane County. The project will serve families and individuals with 24 units for families earning less than 30% of the Area Median Income (AMI) and 56 units for families earning less than 50% AMI. All 80 units will receive site based rental assistance provided by the local housing authority.</p> <p>Ollie Court and the 81 units are a stand-alone project and not subject to a master plan development. Closing is anticipated to be in June 2024.</p>
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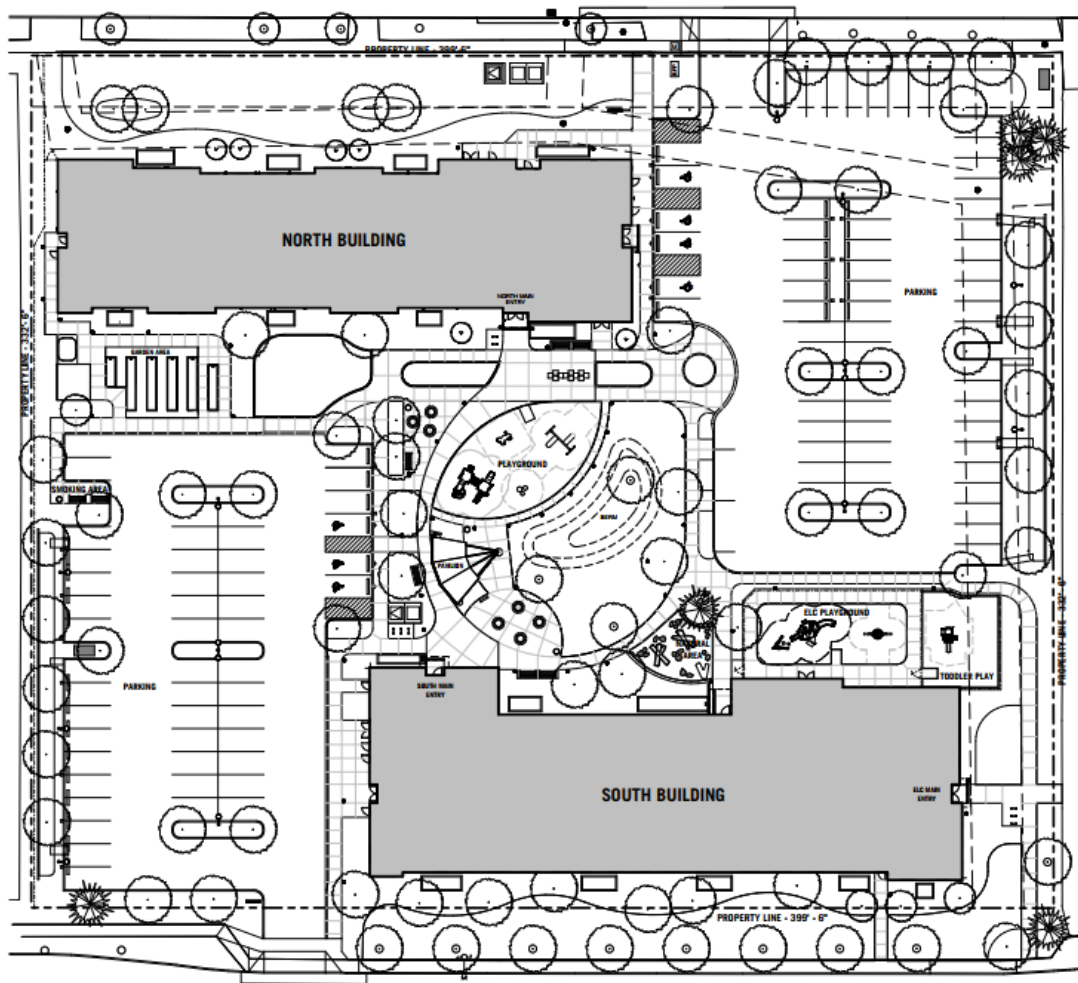


