

Housing Stability Council

MEETING MATERIALS PACKET



The Annex
The Dalles, Or

November 3, 2023
9:00 a.m. – 1:30 p.m.
Oregon Housing & Community Services
Webinar

Council Members:



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

AGENDA

November 3, 2023 9:00 a.m. – 1:30 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		
9:35	Report of the Chair <ul style="list-style-type: none"> New Councilmember intro 		Briefing
10:00	Affordable Rental Housing Division (pg. 04) <i>Natasha Detweiler-Daby, Director of Affordable Rental Housing Division</i> <ul style="list-style-type: none"> Small Project and Veterans NOFA Recommendations: Edward Brown, Program Analyst and Amy Cole, State Development Resources Manager Molalla 1&2 Project Recommendation: Roberto Franco, Assistant Director of Development Resources Modular Investment Framework Recommendation: Rick Ruzicka, Assistant Director Planning & Policy; Brit McLean, Operations and Policy Analyst Permanent Supportive Housing Risk Mitigation Pool Introduction: Amy Cole, State Development Resources Manager; Rick Ruzicka, Assistant Director Planning and Policy ARH Funding Process and Framework Discussion: Natasha Detweiler-Daby, Director Affordable Rental Housing 		Decisions Briefings
11:30	Break		
11:45	Homeownership Division (pg. 53) <i>Keeble Giscombe, Director of Homeownership Division</i> <ul style="list-style-type: none"> LIFT Homeownership Increases: Jessica MacKinnon, Senior Homeownership Development Program Analyst LIFT Homeownership & LIFT Supplemental Framework: Talia Kahn-Kravis, Assistant Director of Homeownership Programs 		Decision Briefing
12:30	Deep Dive Discussion		
1:30	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.

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

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

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>



**OREGON HOUSING *and*
COMMUNITY SERVICES**

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Date: November 3, 2023

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

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

Re: 2023-8 Small Projects and Veterans NOFA Award Recommendations

Motion: Approve the 2023-8 Small Projects and Veterans NOFA funding recommendations for the following projects:

- **Baker City Senior Village of Baker County in Baker City, \$2,040,000 in GHAP funds**
- **Carson Commons of Polk County in Dallas, \$3,875,304 in GHAP funds**
- **Division Street Apartments in Multnomah County in Portland, \$4,600,000 in Veterans GHAP funds**
- **Everfree Homes of Klamath in Klamath Falls, \$3,450,000 in Veterans GHAP funds**
- **The Jade of Multnomah County in Portland, \$10,050,000 in GHAP funds**
- **Jolenes Second Cousin of Multnomah County in Portland, \$1,174,929 in GHAP funds**
- **Queen Ave Apartments of Linn County in Albany, \$1,160,000 and \$5,040,000 in Veterans GHAP funds**
- **Springfield Apartments of Lane County in Springfield, \$7,935,000 in HDGP funds**
- **Talent 2 Senior Apartments of Jackson County in Talent, \$5,200,000 in GHAP funds**
- **Town Center Courtyards Phase II of Clackamas County in Happy Valley, \$3,840,000 in HDGP funds**
- **Trinity Place of Deschutes County in Sisters, \$9,800,000 in GHAP funds**
- **Veterans Housing Project CORE Response of Curry County in Gold Beach, \$3,150,000 in Veterans GHAP funds**

At the upcoming Housing Stability Council meeting, we will be presenting the 2023-8 Small Projects and Veterans NOFA Award recommendations for Council approval. These recommendations are based on the policies laid out in the NOFA framework as approved by the



Housing Stability Council on November 05, 2021. In this memo, we are providing you with a high-level summary of each recommended project, more detailed information regarding each project can be found in the summaries following this cover memo.

NOFA Criteria:

The NOFA was released on June 6, 2023, with multiple resource offerings. Responses to the NOFA were due Aug 22, 2023.

