

Housing Stability Council

MEETING MATERIALS PACKET



Bridge Meadows Apartments
Beaverton, Or

September 2, 2022
9:00 a.m. – 12:45 p.m.
Oregon Housing & Community Services
Webinar

Council Members:




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

AGENDA

September 2, 2022 9:00 a.m. – 12:45 p.m.
 Oregon Housing and Community Services
 725 Summer St NE, Salem OR 97301

**Webinar Mtg Only**

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

TIME	TOPIC	SWHP Priority	ACTION
9:00	Meeting Called to Order		Call Roll
9:05	Public Comment		
9:30	Report of the Chair		Briefing
9:45	Report of the Director		Briefing
10:00	Housing Stabilization Division (pg. 04) <i>Jill Smith, Interim Director, Housing Stabilization</i> <ul style="list-style-type: none"> Homeless Services Section Grant Framework Approval: <i>Jill Smith, Interim Director of Housing Stabilization</i> <i>Mike Savara, Interim Chief Programs Officer</i> <i>Jovany Lopez, Interim Assistant Director of Homeless Services</i> <i>Judy Hui-Pasquini, Homeless Services Policy Strategist</i> <i>Patricia Akers, ESG-CV Program Analyst</i> <i>Joshua Fleming, Homeless Services Training & Program Coordinator</i> <i>Marilyn Merrit, Homeless Prevention Program Analyst</i> Rent Assistance for Youth (RAY) Framework Approval: <i>Jill Smith and Jennifer Bauer-Leffler, Program Analyst</i> 		Decision
11:00	15 min Break		
11:15	Affordable Rental Housing Division (pg. 24) <i>Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing</i> <ul style="list-style-type: none"> Transaction Approvals: <i>Tai Dunson-Strane, Production Manager</i> <ul style="list-style-type: none"> o Glisan Tower Apartments o Stayton Apartments 		Decision
12:00	Homeownership Division (pg. 39) <i>Emese Perfecto, Director, Homeownership</i> <ul style="list-style-type: none"> Oregon Bond Loan Approvals: <i>Kim Freeman, Assistant Director Homeownership Programs</i> Homeownership Development Framework: <i>Talia Kahn-Kravis – Operations and Policy Analyst Homeownership Division</i> 		Decision
12:45	Meeting Adjourned		

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

Council Members:

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

AGENDA

September 2, 2022 9:00 a.m. – 12:45 p.m.
Oregon Housing and Community Services
725 Summer St NE, Salem OR 97301

Webinar Mtg Only

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



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

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

Statewide Housing Plan Policy Priorities



Equity & Racial Justice



Homelessness



Permanent Supportive Housing



Affordable Rental Housing



Homeownership



Rural Communities

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

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.



**OREGON HOUSING *and*
COMMUNITY SERVICES**

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

Date: September 2nd, 2022

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

From: Jill Smith, Interim Director of Housing Stabilization
Mike Savara, Interim Chief Programs Officer
Jovany Lopez, Interim Assistant Director of Homeless Services
Judy Hui-Pasquini, Homeless Services Policy Strategist
Patricia Akers, ESG-CV Program Analyst
Joshua Fleming, Homeless Services Training & Program Coordinator
Marilyn Merritt, Homeless Prevention Program Analyst

Re: Homeless Services and Housing Retention Programs

Motion: Approve the Homeless Services and Housing Retention program investment package

At the upcoming Housing Stability Council meeting, we will be presenting a pool of homeless services and housing retention programs for Council approval. These projects encompass a variety of fund sources and interventions and are not necessarily representative of all of the initiatives and investments OHCS is currently making within the State for housing and homeless services. Many of the projects outlined were part of the Legislative Budget Reports for the funds that were provided to OHCS, which allowed OHCS to allocate resources based on legislative intent to grantees and networks that need resources. At this time, all of the resources and programs listed in this package are one-time funds allocated to OHCS this biennium. The funds expire and must be spent by June 30, 2023. Detailed information regarding the projects as well as the connections to the Statewide Housing Plan are found throughout the memo.

Purpose and Background of the Funding

The Investments listed below will increase services and shelter as part of a system of care for our homeless neighbors and those who are at risk of homelessness. These investments represent continued growth and evolution in OHCS' responsibility in support local leaders in addressing homelessness. The funding for these programs comes primarily from two sources: House Bill 5202 from the 2022 Short Session of the Oregon Legislature and Senate Bill 5561 from the Second Special Session of 2021 for the Oregon Legislature. The Bills together require OHCS to stand up



and fund an eviction prevention system as well as providing one-time resources for homeless services across Oregon.

Staff are seeking Council approval on the program framework outlined below. Planned outcomes and partnerships align directly with our Statewide Housing Plan to build a coordinated and concerted statewide effort to prevent and end homelessness, with a focus on ending unsheltered homelessness statewide.

OHCS is bringing these to the Housing Stability Council based off a new interpretation from our legal counsel at the Department of Justice. They have provided guidance to OHCS that a HB2006 from the 2019 Legislative Session amended a portion of ORS 456.625 in such a way that any OHCS grants that pertain to helping individuals obtain and retain housing must be approved by the Housing Stability Council. This new interpretation was provided to OHCS in July of 2022, therefore, prior grants that were executed before this time were not brought to HSC for explicit approval.

Homeless Services Funding- Shelter Infrastructure and Operations Programs

Project Turnkey Operational and Support Investment

Project Turnkey is a \$74.7M historic investment from the Oregon Legislature that has led to the development of 19 hotel/motel sites that have established 865 new non-congregate housing units that have given refuge to many wildfire survivors and Oregonians experiencing homelessness. In the 2022 Legislative Short Session, an additional \$50M was allocated to acquire 10 new properties for Project Turnkey 2.0; Oregon Community Foundation will serve as the grantor and fiduciary, administering state-funded Project Turnkey 2.0 grants. OHCS has previously briefed the Council on the Project Turnkey investment during the March 2022 HSC meeting.

Equity and Racial Justice are key drivers in OHCS' program and policy decisions, as articulated in the Statewide Housing Plan and in the values of OHCS. The Project Turnkey sites that were selected were required to demonstrate adherence to these values through their provision of services and the partnerships they brought aboard. The Project Turnkey Advisory Committee which OHCS participated in and was facilitated by the Oregon Community Foundation was charged with selecting applicants to fund, weighed applications against factors such as the applicant's commitment to equity and their connections with culturally specific and culturally relevant service providers. OHCS allocated \$9M in operations and renovation dollars to Project Turnkey 1.0 after engagement sessions and needs surveys were administered with awardees. We also engaged with various champions and legislators who helped to architect the Project Turnkey structure. We jointly determined that OHCS could have a role to play in the sustainability of these new projects. OHCS has also allocated \$2.5M for operations for the to-be-determined 2.0 sites. The Project Turnkey Advisory Committee is currently reviewing



applications for the second round of sites, and OHCS eagerly awaits the opportunity to partner with additional sites.

We tie this work directly to our Statewide Housing Plan’s priority to invest in permanent supportive housing and its implementation strategies to end homelessness. We are also looking at the success of the non-congregate shelter model beyond the need during the COVID-19 pandemic and are envisioning a shelter stock that is prepared for unforeseen environmental and health crises.

The funding formula and grantees who may receive the grant pending OHCS staff’s final approval of application materials and the Department of Justice’s legal sufficiency review of grant agreements is below.