<p>Partnerships to Serve Communities of Color:</p>	<p>Ollie Court has signed MOUs with Centro Latino Americano, Lane African American/Black Student Success (AA/BSS), Honoring Our New Ethnic Youth (H.O.N.E.Y), Eugene-Springfield NAACP, Early Childhood Cares, and Head Start of Lane County to provide Resident and Early Learning Services.</p> <p>Centro Latino Americano has a central role in the property development, providing feedback on design elements, technical assistance around garden design and implementation, and providing outreach to individuals and families they serve to bring awareness to the housing opportunity provided by Ollie Court.</p> <p>Ollie Court will provide community space free of charge to Centro Latino Americano to offer culturally specific programming to the community on topics such as small business management and gardening.</p> <p>Homes for Good has also partnered with Lane African American/Black Student Success (AA/BSS) for the Ollie Court site, to offer early learning opportunities to improve academic outcomes for African American/Black Students.</p> <p>Honoring Our New Ethnic Youth (H.O.N.E.Y) will partner with Ollie Court in their mission to support and advocate for Multiracial Persons by utilizing the community space for their Culture Club.</p>
<p>Reaching Underserved Communities:</p>	<p>Ollie Court has completed an Affirmative Fair Housing Marketing Plan for the development. Ollie Court will work with the following Culturally Specific Organizations for outreach and marketing to the target population for the project:</p> <ul style="list-style-type: none"> • Centro Latino Americano)– Hispanic/Latinx • Lane African American/Black Student Success- African American/Black • Honoring Our New Ethnic Youth- Multiracial Persons • Early Childhood Cares – All Races • Head Start of Lane County – All Races <p>Per the signed MOU, Centro Latino Americano and the Eugene-Springfield NAACP will support the project during the marketing and lease-up phase to ensure targeted outreach is conducted to Latino/Latinx and African American/Black communities.</p> <p>Marketing materials for Ollie Court will be available in English and Spanish, Ollie Court will have Spanish speakers on staff, and will employ a language line to assist applicants speaking languages other than English or Spanish.</p>
<p>MWESB Target:</p>	<p>Ollie Court’s General Contractor, Chambers Construction, has committed to meeting the region 4/5 requirement of 20% participation.</p>

Ollie Court – Housing Stability Council

Alignment with Statewide Housing Plan:	<ul style="list-style-type: none">- Equity and Racial Justice- Affordable Rental Housing
The LIFT program requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.	
Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Executive Director	

Rendering: Project Layout



Ollie Court – Housing Stability Council



NORTH ELEVATION



SOUTH ELEVATION



WEST ELEVATION



EAST ELEVATION

Date: June 7, 2024

To: Housing Stability Council
Andrea Bell, Executive Director

From: Love Jonson, Operations & Policy Analyst
Rick Ruzicka, Assistant Director of Planning & Policy
Natasha Detweiler-Daby, Director Affordable Rental Housing

RE: PuSH Seller's Tax Credit Introduction - HB-2071 (2023)

OVERVIEW

During the June Housing Stability Council (HSC) meeting, staff will provide a broad overview of HB-2071 (2023), which we are referring to as the Publicly Supporting Housing Seller's Tax Credit (or the PuSH Seller's Tax Credit). The June meeting introduction will be used to inform HSC on the bill requirements, update HSC on engagement to date, and provide the planned "next steps" as we move toward implementation, hopefully in August, of this new tax credit.

HB-2071

HB-2071 was passed during the 2023 Legislative Session and provides 3 million dollars annually in tax credits that may be used to help entice owners of expiring PuSH rental properties to sell to buyers that would extend the affordability restrictions on the property. HB-2071 requires that the affordability restriction extension be no less than 30 years if the PuSH Sellers Tax Credit is used. The statute caps the amount of tax credit on a per property basis at a percentage of the sell price (or appraised price whichever is less) with the duration of time the property has been owned triggering different percentage caps.

The percentage caps in statute are:

- A property owned for less than 5 years is not eligible for the tax credit
- A property owned more than 5 years through year 10 may not exceed a credit of 2.5% of the sale or the appraised price, whichever is less.
- A property owned for more than 10 years may not exceed a credit of 5% of the sale or the appraised price, whichever is less.

The credit itself would be applied for by the buyer of the property who would agree to the affordability restrictions should they be successful in purchasing the property but ultimately the

credit would be used by the seller. There may be many interested purchasers of the property and OHCS envisions the tax credit as a part of the applicant's financial package which can be used to match another offer or help achieve a robust capital stack in the purchasers attempt to match the sellers asking price. Understanding this fluid process, it's important that the mechanism to apply for and receive this tax credit result in a quick turnaround allowing for the purchaser to be competitive.