Resources offered:

- \$45 million from General Housing Account Program (GHAP) and Housing Development Grant Program (HDGP) funds.
 - \$18 million set-aside for Urban regions
 - \$27 million set-aside for Rural regions
- \$26 million GHAP funds statutorily set-aside to serve veterans and their families (VGHAP)
 - \$13 million set-aside for Urban regions
 - \$13 million set-aside for Rural regions
- Up to \$7.5 million Agricultural Workforce Housing Tax Credit (AWHTC) available through this NOFA.
- 30 slots of PSH rental assistance and services funding are available through this NOFA.
- Oregon Affordable Housing Tax Credits (OAHTCs) available to cover up to \$5 million in permanent loan debt.
- Remaining Community Incentive Fund (CIF) Program funds, approximately \$1,720,000.

NOFA Review and Scoring:

Applications for NOFA 2023-8 were reviewed for threshold criteria and then scored according to the process outlined in the NOFA. The scoring team included internal staff and a representative from the Oregon Department of Veterans Affairs.

OHCS received 17 proposals for the NOFA. The proposals had cumulative requests of \$94,646,585 in funding for 408 units and 28 PSH units.

Four projects were removed from consideration at Threshold review and were not scored. All projects will be offered a debrief to review feedback on scoring and threshold requirements. Thirteen applications were scored and received at least the minimum 60 points to be considered eligible for an award of funds.



Veterans GHAP Funding:

Out of the \$26 MM of Veterans GHAP offered, the total eligible request from four projects serving veterans was \$16.24 MM. This leaves \$9.76 MM available to roll into future Veteran project funding allocations.

Small Projects GHAP Funding:

The eligible requests submitted for \$46.72 MM in small project GHAP was \$49.80 MM.

Eligible Rural projects requested a total of \$17.04 MM out of the \$27 MM set-aside for rural regions. The remaining rural set-aside, \$9.96 MM is then able to be attributed to Urban region projects. Nine of the ten urban projects can be funded with remaining funds. The only project not recommended for funding is Shortstack Belmont. This project is ranked last by score and was unable to be fully funded with remaining funds. The project requested \$4,728,000, however, only \$1,644,980 remains leaving a funding gap of \$3,083,020.

Recommendation:

Staff recommends that the remaining eligible projects be approved for a reservation of funding by the Housing Stability Council. This recommendation for twelve projects with a combined 256 units, including 5 rural and 7 urban project locations.

Statewide Housing Plan Priorities:

This NOFA was designed to accomplish several Statewide Housing Plan priorities through application requirements, scoring criteria and funding set-asides.

- Equity and Racial Justice
 - MWESB contracting, planning and strategies were given competitive scoring advantage
 - Diversity Equity and Inclusion agreements were signed as part of the application
 - Affirmative Fair Housing Marketing Strategies required
 - Resident Services scoring includes responsiveness to BIPOC needs
 - Priority pointing for participation with Tribes, and for Tribally led projects
- Affordable Rental Housing
 - GHAP focuses on adding and preserving affordable rental units to the housing stock
 - This NOFA specifically targeted the creation of new units to add to the housing stock



- This NOFA added Priority scoring for leveraging additional funding sources to allow a greater number of new units to be funded through this offering
- Rural Communities
 - This NOFA created a regional set-aside for of funds (combined \$40 million) to be used in rural areas
 - Up to \$7.5 million AWHTC provided as a resource to projects serving Agricultural Workforce housing
- Homelessness
 - This NOFA created priority scoring for projects serving a minimum percentage of units designated for homeless
 - Designated homeless units can receive up to an additional 20% in capital subsidy to support the special needs of that population.
- Permanent Supportive Housing
 - This NOFA created the opportunity to request PSH rental assistance and services funding by making 30 PSH slots available
 - Priority pointing for projects that have already completed the PSH Institute



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SUMMARY			
Project Name:	Baker City Senior Village		
City:	Baker City	County:	Baker
Sponsor Name:	FTK Holding Group, LLC		
Urban/Rural:	Rural	Total Units	10
# Rent Assisted Units:	0	Units by Size & Affordability:	1 1-BR at 30% AMI 4 1-BR at 50% AMI 2 1-BR at 60% AMI 3 1-BR at 80% AMI
Funding Request		Funding Use	
Small Project Funds:	\$2,040,000	Acquisition	\$0
		Construction	\$1,702,000
		Development	\$ 338,000
		Total:	\$2,040,000