Agency/Turnkey Site	Funding Amount
Bethlehem Inn/Bethlehem Inn Redmond	\$630,000
CAPECO/Promise Inn Pendleton	\$450,000
CDC of Oregon/Gresham	\$450,000
Center for Hope & Safety/Mosaic	\$630,000
Central City Concern/NARA River Haven	\$450,000
Centro Cultural de Washington County/Casa Amparo	\$450,000
City of Bend	\$630,000
Corvallis Housing First/Third Street Commons	\$450,000
Klamath County/Project Homefront	\$450,000
Lane County/Bridges on Broadway	\$450,000
MWVCAA/Arches Inn	\$450,000
Northwest Coastal Housing/Coastal Phoenix Rising	\$630,000
OHRA/The OHRA Center	\$450,000
Operation Rebuild Hope/The Parkside Motel	\$630,000
Peace at Home/The Village Inn	\$450,000



Rogue Retreat/Redwood Inn	\$450,000
Washington County/COVID 19 Shelter Project	\$450,000
YCAP/Turnkey Program of Yamhill	\$450,000

A Path to Home: Shelter Infrastructure Operations Program – *Navigation Centers (SIOP-NAV)*

By way of the 2022 Legislative Short Session and HB5202, \$12M has been allocated for OHCS to stand up 8 new Navigation Centers across Oregon. These sites were all selected by the Legislature through HB2006 in 2021, after which, OHCS was provided direction through the Budget Report in HB5202 to provide additional funds to these projects to fill gaps that remained from the original appropriation. OHCS also received community feedback and input from the projects about the lack of feasibility without OHCS funds to complete the projects. These centers provide critical access to emergency shelter facilities, behavioral health support, case management, and other wrap-around services for individuals/families experiencing homelessness. In addition to increasing statewide shelter capacity with 500 additional beds, this project offers low-barrier and culturally-specific resources to assist households in resolving their housing crisis. OHCS has previously brought the program strategy and a specific grantee’s project to HSC for a briefing during the May 2022 HSC meeting.

In alignment with the findings and recommendations of the HB2100 Task Force on Racial Disparities in Oregon, the Navigation Centers are required to embed equitable practices and the lived experiences of communities of color in designing programs and delivering services. This is achieved through staff training components and hiring practices, authentic partnerships with culturally-specific organizations, low-barrier coordinated access and entry to services without preconditions, and the ongoing commitment to incorporate the feedback of Oregonians actively or formerly experiencing homelessness in decision-making around program design, implementation, and evaluation.

We also tie the work of the Navigation Centers directly to one of the priorities outlined in the Statewide Housing Plan: To invest in a concerted effort to prevent and end homelessness, with a focus on unsheltered homelessness. These robust, outcome-based service sites further build capacity for OHCS and its partners to implement proven models and strategies to provide both shelter *and* a pathway to stability for at-risk individuals and families.



The funding formula and grantees who may receive the grant pending OHCS staff's final approval of application materials and the Department of Justice's legal sufficiency review of grant agreements is below.

Grantee Name	Funding Amount
City of McMinnville	\$1,689,472
City of Bend	\$1,513,490
City of Roseburg	\$1,490,835
City of Salem	\$1,344,661
Lane County	\$1,642,946
Helping Hands ReEntry- Bybee Lakes	\$1,387,941
City of Medford	\$1,495,775
Mid Columbia Community Action Council (MCCAC)	\$1,434,880

By and For Initiative, Native American Tribes of Oregon (BAFI-NATO) \$9 Million Dollars (2022 Short Session - HB5202)

The By and For Initiative, Native American Tribes of Oregon (BAFI-NATO) provides state funds to create or support local existing programs designed to prevent and reduce homelessness in tribal communities. We know from data that Tribal Community Members within the state are represented in homelessness more than 4x their share of the state population. We also know that people who identify as American Indian or Alaska Native are more likely to experience unsheltered homelessness. With this funding, OHCS have an opportunity with targeted funding and creation of this tribal network to bring these issues to the forefront and address areas of homelessness and prevention work with the Nine Federally Recognized Tribes of Oregon. From the onset, OHCS engaged the Nine Federally Recognized Tribes of Oregon to solicit ideas and program design. We were able to build total consensus on the funding formula and allocation. Furthermore, while many of the Tribes recognized the importance of funding Non-Profits with deep expertise serving Native Americans, especially in urban contexts, we also received clear feedback that Tribal Governments should not be competing for funds with non-profit organizations. To that extent, we chose to allow Tribes to fund



projects and needs anywhere in the State of Oregon, to give the decision about the community needs to the Tribes depending on their strategies and relationships.

During this engagement process with the Tribes we were also able to lower barriers to tribal participation by doing two things: using tribal NICRAs (Negotiated Indirect Cost Rate Agreements) and remove contract language that forced tribes to waive limited sovereign immunity. These actions and allocation formula resulted in all nine tribes participating in the program. This represents the first time all nine federally recognized tribes have participated in an OHCS program in more than 30 years.

The funding formula and grantees who may receive the grant pending OHCS staff’s final approval of application materials and the Department of Justice’s legal sufficiency review of grant agreements is below.

Grantee Name	Funding Amount
Confederated Tribes of Coos, Lower Umpqua and Siuslaw Indians	\$758,633
Confederated Tribes of Grand Ronde	\$1,280,886
Confederated Tribes of Siletz	\$1,270,275
Confederated Tribes of Umatilla Reservation	\$985,513
Confederated Tribes of Warm Springs	\$1,255,935
Cow Creek Band of Umpqua Indians	\$815,261
Coquille Indian Tribe	\$736,128
Klamath Tribes	\$1,235,999
Burns Paiute Of Harney County	\$651,370

Homeless Services Technical Assistance Request for Proposals (RFP) \$2 Million Dollars (HB 5011 - 2021 Long Session)



OHCS is in the process of creating an RFP to contract for technical assistance (TA) for current and potential OHCS grantees. The RFP will establish a pool of consultants to lend their technical expertise in shelter operations and homeless services to create a wealth of resources and help align state and community partners with strategies to end homelessness in Oregon.

- HB 5011 – 2021 Long Session – Package 804, Strategic Initiatives; sets aside \$2 Million in one-time funding for technical assistance to eligible entities to develop and operate emergency shelters across the state. These funds are set to be fully spent by the end of the 2021-2023 Biennium.
- OHCS will intentionally distribute these funds in a way that is inclusive of the technical assistance needs of providers including those that are culturally specific organizations, tribes and other entities with less direct experience in contracting with OHCS. We also seek to provide TA to local governments and faith-based organizations who do not have a long history of working directly with OHCS funds.
- This RFP is executed in-line with our SWHP goals of Racial Justice and the recommendations of the HB2100 Task Force. OHCS believes that this RFP will move us towards a system that will:
 - Advance Equity and Racial Justice
 - Improve the statewide system to end homelessness
 - Decrease Disparate Impact of Homelessness on Communities of Color
 - Identify Needs of organizations to create more equitable outcomes and shelter conditions for communities of color
 - Change the Funding Structure of how we support a diverse community of service providers.
- By creating a broad pool of consultants, we are prepared to offer unique needed STA to varying grantees that will support the progress of racial equity in their unique situation. For some grantees this will center around Racial Justice, Equity driven policy and implementation, Cultural Competency and Humility so that outcomes in the shelter setting will become more equitable. For other grantees, such as culturally specific organizations, or small community-based organizations that are already creating racially-just outcomes STA can center around facility development, fiscal responsibility and reporting or whatever else is needed to support the growth, strengthening and expansion of their current equitable programming.
- To accomplish this OHCS will use a weighted approach to identifying consultants that centers previous racial justice and/or diversity, equity and inclusion work.
- Furthermore, by taking a pooled approach OHCS is not stuck to any one consultant and thus can continually center Equity and Racial Justice as well as the specific needs of each grantee as we award contracts to consultants in each case.



Housing Retention Programs- Eviction Prevention and Diversion

The purpose of the Eviction Diversion and Prevention Program is to promote a system change that will make evictions in Oregon a rare occurrence, while supporting households who experience evictions with options to lessen the trauma and loss that results from eviction. The funds from HB5202 and SB5561 are required to assist low -income Oregonians at risk of eviction or facing homelessness by providing a range of prevention interventions such as rental assistance, coordination with partners who are providing legal services and wrap-around interventions to support households who are risk of eviction or have become homeless and require access to housing supports. OHCS brought this framework and strategy for Eviction Prevention during the April 2022 Council meeting, however, it has continued to develop with specific grantees.