OHCS Engagement

As part of our engagement process, OHCS has met with affordable housing industry groups, preservation groups and held a PuSH Seller's Tax Credit forum. We've received excellent feedback and are in the process of crafting that feedback into an actionable framework. Some of the feedback that we have taken away from our meetings include, but are not limited to:

- Keep the program/process simple.
- Sales happen relatively quickly and there is usually lots of competition for the property. Finding a purchaser just to keep the property affordable might be very difficult and this tax credit is designed to expand that pool (be careful not to add strings that would minimize the use).
- Alignment with our preservation funding model may not be necessary and/or even helpful.
- Sellers are not always willing to provide tenant information to buyers.
- We need to think through how we will handle purchases of multiple properties.
- We'll need regular touch points with the applicant as not all that receive the tax credit will end up purchasing the property.

In addition, we have learned through engagement that due to the structure of the resources and tax credit as implemented in the bill, it is likely that any additional layers we place on these funds beyond what is required in statute may result in an undersubscription. The 3 million dollars are an annual cap and these dollars do not get rolled over.

Next Steps

OHCS has done multiple engagements with partners and are seeking Housing Stability Council feedback on this new program resource, so that we can incorporate it into the recommendation to bring to Housing Stability Council for adoption at the July meeting.

The following are our next steps as we attempt to open this program up in August of 2024.

- Incorporate feedback to share a final draft framework that will be distributed to partners for feedback – Early June



- Meet with the Department of Revenue to discuss rules and program procedures (including how to handle multiple properties and some specific questions around the flexibility of the tax credit) - Mid-June
- Request additional partner feedback on the final draft framework - Mid June
- Present framework for approval to HSC - July
- Develop Forms, Manual and build out the application process in the ORCA – July
- Open Program through the ORCA Process – August





**OREGON HOUSING *and*
COMMUNITY SERVICES**

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

Date: June 7, 2024

To: Housing Stability Council Members
Andrea Bell, Executive Director

From: Brit McLean, Operations and Policy Analyst, Affordable Rental Housing Division
Rick Ruzicka, Assistant Director of Affordable Rental Housing Planning & Policy
Natasha Detweiler-Daby, Director, Affordable Rental Housing

Re: Announcement: HUD PRICE Application and Public Comment Period

PRICE Main Grant Detail

Manufactured housing is the largest source of unsubsidized affordable housing in the country, making it a crucial piece of the nation's affordable housing stock, especially in rural communities. The median household income of a manufactured housing unit owner is about half the median household income of site-built homeowners. The U.S. Department of Housing and Urban Development (HUD) has issued the [Preservation and Reinvestment Initiative for Community Enhancement \(PRICE\) grant](#) to preserve long-term housing affordability for residents of manufactured housing or a manufactured housing community, to redevelop, and to primarily benefit low- and moderate-income residents.

HUD's PRICE grant makes \$235 million available for states, tribes, and other entities for preservation activities of manufactured housing stock. HUD has indicated that each grant recipient will receive at least five million dollars. Applications for this funding opportunity are due to HUD by July 10, 2024.

OHCS Proposal Summary

Oregon Housing and Community Services Department (OHCS) intends to apply for the PRICE funding opportunity. Grant funds would allow OHCS to continue to support low- and moderate-income manufactured home residents and manufactured housing communities with critical investments in repairs, infrastructure improvements, unit replacement, and transition to resident-ownership models. OHCS intends to submit a request for a grant amount of \$25 million.

OHCS will utilize grant funds in two current, oversubscribed program areas:

1. The Homeownership Division has already successfully implemented a Manufactured Housing Replacement Fund. Through this program, staff received an overwhelming number of requests for manufactured home repair dollars, which were not prioritized during that offering. Using the same program infrastructure but shifting priority to the repair and rehabilitation of manufactured homes in Oregon, the PRICE grant will enable the Homeownership Division to implement the Modular Home Repair and Rehabilitation Program.
2. Manufactured Dwelling Park Preservation resources will be administered through the Affordable Rental Housing Division's new [Oregon Centralized Application \(ORCA\)](#), along with all other



federal and state housing development funding sources. These programs remain in high demand with the need far outstripping available resources. OHCS has the programming infrastructure and external partnerships in place to put these funds to use immediately upon receipt pairing these federal dollars with ongoing state resources.