PROJECT DETAILS	
Project Description:	Baker City Senior Village is a new construction project that is 10 1-bedroom units for seniors located in Baker City, Baker County. One unit will be reserved for a person who is currently or formerly homeless. Units will be single story. There will be an onsite community center with a kitchen, gathering space and an office for service provision. Other amenities include internet and laundry facilities. Each unit will have through the wall air conditioning.
Reaching Underserved Communities:	Baker City Senior Village is planned and designed to serve seniors who would otherwise have difficulty finding housing. The developer will work with the NE Oregon Housing Authority for provision of resident services through a team of local service providers, such as, Meals on Wheels, on site food pantry, connections/application assistance for Medicare and SNAP, mental health and addiction support groups and other onsite programming to be determined by resident input. The project will work to remove barriers in accessing services by providing culturally responsive and culturally specific needs to the residents. Each partner will provide services in English and Spanish and will utilize the Oregon Department of Human Services to assist with other language needs. The project team, ODHS and other agencies employ staff who mirror the community and includes Spanish/Latino staff, staff who have lived



Baker City Senior Village – Housing Stability Council Veterans/Small Project NOFA Recommendation

	experience and understand homelessness, hopelessness, and insecurity. Agencies provide staff to work with seniors when possible, and there is no room for discrimination of any kind that targets people of color, those who identify as LGBTQIA+ and women/men. Each agency has made a commitment to racial justice by providing culturally sensitive staff to help seniors work through their barriers with the goal of becoming self-sufficient.
MWESB Target:	The developer is committed to achieving OHCS targets for MWESB participation. FTK Holdings has committed to 20% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> • Affordable Rental Housing • Homelessness • Rural

Developer Name:		GCT Land Management
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below:		
Diversity Equity & Inclusion (DEI) Agreement Signed		
Affirmative Fair Housing Marketing Plan in Place		
MWESB Strategic Outreach Plan in Place		
Tenant Demographic Reporting		
ERJ Alignment Area		Project Status
Development Team		
Development Team Structure	Non-Culturally Specific For-Profit Organization	
Development Team Leadership and Staff Representation	No BIPOC Leadership or Staff	
Ownership		
Ownership Structure	Not culturally specific or responsive owner	
Ownership Leadership/Staff Representation	No BIPOC Leadership or Staff	
Ownership Partnerships	Partnerships in ownership structure with Culturally Specific Organization(s)	
Ownership MOUs	Have an MOU with CSO	
Property Management		
Property Management Structure	Culturally Specific Property Manager	
Property Management Leadership/Staff Representation	No BIPOC Leadership or Staff	
Property Management Partnerships	No partnerships with Culturally Specific or Responsive Organization(s)	
Property Management MOUs	Property Manager is a CSO. No MOU needed.	
Service Provider(s)		
Service Providers Structure	Culturally Specific service provider(s)	
Service Providers Leadership/Staff Representation	No BIPOC Leadership or Staff	
Service providers MOUs	Have an MOU with CSO	
Marketing		
Marketing Partnerships	Culturally competent marketing strategies include CSO and CRO partnerships	
Marketing Partnerships MOU	Have an MOU with CSO and CRO	
MWESB		
MWESB Commitments	20% target	
MWESB Performance	Has not met but have had good faith efforts	





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SUMMARY			
Project Name:	Carson Commons		
City:	Dallas	County:	Polk
Sponsor Name:	Polk CDC		
Urban/Rural:	Urban	Total Units	20
# Rent Assisted Units:	0	Units by Size & Affordability:	8 1-BR at 50% AMI 8 1-BR at 60% AMI 3 1-BR at 80% AMI 1 2-BR at 60% AMI
Funding Request		Funding Use	
GHAP Funds:	\$3,875,304	Acquisition	\$375,499
Deferred Developer Fee:	\$285,000	Construction	\$5,373,032
Permanent Loan:	\$1,058,000	Development	\$2,169,773
Second Loan:	\$2,700,000	Total:	\$7,918,304