The grants that OHCS is seeking Council approval for today are listed below, however, they do not encompass the totality of the investment package. As stated above in the Background, we are operating off a new interpretation of specific statutes that describe Council authority, which requires us to bring these projects for Council approval. Staff are happy to speak to the broader package that is already active, and Council members can also see a past presentation OHCS provided to the Legislature about this topic [here](#). OHCS will bring additional details on these projects for more in-depth looks at these projects to future Council meetings.

Grantee Name	Funding Amount
Oregon State Bar	\$700,300
Springfield Eugene Tenants Association	\$300,000
University of Oregon Office of Community Dispute Resolution	\$1,250,000
Short Term Assistance for Tenants with Expiring Affordability - Washington County	\$500,000
Oregon Worker Relief Coalition Anti-Eviction Program	\$14,500,000
Immigrant and Refugee Community Organization (IRCO)	\$3,246,903

- **Oregon State Bar \$700,300 (2021 2nd Special Session - HB5561)**
 - o The Oregon State Bar will contract with OHCS to deliver eviction defense referrals, legal aid, and tenant/landlord education programs, to low- and moderate-income Oregonians. A portion of this funding will be utilized to develop an eviction legal services implementation plan for the State of Oregon consisting of the best practices, changes and identifying any systematic barriers.



-
- Oregon State Bar’s mission is to serve justice and the public interests by promoting respect for the rule of law, improving the quality of legal services and increasing access to justice for low and moderate income people.
 - Oregon State Bar seeks to divert households from homelessness and further housing instability and reducing the racial disparities evident in eviction cases. The OSB program is addressing language barriers by developing materials and informational brochures in English, Spanish, Mandarin, Vietnamese and Russian languages for easy reference.
- **Springfield Eugene Tenants Association (SETA) \$300,000 (2021 Regular Session – HB5011)**
- SETA plays a critical role in providing mediation, legal aid referrals, case management, and housing navigation services. Grant Funds will be used to enhance Grantee’s infrastructure and capacity support for SETA’s longevity and service to the Springfield and Eugene Community and to aid low-income, elderly, immigrant, Black, Indigenous and People of Color communities.
 - SETA is addressing racial disparities in access to information by providing language translators and providing written materials in Spanish. By providing step by step resource guides tenants are empowering tenants in the Eugene Springfield area to understand their rights and advocate for themselves. SETA is also providing direct outreach program to tenants who have been serviced with eviction filings and offers to escort the tenant to court as additional support and comfort which will allow tenants to remain in their homes and avoid homelessness and addresses Oregon Statewide Housing Plans priorities.
- **University of Oregon Office of Community Dispute Resolution \$1.25 Million (2021 2nd Special Session - HB5561)**
- The University of Oregon has deep experience in supporting Community Dispute Resolution Centers across Oregon to provide robust mediation services for a variety of needs. OHCS is seeking to pilot the use of mediation for eviction prevention services in tandem with rental assistance and community-based organizations providing other wrap-around services.
 - Through a partnership with the Oregon Office for Community Dispute Resolution (OOCDR), OHCS will be funding 5 pilot sites across Oregon that will be providing Eviction Prevention Mediation services to people facing eviction to avoid evictions and seek satisfactory resolutions to cases between landlords and tenants. Mediation has been a proven model to decrease evictions in other regions and testing this approach for voluntary mediation is a key step forward for Oregon.



-
- Mediation pilots are required to collaborate with local rental assistance providers and ensure Equity and Racial Justice training and power analysis between landlords and tenants is part of the interventions.
 - **Short Term Assistance for Tenants with Expiring Affordability - Washington County \$500,000 (2022 Short Session - HB5202)**
 - Provide housing navigation services, subsidy assistance payments to tenants, and moving assistance if necessary to seniors and people with disabilities residing at Woodspring Apartments, a property in Washington County whose obligations for affordability expired and the owner opted out of the program. Market rents are destabilizing households on fixed incomes who are vulnerable to homelessness. OHCS is looking to pilot this intervention at Woodspring and one other location in Salem through a different grant to ensure these vulnerable communities have direct support from local providers.
 - This program addresses Oregon’s Statewide Housing Plan’s priority to prevent individuals from becoming homeless. As Woodspring Apartments is primarily a retirement community, many of the residents who have fixed incomes may be at risk of having to move out of Woodspring Apartments if rent is raised to market rate, as the property owner has indicated is their intention. Furthermore, many of the current residents would not be able to afford comparable housing options in the current housing market. Providing resident services, rent assistance resources, and moving assistance can prevent Woodspring residents from becoming homeless.
 - **Oregon Worker Relief Coalition Anti-Eviction Program \$14,500,000 (2022 Short Session – HB5202 and 2021 December Special Session – SB5561)**
 - We know that Oregon’s immigrant and refugee communities have been deeply impacted by the housing crisis and the pandemic. OHCS has already invested \$500,000 with the Oregon Worker Relief Coalition – a group of dozens of Community Based Organizations and Culturally Specific Organizations that have been serving this vital population in Oregon through a human-centered design approach since 2020. The organizations themselves have deep experience and expertise with this work, and value the lived experience of those that know their communities best by ensuring that community leads the process to design the interventions that best suit their needs.
 - The continued investment of the remaining \$14,000,000 will ensure that the program community members design in the next few weeks will be able to operationalize to a larger extent through the remaining year of the biennium.
 - Furthermore, OHCS is seeking to ensure maximum flexibility and adaptability for this set of organizations, to that extent, OHCS will be working with the Coalition to understand their unique needs and strategies for supporting this population. This meets our Statewide Housing Plan goal of incorporating Equity and Racial



Justice into our work through a concerted effort to build upon community organizations that have the most direct ties to those that are disproportionately impacted by the housing crisis.

- **Immigrant and Refugee Community Organizations (IRCO) \$3,246,903 (2021 December Special Session – SB5561)**
 - o OHCS is looking to continue our partnership with IRCO by expanding a prior agreement to include an additional \$1 million in resources. This expansion is to ensure that IRCO has the eviction prevention resources to support new refugees from multiple global crises that are resulting in families with additional needs for housing supports. IRCO has identified that families fleeing the violence and war in Ukraine and families who fled Afghanistan last year are seeking assistance with housing and eviction prevention and placement services. OHCS sought to be responsive to the needs as they became clear and provided an additional grant to support this important work.

Next Steps

OHCS will continue to deploy these emergency resources with Council approval to ensure Oregonians who are facing housing instability and homelessness have services and supports available to them.





DATE: September 2, 2022

TO: Housing Stability Council
Andrea Bell, Executive Director

FROM: Jill Smith, Interim Director, Housing Stabilization
Jenne Bauer-Leffler, Program Analyst

SUBJECT: Rent Assistance for Youth, (RAY Collaborative) Draft Framework Update and Approval

Motion Requested: Housing Stability Council approval of the Rent Assistance for Youth, (RAY) Pilot Program Framework.

Summary:

OHCS staff are seeking Housing Stability Council approval of the RAY Pilot program framework as stipulated in HB 2163. HB 2163 established a long-term rental assistance program and a Rental Assistance Fund. ORS 458.390 further establishes a rental assistance program for youth and young adults who are younger than 25 years of age and who are, or have recently been homeless, in any substitute care program, incarcerated or detained in a correctional facility or detention facility as defined, or other substitute care, or residing in a facility for dependency treatment or rehabilitation or for mental health treatment.