Public Comment Period

OHCS enjoys a robust and engaged network of external partners and staff with deep experience in the manufactured housing space. The agency's application is a reflection of the work the agency and external partners have already engaged on with a shared vision for addressing the state's most critical manufactured housing needs.

There is significant statewide interest in the HUD PRICE grant opportunity. In addition to the external collaboration included in the application, the agency's Community Engagement Section of the Public Affairs Division has assisted in crafting a robust stakeholder engagement plan in coordination with our Homeownership and Affordable Rental Housing Divisions.

The agency will accept public comment on application materials from June 4th – June 20th, 2024. Staff will host a hybrid in-person/virtual public hearing toward the end of the public comment period, on a date and time to be determined. The agency will accept public comment via online survey, email, traditional mail, and live during the public hearings. More information about the agency's application and the public engagement plan can be found on the PRICE Main Grant [webpage](#).

Alignment With Statewide Housing Plan

Resources included in the PRICE grant application will be requested to further the following priorities as outlined in the Statewide Housing Plan:

1. Homeownership
2. Homelessness
3. Equity & Racial Justice

The PRICE grant will accomplish advancing these priorities by doing the following:

- Provide financial and program support to preserve manufactured homes and parks allowing Oregonians to ensure housing stability.
- Keeping manufactured housing stock affordable, healthy, safe, and accessible for low- and moderate-income Oregonians by extending the life of their affordable home.
- Advance equity and racial justice. According to a [2017 Oregon snapshot](#), manufactured homes house more elderly and BIPOC Oregonians than other types of homeownership. These resources will be utilized to ensure these current residents are able to remain housed.

Action Requested

Staff request Housing Stability Council input on the agency's application.



DATE: June 7, 2024

TO: Housing Stability Council
Andrea Bell, Executive Director

FROM: Ryan Flynn, Director, Disaster Recovery & Resilience

SUBJECT: Royal Oaks Mobil Manor: Purchase of Modular Housing Units

MOTION: Housing Stability Council approval for a grant of \$12,200,000 from Disaster Recovery & Resilience, together with \$5,000,000 in Oregon Affordable Housing Tax Credits, to the Housing Authority of Jackson County for the purchase of modular homes and to enable them to access permanent loan financing at the Royal Oaks Mobil Manor. The grant will be funded from remaining wildfire funding allocated to OHCS under HB 5006 and SB 5534.

Summary:

The rebuild of the Royal Oaks Mobil Manor is a critical piece of the agency strategy to assist Jackson County recover from the significant loss of affordable homeownership inventory as a result of the 2020 Labor Day Fires.

The Disaster Recovery & Resilience (DRR) division of OHCS respectfully requests Housing Stability Council approval of a \$12,200,000 grant for the Housing Authority of Jackson County to fill funding gaps in the purchase of modular homes to be placed at the Royal Oaks Mobil Manor, and \$5,000,000 in Oregon Affordable Housing Tax Credits (OAHTC) to access affordable permanent loan financing.

Background:

The 2020 Labor Day Fire event in Oregon included 21 fires that burned more than 1.2 million acres and destroyed over 4,300 homes, including 18 manufactured housing parks in Jackson County.

DRR staff have utilized state funding made available during the 2021 legislative session under HB 5006 and SB 5534 to finance a number of wildfire recovery projects, including the purchase and redevelopment of destroyed manufactured housing parks and subsequent preservation of those parks as permanently affordable.

Royal Oaks Mobile Manor was one of many manufactured housing parks destroyed in the Alameda Fire. The site was purchased and redeveloped by the Housing Authority of Jackson County (HAJC) with various sources of funding, including OHCS wildfire funding through the Disaster Recovery and Resilience (DRR) division, a Preservation of Manufactured Dwelling Parks (PMDP) grant from OHCS' Affordable Rental Housing division and a direct allocation to HAJC from the Oregon State Legislature.

OHCS originally purchased and placed modular homes on the Royal Oaks site from Pacific Housing Partnerships, however upon placement in 2023, OHCS, with consultation from local and state building experts, determined the units unfit for occupancy in their current form due to systemic manufacturing defects and building code violations. OHCS initially sought to rebuild/rehabilitate the units based on advice from consultants and industry standard practices. However, through work with local partners, it was determined this approach would not fully reassure community members that the prioritization of health and safety standards would be met. Accordingly, OHCS and HAJC negotiated a proposal for their respective boards in which OHCS will provide the funding to HAJC to buy new modular homes for the project.