In addition to rent relief, this program will provide case management services that meet the need of each individual. Rent Assistance alone is not enough to provide housing stability, case management that includes relationship-based services and a youth-driven plan will ensure both housing retention as well as a focus on individual goals such as education, training or employment. We know that service providers who are youth-specific with cultural competencies and experience serving LGBTQ+ youth are best suited to work with youth. While resources may be limited in rural and coastal areas, OHCS seeks to weave together services for youth across regions allowing for the utilization of critical services that are not readily available in the youth's immediate vicinity. For example, if a youth wishes to attain their GED, but the first available class is in a neighboring county, the provider will work with the youth to make that happen by providing a public transportation pass so that they may attend the courses and advance their opportunities. This same tactic will also allow for youth-specific services to be delivered to youth where youth-specific providers are not readily available (rural and coastal areas). Additionally, while youth-specific providers may not be readily available in all areas, each partnering agency must work with their sub-grantees to assure youth-specific services within their larger framework.

Background

To inform the development of RAY and in alignment with HB 2163 requirements, staff reached out to the following partners and stakeholders both seeking partnerships and providers for the program as well as seeking a better understanding of need and best practices.

Engagement sessions with prospective community partners including Housing Authorities of Oregon, Tribal Economic Development Cluster, Tribal Health and Human Services Cluster, Tribal Housing Workgroup, Basic Rights Oregon, Youth Experiencing Homelessness Providers (DHS/Non-DHS), Outside the Frame, Child Welfare Staff (DHS), Oregon HUD Field Office, Department of Education, Oregon Youth Authority, Youth Experiencing Homelessness Advisory Committee, Black and Beyond the Binary, Our Children, Community Action Partnership of Oregon (CAPO), and Youth Homelessness Demonstration Program (YHDP) Board.

Additionally, OHCS conducted a focus group that included compensation for the youth who participated in cooperation with Mid-Willamette Valley CAA. The data gathered from the focus group demonstrate that 75% of youth participants identify as LGBTQ+ while 25% identify as Latino/a/x. This demonstrates the importance of culturally specific providers to serve the youth of this program best. Additionally, the youth participants indicated they need a program tailored to their needs instead of a proscriptive program which requires unnecessary or unwanted services as a requirement of remaining in the program. Having capable mentors to teach them general life skills such as how to cook, use kitchen appliances safely and properly, how to pay bills, etc. Finally, the youth participants in the focus group spoke of feelings of isolation when removed from the fictive kinships they created while homeless. For this reason, they suggested “doubling up” with other homeless youth to stave off the feelings of isolation and insecurity.

Program Framework

- Provide rental assistance and living spaces for a minimum of 75 youth under the age of 25 and who are, or have recently been, homeless, in Foster Care, incarcerated or detained in a corrections or detention facility, or residing in a facility for dependency treatment or rehabilitation or for mental health treatment.
- Make payments for youth’s rental deposits, application fees, and first and last months’ rent.
- Provide authentic case management services that that are tailored to meet the individual needs of each youth.
- Provide housing stabilization services administered by community-based social service providers and culturally specific, youth-specific providers that include, but not are not limited to:



- housing identification.
 - move-in assistance, rent and utility assistance, move in deposit, basic furniture stipend.
 - One-time household stipend of \$500.
 - Make payments for youth's past rental debts, eviction expungement, past utility bills.
 - Provide assistance applying for EBT and other such DHS programs
 - Help youth gain access to physical healthcare, access to mental healthcare, access to dental clinic (as needed), access to vision clinic (as needed), and assistance applying for health insurance.
 - Help youth obtain identification and vital documentation, such as birth certificate, social security card, I-9 form, etc.
 - Provide a good renter course.
 - Assist with job attainment and retention skills, financial literacy course, GED/HSD attainment, and transit passes.
 - Provide peer support.
 - Provide clothing resources (for job interviews, etc.), basic household skills course, creative outlets, outings, and volunteer opportunities that support job skills.
 - Provide Veteran's resources (as applicable), culturally specific organization encounters, LGBTQ+ resources (as applicable),
 - college access, trade school access.
-
- Housing authorities will build relationships and program delivery for identified areas. Housing Authority must have a referral system from at least one of the following: homeless programs; foster care; corrections or detention facilities; dependency or rehabilitation facilities; or mental health facilities.
 - Case Managers will assist with qualitative data collection throughout the program.
 - Housing must be near services such as school/employment, social supports, and public transportation where reasonable.
 - Housing units must be inspected before rental assistance payments can begin. Inspections must meet Housing Quality Standards (HQS) requirements. Housing authorities are responsible for the HQS inspections and must provide details of the inspections with reimbursement requests.
 - Case Managers will meet a minimum of once a month with youth and landlord to address any difficulties to date. A release will be needed by the tenant to give landlord permission to speak with Case Manager.
 - Case Managers will act as a liaison to solve landlord issues or concerns.
 - Partners and Case Managers must adhere to program guidance and changes from OHCS.



Equity and Racial Justice

OHCS HSS has adopted two guiding policy pillars for the RAY Action Plan. These pillars are Equity and Resilience. OHCS has adopted these policy pillars because they respond directly to this ongoing crisis housing crisis, that disproportionately affects BIPOC and LGBTQ+ communities.

OHCS will apply a Targeted Universalism approach to designing and implementing RAY. Within a Targeted Universalism framework, universal goals are established for all groups concerned. The framework then uses targeted processes and strategies to achieve those goals based on how different groups are situated within structures, cultures, and across geographies to obtain the universal goal. Targeted Universalism is a platform to operationalize programs that move all groups toward the universal policy goal, as well as a way of communicating and publicly marketing such programs in an inclusive, bridging manner. It is an approach that supports the needs of particular groups, including those in the majority, while reminding everyone that we are all part of the same social and civic fabric. Through this process, the State will develop specific solutions to address unmet needs, incorporating those solutions into a universal goal-oriented framework to equitably benefit all groups involved.

OHCS HSS will develop programmatic approaches to ensure that these universal goals are met for all. This programmatic approach will include at least:

- Funding Culturally Specific Organizations (CSOs)
 - Our contracted partners will set up partnerships with CSOs (where available) to enable these organizations to continue and expand their work into underserved communities. We know that success will require working with these organizations. Many homeless youths, particularly those with painful experiences of racial and other injustices inflicted by government organizations, will prefer to work with a trusted, familiar organization. OHCS HSS and its partners will work with CSOs to provide robust, comprehensive assistance to culturally specific populations (in particular, the LGBTQ+ and BIPOC communities) as a fundamental strategy to meet the universal goals and will ensure those partnerships are formalized and CSOs are compensated for their work.
- Robust Tracking
 - OHCS and contracted partners will use a custom Homeless Management Information System (HMIS) to manage all program activity. This system of record will securely program data. Program applications will collect information on survivor race and ethnicity, among many other variables. By creating this robust system, OHCS HSS will be able to track and report on benefits provided by race and ethnicity and will be able to track progress.
- Centering BIPOC, *Latino/a/x*, LGBTQ+ and other Vulnerable Populations in Policy



- OHCS HSS will focus on establishing policies designed to ensure recovery programs centered on BIPOC, *Latino/a/x*, LGBTQ+ and other Vulnerable Populations, and maximize benefits for low-income youth. Examples of this include, but are not limited to:
 - No citizenship requirements for program benefits
 - Direct engagement with youth to ensure their voice and input drives policymaking and decisions for the program

Partners

Three Regions were selected following our outreach efforts based upon various factors including interest, capacity, ability to stand up a short term one year program, and alignment with the geographic criteria set forth in HB2163, (Urban, Rural and Coastal). All three regions had community partnerships with service providers and culturally specific organizations necessary to provide both rent assistance and services. One of the biggest concerns with this pilot program expressed by our staff and the prospective partners included concern for the youth at the end of the one-year program. Our chosen partners have programs running that will allow for youth to transition from RAY to other existing programs ensuring that participating youth remain stably housed.

Housing Authority of Washington County (HAWC) in partnership with Sub-grantees: Bienestar, Boys and Girls Aid, Bridges to Change, Centro Cultural, Community Action, CPAH, Easter Seals, Family Promise GWC, Family Promise TV, Forest Grove Foundation, Good Neighbor Center, Greater Good NW, Homeplate Youth Services, IRCO, JOIN, Just Compassion, NARA, New Narrative, Open Door, PHC, and Sequoia Urban League.