HAJC has completed redevelopment of the infrastructure and is ready to place 118 new modular homes in partnership with OHCS. This request is for approval to utilize \$12.2 million in remaining HB 5006 and SB 5534 state wildfire funds to fill a funding gap that remains on the purchase of 118 units. The units will be reserved for manufactured homeowners who lost their homes in the Alameda Fire. First priority will be given to former residents of Royal Oaks so that they may return to their pre-fire location, with the remaining homes made available to fire-impacted manufactured homeowners in Jackson County. All units will be owned by households approved for residency in the park. The land and infrastructure will be owned by the HAJC and will be secured by a 60-year affordability covenant.

Equity and Racial Justice:

In order to ensure equitable access to wildfire recovery resources, DRR incorporates the following requirements into policies and grant agreements:

- Equity and Racial Justice (ERJ) and Minority, Women, and Emerging Small Business (MWESB) practices must be included in grant/loan agreements. These ERJ requirements must also include reporting and performance tracking expectations.
- Project owners must utilize local partners, including culturally-specific organizations, for outreach and engagement criteria using guidelines that are designed to address the additional hurdles that disaster survivors face who are

people of color, have disabilities, are low and moderate income and/or face language or citizenship barriers.

- Partner agencies must help participants obtain safe, secure, and permanent housing as quickly as possible, and understand, eliminate, and/or compensate immediate barriers to obtain and maintain housing.
- Partner agencies must proactively support program participants through Housing Navigators, including coordinating with other organizations and service providers. This includes incorporating individualized, culturally-specific, trauma-informed and client-driven supports recognizing individuals are unique.
- Partner agencies must strive to offer or connect participants with a range of treatment and support services that are voluntary, individualized, culturally appropriate, and portable as the participant works toward meeting their permanent housing solution.
- Partner agencies must provide interpretation and translation services upon request, in addition to following DRR's Language Access Plan
- No citizenship requirements in order to access program benefits.

In addition, DRR now has a Racial Equity Advisor on staff to ensure that all policies and programs meet OHCS' ERJ objectives, including utilization of the Racial Equity Analysis Tool in program/policy design.

SUMMARY			
Project Name:	Royal Oaks Mobil Manor: Unit Replacement		
City:	Medford	County:	Jackson
Sponsor Name:	Housing Authority of Jackson County		
Urban/Rural :	n/a	Total Units	118
Funding Request		Funding Use	
Disaster Recovery & Resilience Wildfire Funding Request:	\$12,200,000	Purchase of modular units	\$12,200,000
OAHTC	\$5,000,000	Perm loan conversion	NA
		Total:	\$12,200,000

PROJECT DETAILS	
Project Description:	<p>Acquisition and installation of 118 modular housing units at the Royal Oaks Mobil Manor. Funding provided by DRR will fill funding gaps in the cost to purchase units. Incoming households will be prioritized in the following order:</p> <ol style="list-style-type: none"> 1) Manufactured homeowners who previously lived at Royal Oaks Mobil Manor at the time of the disaster with income levels at or below 80% Area Median Income (AMI). Exceptions for previous homeowners returning to Royal Oaks with income levels up to 120% AMI may be granted, provided that at least 60% of the park spaces will be occupied by homeowner households at or below 80% AMI. 2) Previous manufactured homeowner households displaced by the 2020 Labor Day Fires with income levels at or below 80% AMI. <p>After the initial lease-up, park spaces that become available during the affordability period, as a result of the transfer or sale of a home, must be leased to incoming homeowner households at or below 80% AMI.</p>
How the project serves OHCS' Wildfire Disaster Recovery priorities	<p>On the morning of September 8, 2020, the Alameda Fire swept through the Rogue Valley, significantly impacting the communities of Talent, Phoenix, Ashland and Medford. It was the most destructive wildfire in Oregon's recorded history, destroying 18 manufactured dwelling parks. Royal Oaks Mobil Manor was among those destroyed, displacing over 140 households who lost everything. The loss of affordable homeownership options that manufactured housing brought to the region has been devastating and the completion of Royal Oaks Mobil Manor will be the first step in restoring affordable homeownership opportunities and a sense of community for those impacted households.</p>
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> • Homeownership • Equity and Racial Justice • Rural Communities

Motion Requested: Housing Stability Council approval of \$12,200,000 in grant funding for the purchase of modular units and \$5,000,000 in OAHTC in order to access affordable permanent loan financing at the Royal Oaks Mobil Manor



Date: June 07, 2024

To: Housing Stability Council Members
Andrea Bell, Executive Director

From: Liz Weber, Interim Director, Housing Stabilization Division
Jill Smith, Assistant Director, Energy Services Section
Joy Aldrich, Energy Services Business Analyst
Hilda Rodriguez, SHOW & Water Program Analyst

Re: Low-Income Household Water Assistance (LIHWA) Program

Motion: Housing Stability Council briefing on the close out report of the Low-Income Household Water Assistance (LIHWA) Program.

Background

In July 2021, the Energy Services Section at OHCS received \$7.76 million from the Consolidated Appropriations Act (CAA) and \$6.08 million from the American Rescue Plan Act (ARPA). These funds were purposed to administer the Low-Income Household Water Assistance (LIHWA) Program to eligible households, at or below 60% State Median Income (SMI), for water and wastewater assistance. Although the CAA was established for COVID relief, the federal funder did not require households to have a COVID-specific event to determine eligibility for LIHWA assistance payments. Over these last three years, we provided the Housing Stability Council with our initial perspectives, necessary changes, and program updates. Program priorities centered on continuity of services and overall arrearage reduction for longer term stability. Through collaboration with the Community Action Agency (CAA) network, water and wastewater utilities, and other community partners, Oregon has successfully implemented the federal LIHWA Program in full over a 27-month period. After assisting several thousand low-income households in desperate need of water and wastewater assistance, we have identified a massive water burden that remains in place for the most vulnerable households.

LIHWA Program Summary Report

The LIHWA Program officially ended March 31, 2024, and Oregon exhausted its entire allocation! There were nearly 18,600 unique households served with over \$10.63 million of water and wastewater utility assistance. Of the 25,000 total payments provided, 15% of them reestablished services or prevented disconnection, ensuring continuity of services. The statewide average payment size was \$552. Rather than using a payment matrix with set assistance amounts determined by household size and income, the LIHWA Program used a floor (minimum) and ceiling (maximum) approach. The flexibility

in this payment approach allowed the CAAs to assess individual household situations and address their actual water burden.

The federal statute established eligible water and wastewater utilities as those that service publicly- or privately-owned public water systems. CAAs were required to make assistance payments directly to the owner or operator of these systems, limiting household eligibility to direct-service account holders. Households who paid either their landlords for utilities or third-party vendors for well and septic maintenance were not eligible for LIHWA assistance, in most cases. Oregon has over 2,000 water and wastewater utilities in addition to numerous companies who service wells and septic systems. Of all these various utilities and other vendors, only 900 were determined statutorily eligible because of their connection type and customer basis. The CAAs held vendor agreements with 268 of these eligible vendors, which represented 13% of all utilities and 28% of eligible utilities. There were an estimated 550,800 potentially eligible low-income households served by these eligible utilities. As noted above, the LIHWA Program was able to serve 18,600 unique households. This represents just 3.4% of potentially eligible households, exemplifying the remaining massive water burden.

Analysis of LIHWA Program Implementation

One of the most highlighted factors—and a central issue—addressed throughout planning, outreach, and implementation was the unpredictability of policies among utilities. Diversity among utilities even within the same county was extremely notable. Allowable duration permitted for arrearages, types of charges (both eligible and ineligible) included on the bill, and disconnection policies and reconnection fees varied vastly. Due to this, the statewide implementation of the LIHWA Program represented a unique story.

Program Priorities. Coos and Curry Counties experienced the highest continuity of services burden with their eligible households. Of the nearly 300 households served, 34% of the payments averted a disconnection or reconnected services. Surprisingly, no more than 3% of the LIHWA payments made to households in the Portland-Metro region ensured continuity of services. This phenomenon may have been caused due to the City of Portland’s two-year moratorium and many surrounding utilities’ policies for wastewater service disconnection.