Goals: Align rental assistance and services for up to 40 youth ages 24 and below who have fallen into homelessness. Priority would be given to referral sources recommended by Oregon Housing and Community Services (OHCS). However, Washington County has set up an extensive homeless referral system that allows us to connect with the juvenile system, behavioral health system and other systems that frequently interact with homeless youth.

Referrals will be done through our Coordinated Entry System, called Community Connect. Referrals can be made by any person working or in need across Washington County through our Community Connect call center.

Grant Amount: \$1,383,289



Mid-Willamette Valley Community Action Agency (MWVCAA) in partnership with Sub-grantees: many organizations will be supporting this project including some key outreach partners to ensure a diverse and inclusive program including: Capital Fieldhouse, Becka Makes Buttons, Gilbert House, MAPS Credit Union, Salem First Christian Church, City of Salem, Oregon State University, Enlightened Theatrics, Meduri Farms, Macy's, STEP (SNAP Training & Employment Program)

Goals: The goal of MWVCAA's YLRAP is to provide housing stability to 20 youth households who are experiencing homelessness or are at risk of becoming homeless. Eligible households will have income not to exceed 50% of the area median family income.

1. To improve accessibility to decent and affordable housing by providing financial assistance and advocacy using housing navigation.
2. To decrease barriers around stable housing for vulnerable youth in Polk County who are experiencing homelessness by providing on-going financial assistance and supportive services.
3. To improve the quality of life for program participants through resource navigation and supportive services aimed at vocational training, education, increasing income, and access to medical and mental health care.

The desired outcome of the program is to enroll 20 RAY clients to receive housing stabilization financial assistance and supportive services. Of the 20 clients, 100% of the households will find permanent housing, and 85% will remain in permanent housing for 12 months or more. MWVCAA will measure actual outcomes from projected results by tracking all progress via our region's Homeless Management Information System (HMIS). All RAY clients receiving assistance will be entered into the system during their assessment for Coordinated Entry. Once they are connected to MWVCAA for services, all financial transactions and service provisions will be documented in their HMIS file. This includes outcome tracking for income attainment, benefits acquisition, housing placement, and utilization of local emergency services. All YLRAP clients will receive follow-up reviews to track housing retention rates once their financial assistance is completed.

MWVCAA operates the region's Coordinated Entry team for the local Continuum of care (CoC) and works across Marion/Polk Counties with CoC partners to ensure every youth experiencing homelessness is provided a Coordinated Entry Assessment and connected to the resources they need most. This assessment is facilitated at CoC determined "access points," as well as via direct referral to MWVCAA. The goal of the assessment is to quantify a household's vulnerability and is used to prioritize directing the most fragile households into appropriate housing resources within the CoC. Through this work, a youth-specific assessment and referral process has been created.

Each youth who receives a Coordinated Entry Assessment will be provided access to community housing resources that meet their needs. These needs are determined by the screening tool known as



the TAY-VI-SPDAT, where 6 domains of vulnerability and wellness are examined and quantified. Once completed, households are added to the “Centralized Master List” for MWVCA to later draw from for our Transitional Housing opportunity, and then up using RAY funding upon graduation for scattered site placement.

Grant Amount: \$600,000.00

Northwestern Oregon housing Authority (NOHA) in partnership with Sub-grantees: Clatsop Community Action (CCA), Community Action Team (CAT), and Community Action Resource Enterprises, Inc. (CARE)

Goals: Align rental assistance and services for an expanding number of youth ages 24 and below who have fallen into homelessness. NOHA has the capacity to house 15 youths as a part of this program. Per Oregon HB 2163, this program will serve youth who are or have recently been homeless, in any substitute care program (such as foster care), incarcerated or detained in a correctional facility, or residing in a treatment or rehab facility. Priority would be given to referral sources recommended by Oregon Housing and Community Services (OHCS). The Northwest Oregon Housing Authority (NOHA) has an established homeless referral system in Clatsop, Columbia and Tillamook Counties.

The current OHCS program includes a provision for funds to be expended by June 30, 2023. In the event that continued funding is not authorized by the State, NOHA will ensure youth in this program have at least 12 additional months of rent assistance through other existing programs.

Grant Amount: \$269,832

Legal Sufficiency

Contracts with the Housing Authority of Washington County, Northwest Oregon Housing Authority, and Mid-Willamette Valley Community Action Agency have been submitted to the Oregon Department of Justice for their approval. These lead agencies will subcontract with the service provider partners identified above. Service providers will receive financial compensation and are included in the agency budgets.

Conclusion:

The goal of the RAY program is to provide rental assistance and safe, comfortable living spaces for youth under the age of 25 and who are or have recently been homeless, in Foster Care, incarcerated or detained in a correctional or detention facility, or residing in a facility for dependency treatment or rehabilitation or for mental health treatment. In addition to rent relief, this program will provide authentic case management services that meet the needs of each



individual. Wrap-around services administered by community-based social service providers and culturally specific, youth-specific providers and programs including, but not limited to education/vocational services, GED attainment, financial literacy, emergency savings programs, job attainment and retention programs, “good renter” programs, access to mental and physical health care, family planning, technology access and public transportation.

This pilot program’s continuance beyond June 30, 2023, is ultimately based on future funding which will allow the program to engage more providers, fund more services, and serve more youth in areas not included in the pilot program.

Success of the RAY program is defined as having housed between 50 and 75 unstably housed youth who meet the requirements of the program. This will include individualized case management, and services tailored to the needs of the individual. Additionally, 85% of youth will be successful in finding and maintaining permanent housing for 12 months and find a reliable income source (including SSI and SSDI). Retention rates will be evaluated at 6-, 12-, and 24-month intervals post exiting the RAY program. HMIS will provide data on those who return to homelessness during this time of retention. For those who drop out of the program, efforts will be made by the case manager to help the participant return to the program; this may mean utilizing different skills and services to meet their individual needs.

Alignment with the Statewide Housing Plan

Priority: Equity and Racial Justice

Youth homelessness affects BIPOC and LGBTQ+ populations disproportionately due to longstanding structural barriers to housing stability and responsive services for these populations. In order to respond to this longstanding inequity, OHCS has sought to partner with organizations that are able to deliver specific services that will serve these populations with care and knowledge. We know that additional capacity and growth to expand to more organizations that serve this population and seek to utilize this program to expand that capacity in key areas of the State.

Priority: Homelessness

Youth experiencing homelessness and housing instability need responsive services, rental assistance and flexible program design. We seek to end homelessness for the participants of this pilot through a concerted effort to

Priority: Permanent Supportive Housing



N/A

Priority: Affordable Rental Housing

N/A

Priority: Homeownership

N/A

Priority: Rural Communities

The RAY program will be delivered through three key pilot sites across Oregon that give a representative sample of the different needs across the vast geographies of Oregon. Rural communities are often faced with huge levels of need for rental assistance and many youth who are experiencing homelessness or at risk of homelessness, but with fewer organizations with expertise and capacity to do this important work. We also know that youth have described the need to travel vast distances in rural communities to access services.

Housing Stability Council Involvement and Next Steps:

Motion to endorse the Rental Assistance for Youth (RAY) pilot program framework consistent with the above mentioned program requirements and strategies for program implementation





OREGON HOUSING *and*
COMMUNITY SERVICES

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

Date: September 2, 2022

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

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

Re: **Approval for Resolution #2022-09-01**

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

- **Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$12,337,500 to Stayton Apartments Limited Partnership for the construction of Stayton Apartments, subject to the borrower meeting OHCS, CREA, and Washington Federal’s underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.**
- **Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$23,118,197 to Timberview VIII, Limited Liability Company for the construction of Glisan Tower Apartments, subject to the borrower meeting OHCS Richman Capital, Columbia State Bank, Capital One, National Association’s and Freddie Mac’s underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.**

At the upcoming Housing Stability Council meeting, we will be presenting two (2) 4% LIHTC/Conduit Bond Recommendations for Council approval.