Payment Summary. Using the payment floor-to-ceiling approach instead of a set matrix depicted the potential for at least two matrices for future program iterations. Households in the Portland-Metro region received an average payment of \$1,000, while households around the rest of the state received an average payment of \$450. The most households served resided in Lane County, as approximately 3,300 households received an average payment of \$400. Comparatively, approximately 1,700 households in Multnomah County received the highest average payment of \$1,300. There was over \$2 million of LIHWA assistance payments provided to support the 1,500 eligible households who applied residing in the City of Portland’s service area. Comparatively,

there was \$750,000 of LIHWA assistance payments provided to support the 2,500 eligible households who applied residing in the City of Salem’s service area.

Demographics. Across the state, the demographic details of those households who provided information when applying for the LIHWA Program was diverse. Roughly 16% of the households served identified as members of the BIPOC community and another 26% of the households identified as having Latinx ethnicity. Of all individuals served, 40% were less than 18 years of age and 18% were at least 60 years of age. Nearly 85% of the households consisted of no more than four people. About 14% of the individuals served were persons experiencing a disability. Just slightly more than half of the households served with LIHWA assistance rented their dwellings. Even though the income limit was at or below 60% SMI, 65% of all eligible households were at 35% SMI or below.

Assessing and Recording the Lessons Learned

In alignment with project management and business analysis best practices, we conducted a lessons learned process, both internally and with the CAA network, of the overall planning, administration, and implementation of the LIHWA Program. Highlights of the feedback received to date are as follows:

Communication. Collaboration among all partners, including with OHCS, was “fantastic” and “there was a strong emphasis on open communication and a genuine commitment to the success of the program.” “Agencies felt heard in areas that we could have input on.” Early engagement and constant communication were essential, but it was irregular at times and became “problematic” to cause further follow up and clarification. Changes in processes included “unclear instruction or challenged approved processes.”

Implementation. Program implementation was a direct reflection of the planning and engagement, providing many opportunities for “working closely with the water utilities and building their trust.” “Uniform” intake processes and an alignment “with the [federal energy assistance program] program year” would assist in implementation. “The fiscal side of the program needs to be prepared to process and roll over funding” as “delays in payments were a huge detriment” and “will create hesitancy in partnering with utilities for future programs.”

Quality Assurance. Virtual monitoring worked but deviated from the approach used with other familiar programs. Agencies developed formulas—that would “require payments to be made for past due amounts along with the stability payment”—to calculate LIHWA payment sizes that ensured both equal and equitable implementation. Lack of onsite experience to understand each agency’s intake approach and multiple program revisions created confusion.

Participation. The partner engagement meetings held during the program planning stage along with CAA engagement with their local utilities was a fundamental part in program success. “Additional financial support for administrative and program delivery costs” was needed. Funding was “not equitable for all low-income households” due to federal statutory requirements that limited eligibility to only certain utilities and account



types. Having to refuse “service to low-income clients based on their housing situation was disheartening.”

Requirements. Having nearly similar requirements with [the federal energy assistance program] made it easier to administer. “The conditions required to make this program a success” due to “considerably more vendors” with “various billing systems” made it difficult to meet program requirements. There is a need “to establish a funding stream comparable to [the state energy assistance program]” and “state regulations on water” similar to that of “the [Public Utilities Commission] PUC for electric” would be helpful.

Outlook for Future Water Assistance Programs in Oregon

There has been much movement and discussion surrounding continued water assistance for low-income Oregonians. Energy Services Section staff communicated regularly with the OHCS Communications team and the Oregon Legislative Policy and Reporting Office (LPRO) related to Oregon House Bill 2010 (2023). This open communication resulted in a low-income drinking water, wastewater, and stormwater ratepayer assistance program report, which highlighted Oregon’s LIHWA Program overall success as well as demonstrated the gaps due to federal statute and the remaining water burden. Our regular congressional briefing in February of this year also featured the LIHWA Program and its impact on low-income Oregonians. We have also presented our included PowerPoint presentation on the LIHWA Implementation Summary to both the Community Action Partnership of Oregon (CAPO) Board and the CAA network in the last two months. On the federal level, we are currently closely monitoring US Senate Bill 3830 and US House Bill 8032. Both bills would establish a permanent federal LIHWA Program very similar to that which has just concluded.

Thank you for your time to review our summary. We appreciate your considerations and perspectives surrounding the LIHWA Program and the future of water assistance for low-income Oregonians.