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



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

4% LIHTC Applications

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

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

These 4% LIHTC projects with accepted applications all previously received 2021 NOFAs cycles - LIFT awards.

Statewide Housing Plan Priorities

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

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



The ERJ Spectrum Groups are defined accordingly:

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

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

Funding Recommendation:

We are recommending a funding reservation for two projects. Together, these projects will create 177 units of new affordable housing communities across the state. The recommendations are for awards totaling over \$35.4 million.

Projects with Other OHCS Funding

Project Name	County	Total Units	ERJ Spectrum	Sponsor	Underwriting Stage
Stayton Apartments	Marion	72	Meets	IHI	Approved by HSC for -LIFT 2021/ Scheduled for FC
Gilsan Tower	Multnomah	105	Furthering	3D Holding LLC	Approved by HSC for -LIFT 2021/ Approved by FC

Total 177

See attached project summaries for additional information.



STATE OF OREGON
OREGON HOUSING AND COMMUNITY SERVICES
HOUSING STABILITY COUNCIL

RESOLUTION No. 2022 – 09 -01
ADOPTED: SEPTEMBER 2, 2022

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

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

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

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

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

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

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

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

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

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

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

SECTION 3. COUNCIL REVIEW, APPROVAL AND PUBLIC MEETING. The Council hereby acknowledges that it has reviewed the information and materials included in **Exhibit A** and in **Exhibit B** attached hereto describing the Projects and the financing of each of the Projects, including the Bonds, and conducted such additional review and made such additional inquiry, if any, as it determined to be necessary or appropriate, in compliance with the Council’s obligations under ORS 456.561(3) and other relevant authority, to review, and to approve or disapprove the financing of the Projects. The Council hereby further acknowledges that the adoption of this

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

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

[Signature follows next page]

CERTIFICATION OF RESOLUTION

The undersigned does hereby certify that I am the duly appointed, qualified and acting [Chair][Vice Chair][Executive Secretary] of the Oregon Housing and Community Services Oregon Housing Stability Council (the “**Council**”); that the foregoing is a true and complete copy of Resolution No. 2022-09-01 as adopted by the Council at a meeting duly called and held in accordance with law on September 2, 2022; and that the following members of the Council voted in favor of said Resolution:

the following members of the Council voted against said Resolution:

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

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

[Chair][Vice Chair][Executive Secretary]

EXHIBIT A
FC-APPROVED PROJECTS

- 1- Glisan Tower Apartments (FC-Approved on 8/16/2022)**

EXHIBIT B
PROPOSED PROJECTS

- 1- Stayton Apartments (FC-Meeting Schedule for 09/06/2022)**



OREGON HOUSING *and*
COMMUNITY SERVICES

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

SUMMARY			
Project Name:	Glisan Tower Apartments		
City:	Portland	County:	Multnomah
Sponsor Name:	3D Holdings LLC		
Urban/Rural:	Urban	Total Units:	105
		Total Affordable Units:	105
# Rent Assisted Units:	none	Units by Size & Affordability:	28 studios @ 60% AMI 56 1-br @ 60% AMI 15 2-br @ 60% AMI 6 3-br @ 60% AMI
Cost Per Unit:	\$406,242	Construction Type:	New Construction
Affordability Term(s):	4% LIHTC/Bonds 30 Years LIFT 30 Years GHAP MCOF 30 Years	# of Units with Non-OHCS Requirements:	none
Funding Request		Funding Use	
LIFT Request:	\$4,087,000	Acquisition	\$1,210,000
4% LIHTC:	\$18,007,100	Construction	\$32,211,717
GHAP MCOF:	\$2,971,352	Development	\$9,233,696
Conduit Bonds	up to \$23,118,197	Total:	\$42,655,413

PROJECT DETAILS	
Project Description:	<p>Glisan Tower is a new construction, 100% affordable housing development located in Portland. The project consisting of an 8-story 105-unit building, cross laminated timber construction. It will include rooftop outdoor space, secured bicycle parking, laundry, community lounge, and a leasing office. The unit mix will consist of 28 studios, 56 one-bedrooms, 15 two-bedrooms, and 6 three-bedroom units. The property is also located in the Hazelwood neighborhood. This and the surrounding neighborhoods in the local area long-established residential areas of Portland and offer a full range of services to the local residents, including shopping, restaurants, service-related uses, entertainment, as well as recreation amenities. The proximity of Interstates 205 and 84, as well as the immediate proximity of public transportation on NE 99th Avenue (transit bus stop along the subject frontage), will as the Gateway Transit Center to the north that included light rail access. All of the units will be targeted to households meeting 60 percent or less of the Area Median</p>



Glisan Tower – Housing Stability Council

	<p>Income (AMI) restrictions for the market area. The property will also have single tenanted ground floor commercial space, mastered leased.</p> <p>Glisan Tower is a stand-alone project and not subject to a master plan development. Closing is anticipated to be in September 2022.</p>
<p>Partnerships to Serve Communities of Color:</p>	<p>The priority populations for the market area are identified as Ethiopian, Eritrean and Latinx. Resident services at Glisan Tower will be provided in partnership between 3D Holdings LLC Ethiopian & Eritrean Cultural Resource Center (EECRC) and Project Access Now via signed MOUs.</p> <p>EECRC is a 501(c)3 organization established in 2017, to provide culturally specific services to Ethiopian, Eritrean and other African Refugees and Recently immigrated communities within the Oregon and SW Washington State. An MOU has been executed between EECRC and 3D Holdings LLC for coordination of several services such as employment counseling, ESL classes and tutoring.</p> <p>Project Access Now (PANOW) through an MOU, will be a referring partner to support residents of this housing project with health insurance coverage assistance through the organization’s existing Outreach and Enrollment Program. Despite the Affordable Care Act, many people lack health insurance. Specifically tailoring programing to meets the needs of the Latinx population. PANOW has always been focused on providing culturally specific services and support for communities underserved by health care and insurance. Over 90% of PANOW’s staff are bilingual and/or bicultural and roughly 60% are first- or second-generation immigrants, reflecting the communities the organization serves.</p> <p>EECRC and PANOW will work in partnership to meet the needs of the diverse community.</p>
<p>Reaching Underserved Communities:</p>	<p>3D Holdings LLC has partnered with Cascade Management Inc. to provide property management services for Glisan Tower. Cascade Management has provided managing services for affordable housing for over 29 years with experience in LIHTC, HUD and RD including over 200 subsidized and affordable properties in their portfolio.</p> <p>3D Holdings LLC in partnership with EECR, PANOW and Cascade Management will identify marketing efforts towards those least likely to apply, provide support to residents and helping to identify local service providers in the community.</p>
<p>MWESB Target:</p>	<p>3D Holdings LLC , the developer of Glisan Tower, Curtis Rystadt is a bi-culturally raised Mexican American and is dedicated to ensuring minority, women and emerging small business enterprises will be used to the greatest extent possible for development or other services for the project. The architect, Access Architecture's project lead is Brendan Sanchez who is Latinx. 3D Holding LLC is already on track to meet goal of 30% from COBID/MWESB resources with the existing team. However, 3D Holding LLC will continue to</p>



Glisan Tower – Housing Stability Council

	make every effort possible to find all qualified MWESB subcontractors/suppliers through community forums, Oregon State resources, and the local Chamber of Commerce.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> - Affordable Rental Housing - Equity and Racial Justice
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.	

Rendering:





OREGON HOUSING *and*
COMMUNITY SERVICES

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

SUMMARY			
Project Name:	Stayton Apartments		
City:	Stayton	County:	Marion
Sponsor Name:	Green Light-Home First, LLC		
Urban/Rural:	Rural	Total Units:	72
		Total Affordable Units:	72
# Rent Assisted Units:	None	Units by Size & Affordability:	08 1-BR at 30% AMI 04 1-BR at 60% AMI 30 2-BR at 60% AMI 30 3-BR at 60% AMI
Cost Per Unit:	\$ 322,474	Construction Type:	New Construction
Affordability Term(s):	4% LIHTC/Bond/LIFT/GHAP: 30 years	# of Units with Non-OHCS Requirements:	0
Funding Request		Funding Use	
LIFT:	\$7,350,000	Acquisition	\$1,014,750
4% LIHTC:	\$7,097,044	Construction	\$15,583,009
GHAP MCOF:	\$2,629,715	Development	\$6,620,350
Conduit Bonds:	up to \$12,337,500	Total:	\$23,218,109

PROJECT DETAILS	
Project Description:	<p>Stayton Apartments is the first new affordable housing project to be built in the rural town of Stayton in over twenty (20) years. The project is a co-development partnership between Green Light Development (GLD) and Home First Development (HFD).</p> <p>The project will consist of six (6), three-story garden-style buildings that will support 72 total units including twelve 1-bedroom, thirty 2-bedroom, and thirty 3-bedroom apartments. The development will additionally include a community room that will support resident service delivery and promote community building. The location will allow residents convenient access to grocery stores, public transportation, restaurants, retail shops, schools and parks. All units will have porches/balconies, in-unit washer/dryers, air conditioning, and additional storage.</p> <p>Stayton Apartments is a stand-alone project and not subject to a master plan development. The project is slated for financial closing on October 6, 2022.</p>



Stayton Apartments – Housing Stability Council

<p>Partnerships to Serve Communities of Color</p>	<p>Residents of the Stayton Apartments will benefit from culturally informed resident services provided by a signed agreement with Mano a Mano, a local Latino services organization based in Salem. Primary programs offered by Mano a Mano that will be available on and off-site to residents will include Food Assistance through a partnership with the Marion-Polk Food Share, Resource Navigation in connecting persons and families in need with the resources and services that will address their situation directly, Community Health with a focus primarily on social determinants of health, and also support prevention and awareness about health conditions (such as diabetes, COVID-19, etc.), Parenting Support hosting regular Family Nights, featuring family-friendly activities, games, etc. Teaching the Strengthening Families Parenting program, for parents of 10 to 14-year-old teens. They are also currently developing a Family Promotor position that will provide additional parenting supports, including one-on-one mentoring.</p>
<p>Reaching Underserved Communities:</p>	<p>The development team has also signed an agreement with Bienestar to increase housing stability for People of Color and Immigrant and Refugee communities by performing culturally specific outreach to underserved communities. Services in which Bienestar will provide will include Raising awareness about the opportunity for low-cost housing, learning about specific housing and services needs of prospective residents, helping to overcome historic barriers to accessing housing/services, and implementing a community engagement plan for each site that is consistent with the needs of primary project funders, partners and developers</p>
<p>MWESB Target:</p>	<p>General Contractor, Beaudin Construction (Beaudin) will actively seek MWESB involvement on the development of Stayton Apartments by:</p> <ul style="list-style-type: none"> - Soliciting bids from the list of MWESB firms compiled from past relationships and projects, State of Oregon MWESB Certified Listing, Oregon Association of Minority Entrepreneurs (OAME), National Association of Minority Contractors- OR (NAMCO) and National Association of Women in Construction (NAWIC) Members. - Posting information about upcoming projects and making bid documents available to MWESB certified companies. - Hosting community meetings with specific outreach to MWESB subcontractors. These meetings give the project team an opportunity to explain the scope, provide bid documents and give directions for preparing a successful bid. - Once on site, erect signage to inform local subcontractors of possible contracting/supply opportunities. - Help split labor and material bids for firms interested. (Smaller subs with purchasing difficulties, bonding capabilities, etc.) - In addition, if employment opportunities arise, Beaudin is a registered training agent regarding workforce training and apprenticeship program(s).



Stayton Apartments – Housing Stability Council

	<p>They will track outcomes by documenting meetings and invitations to bid, record bid responses and verify certification. The total % of participation in man-hours and subcontractor costs will be tracked throughout the project. The development team has an expressed goal of 20% MWESB participation for the development of Stayton Apartments.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> • Equity and Racial Justice • Affordable Rental Housing • Rural Communities
<p>This project conforms to all OHCS Underwriting standards. Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Acting Executive Director</p>	

Renderings:



Stayton Apartments – Housing Stability Council





Date: September 2, 2022

To: Housing Stability Council
Andrea Bell, Executive Director

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

Re: Residential Loan Program

Recommended Motion: Housing Stability Council approves the Consent Calendar

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

Considerations:

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

	Loan Amount	Purchase Price Limit	95% of Purchase Price Limit or Max	Monthly Mortgage Payment PITI
Loan #1	\$338,751	\$349,525 Non-Targeted Jackson	\$332,049	\$2,526



1

			<u>Lender</u>	LOAN DEPOT		
			<u>Purchase Price</u>	345,000.00	<u>Note Amount</u>	338,751.00
			<u>Cost Limit</u>	349,525.00	<u>Principal Balance</u>	\$ 338,751
<u>Property City</u>	BROWNSVILLE	OR 97327	<u>Appr. Value</u>	\$ 345,000		
			<u>Year Built</u>	2021		
<u>Hshld. Income</u>	\$ 72,952		<u>Living Area (Sq. Ft.)</u>	1,458	<u>Loan-to-Value</u>	97%
<u>Income Limit</u>	\$ 106,500		<u>Lot Size (Sq. Ft.)</u>	9,583	<u>Insurance Type</u>	FB
<u>% of Income Limit</u>	68.50%		<u>Cost per Sq. Ft.</u>	\$ 236.63	<u>Rate</u>	5.625%
<u>Prior Ownership Yes (Y) or No (N)</u>	N		<u>New (N) or Existing (E)</u>	N		
			<u>Construction Style</u>	Manufactured		



Date: September 2, 2022

To: Housing Stability Council
Andrea Bell, Executive Director

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

RE: Homeownership Development Program Design Framework

Motion: Approve the framework as presented in this memo [or with noted revisions] for the Homeownership Development Program.

Summary

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

Background

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

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

- In 2021, the Oregon Legislature approved \$20 million in general funds for flexible funding to allow for the development of alternative homeownership models, such as co-ops, as well as affordable single-family homes.





- In 2022, the Oregon Legislature approved \$20 million for the development of affordable homes for purchase, to incentivize development in rural areas, and allow for greater density in urban areas.

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

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

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

Program Goals

OHCS priorities include creating economic opportunity and stability for Oregonians through housing as a platform for stability and success, and addressing housing inequities among people of color, protected classes, and underserved communities in the state. The new Homeownership Development funding is meant to be flexible and to respond to the needs of these various communities. It can be used to develop various types of housing, including but not limited, to single-family homes, 3+ bedroom units, multi-unit buildings, condos, and cottage communities. It can also be used to offer a variety of homeownership opportunities such as fee simple, housing cooperatives, or community land trusts.





The primary goals of the program are:

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

Structuring the Funding

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

Funding Categories	Allocation Amount¹	Eligible Recipients	Estimated Outcomes/Outputs²
Homeownership Market Cost Offset Fund (HMCOF) to offset increased hard construction costs.	\$5 million	LIFT Homeownership awardees from 2020 and 2021	All 22 LIFT projects with reserved funds are completed within the established timeframe.
Set-Aside Grant Fund for Tribal and Sovereign Nations seeking to or in the process of building homes for purchase within their community.	\$5 million	Tribally designated housing entities and federally recognized tribes	OHCS gains a better understanding of each Tribes’ needs; at least 6 Tribes receive funding; at least 10 new homes are built, at least 20 Tribal members purchase or maintain a home
Pre-development & Capacity Building Grants for Emerging	\$2 million		At least 10 developers build their capacity to scale

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

² Outcomes are based on data from the LIFT 2022 applications.





<p>& Established Developers to build the capacity of organizations that are seeking to develop more housing.</p>		<p>Nonprofit organizations, for-profit organizations and private developers,</p>	<p>up development activities to meet community housing needs.</p>
<p>Development Subsidies for homeownership development projects that take a culturally responsive approach to designing and building housing.</p>	<p>\$26 million</p>	<p>tribally designated housing entities, federally recognized tribes, public housing agencies</p>	<p>At least 10 development projects are funded to develop at least 250 new homes; \$5 million is recycled back to OHCS to further fund homeownership development projects; at least 3 rural LIFT projects are funded due to supplemental resources</p>

The HMCOF was approved by Housing Stability Council on 8/5/22 and OHCS staff are working to make it available to eligible developers as soon as possible. The rest of this memo reflects guidelines for the other three funding categories which will be made available through a consolidated Notice of Funding to Availability (NOFA) expected to be released in January 2023.

Set-Aside Grant Fund to Tribal and Sovereign Nations:

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

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

OHCS will work closely with representatives of the nine federally recognized tribes in Oregon to ensure that the application process is well-known and accessible to them. Each tribe that applies and meets the application requirements will be guaranteed a grant of \$100,000. The rest of the funds will be allocated based on project requests. If total requests exceed the Tribal set-aside, we will prioritize allocating funding to projects with a clear plan and timeline for using the funds to advance homeownership among their members.





Pre-development & Capacity Building Grants for Emerging & Established Developers:

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

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

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

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

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

Subsidies for Development of Homes for Purchase:

A majority of the funds will be used to subsidize the creation of new affordable homes for purchase. Developments may include but are not limited to, fee simple, community land trusts, co-ops, cottage clusters, or any other models that fit the needs of the community.

OHCS will prioritize funding developers that are deeply committed to creating housing for communities that are underrepresented as homeowners in Oregon.

Additionally, OHCS will seek to support a diverse array of developers through soft set-asides shown in the

proximate table. While the offerings vary depending on the project type, if there are not enough viable applications to use all resources within a specific project type, funds will be moved to a general pool and

Project Type	Soft set-aside
Non-profit (non-LIFT qualifying)	60%
Non-profit (LIFT qualifying)	20%
For-profit	20%





will be used to score eligible projects from other set-asides. Standard fees may apply for both the nonprofit and for-profit development subsidy offerings.

Eligible uses of the funds include:

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

Additionally, developers must plan to complete the project by June 2025. The homes for purchase must be affordable to homebuyers earning at or below 120% area median income (AMI), and they must remain affordable for a minimum of 15 years.³

For-profit developer incentive

For-profit developers can access a construction loan with the following terms:

- *Interest rate:* A zero to AFR (applicable federal rate) interest or other terms to be negotiated with the developer
- *Reservation fee:* 1.5 percent of funds
- *Term:* Up to three years
- *Payments:* A balloon payment due upon sale of the home
- *Maximum loan amounts:* Maximum loans amounts are based on number of bedrooms:

0 Bedroom	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 + Bedrooms
\$65,000	\$75,000	\$85,000	\$115,000	\$125,000	\$135,000

Non-profit developer subsidy

Non-profit developers can access a gap grant to cover the difference between the construction cost and the sale price of the home.

- The grant will cover up to 90% of the total subsidy amount (the difference between the construction cost and sale price) with a cap of \$200,000 per home.
- LIFT-qualifying projects will be awarded up to the full amount of subsidy that they are eligible for under LIFT first. The gap grant will align with LIFT terms and make up the remainder of the difference between the total home cost less the sales price and LIFT award. For example:
 - If a home costs \$400,000 to build and the developer is selling the home for \$200,000, the total subsidy amount is \$200,000.
 - 90% of this subsidy is \$180,000.
 - The developer qualifies for the full LIFT amount of \$115,000

³ OHCS will consider exceptions for developers that provide evidence that this restriction would negatively impact the communities that they seek to serve.





- The flexible development funds would cover the difference between \$180,000 and \$115,000, so the developer would receive a supplemental grant of \$65,000.

Geographic Distribution of Funds

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

Geography	Soft Set Aside Amount
Urban	25%
Mid-sized Urban	25%
Rural	50%

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

Project selection

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

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





Minimum Requirements

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

1. Applicant's Owner/Board of Director's Authorization and Acceptance Form
2. Organizational Documents for Applicant and any co-Applicant
3. Zoning Form showing that current land zoning allows for the proposed project (or proof that this process is underway)
4. DEI Commitment Form
5. Ownership Integrity Form
6. Proof that proposed project meets OHCS' construction standards
7. Pre-application requirements including site review checklist with all exhibits
8. Proof of capacity via resumes, past financial audits, and a narrative demonstrating understanding of development dynamics and the organization's ability to successfully carry out the proposed development
9. Proof of readiness to proceed through a clear explanation of the organization's resources and capacity to execute the funds effectively and to complete their projects by the end of June 2025. This can include but is not limited to Letter of Interest (LOI) from a construction lender and land lease if applicable.
10. Proof of financial viability of the project through a detailed presentation of the organization's financial resources for the project, expected construction budget, valuation of land, operating budget, and other market considerations.
11. Proof of site control through a deed, purchase and sales agreement, options, etc.
12. Evidence of available financing for the first homeowner as well as subsequent ones upon resale.
13. Demonstrated efforts to engage and serve communities of color, first-generation homebuyers, people with disabilities, Tribal members, and other communities underrepresented as homeowners in Oregon.
14. Plan to adhere to OHCS's Minority, Women, and/or Emerging Small Business (MWESB) Compliance Manual to further equity, racial justice, and diversity in the project. Tribal governments who use tribally-owned contractors will automatically be awarded any preference points in this category.

Selection Criteria for Development Subsidy Applications:

Projects that meet the minimum requirements will be considered for funding and ranked based on selection criteria outlined in the NOFA solicitation. Selection criteria include but aren't limited to:

1. **Community-centered design:** points will be given to applicants that clearly articulate how they have engaged communities of color, tribal citizens, people with a disability, first-





- generation homebuyers, and/or and other communities underrepresented as homeowners in Oregon in the planning and design of the proposed project.
2. **Multigenerational housing:** points will be given to projects with a majority of units that are at least 3 bedroom⁴/1.5 bath.
 3. **Climate resiliency and energy efficiency:** points will be given to projects that clearly explain how they have integrated climate resilience and energy efficiency in the home design.
 4. **Accessibility:** points will be given to projects that include universal accessibility features within the home.
 5. **Wealth building for the homeowner:** points will be given based on the potential for equity building within the home. This could include a resale calculation that demonstrates how much equity will be created for the homebuyer (if applicable) and any other aspects of the project that contribute to the development of wealth for the homebuyer.
 6. **Maintaining affordability:** points will be given to developers with a clear plan for maintaining the affordability of the home for future sales according to the minimum criteria.
 7. **Homebuyer support:** points will be given to projects with a plan to offer pre- and post-purchase homeownership counseling and/or other support in-house or through a partnership.
 8. **Housing innovation and technology:** points will be given to projects utilizing innovative construction methods and technology to contain costs and speed the process while maintaining safety and quality standards, such as volumetric modular, cross-laminated lumber, panelized, robotics and 3D printed methods of development.
 9. **Culturally specific developer:** points will be given to projects where the developer or sponsor is a culturally specific or tribal-led organization.
 10. **Affordable to families with area median incomes of 80% or lower:** OHCS will fund projects that reach homebuyers at or below 120% AMI, with extra points awarded to projects that will be affordable to lower AMI levels.
 11. **Location efficiency:** for non-rural projects, points will be given to projects with high walkability and/or in proximity of public transit and other community amenities

Next Steps

OHCS will continue to engage partners to ensure that the Homeownership Development Program rolls out smoothly. With approval from Housing Stability Council, OHCS will prepare the Notice of Funding Availability (NOFA) to be released by January 2023.

⁴ To qualify, a bedroom should have a minimum size of 7' by 10'.