PROJECT DETAILS	
Project Description:	Carson Commons, a new construction development in downtown Dallas will consist of a three-story building with 19 one-bedrooms and a single two-bedroom unit. The project will serve multi-generational households, prioritizing young adults (YA,18+) exiting the foster care who suffer from severe and persistent mental illness (SPMI) as well as formerly foster care YA who are now parents. The MSA includes 6,900 disconnected youth, according to the local plan to end homelessness. Polk CDC, as developer and owner will work with the regional CoC, MWVHA and local service providers such as MWVCAA to identify and secure services for resident stability and self-sufficiency. The project is near grocery stores, service providers, medical clinics, employment and training programs, schools, parks/recreation and public transportation.
Reaching Underserved Communities:	The Health and Housing Stability Navigator will meet with each tenant to examine barriers to accessing resources essential to health, housing stability, and self-reliance. This includes an examination of culturally specific impediments to language, legal issues, transportation, education, employment development, certification, and other asset building opportunities. Polk CDC is committed to serving underserved populations of color



Carson Commons – Housing Stability Council Veterans/Small Project NOFA Recommendation

	<p>in Polk County. The 2020 census shows a marked increase within the Latinx population. Polk CDC property management and intake staff are bi-lingual in Spanish and English Languages. Polk CDC has developed a Limited English Proficiency plan that outlines how the CDC will support non-English speakers since many of our residents and clients in other programs identify as Latinx. Polk CDC has in the past worked closely with Ramón Martínez, Community Engagement Manager for the Latinx community in Polk County since 2018. He now works with the Farmworkers Housing Development Corp. Ramón will stay involved with the Latinx community and Polk CDC through his work and with other culturally specific leadership in the community. Polk CDC has a Diversity Equity and Inclusion (DEI) Committee made up of staff that through regularly scheduled meetings will identify and implement ways to improve access to all previously underserved populations and identify cultural, education and entertainment throughout the community that can be shared with all our residents. Polk CDC bi-lingual staff are assigned to local Latinx social media resources in Polk County as well. These resources are fundamental to connecting the growing Latinx population in Polk County to current issues, relevant resources, and asset building opportunities.</p>
<p>MWESB Target:</p>	<p>The developer is committed to achieving OHCS targets for MWESB participation. Polk CDC has committed to 20% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> • Affordable Rental Housing • Homelessness



Carson Commons – Housing Stability Council Veterans/Small Project NOFA Recommendation

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Carson Commons
Developer Name:	Polk Community Development Corporation
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below:	
Diversity Equity & Inclusion (DEI) Agreement Signed Affirmative Fair Housing Marketing Plan in Place MWESB Strategic Outreach Plan in Place Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific Non-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	0
Ownership MOUs	Have an MOU with CRO
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	Partnerships with Culturally Responsive Organization(s)
Property Management MOUs	Have an MOU with CRO
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Have an MOU with CRO
Marketing	
Marketing Partnerships	Culturally competent marketing strategies include CRO partnership
Marketing Partnerships MOU	Have an MOU with CRO
MWESB	
MWESB Commitments	Exceeded 20% target
MWESB Performance	Has not met but have had good faith efforts





**OREGON HOUSING *and*
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SUMMARY			
Project Name:	Division Street Apartments		
City:	Portland	County:	Multnomah
Sponsor Name:	Do Good Multnomah		
Urban/Rural:	Urban	Total Units	23
# Rent Assisted Units:	0	Units by Size & Affordability:	23 1-BR at 60% AMI
Funding Request		Funding Use	
VGHAP Funds:	\$4,600,000	Acquisition	\$136,090
Deferred Developer Fee:	\$225,000	Construction	\$4,205,954
Permanent Loan:	\$1,300,000	Development	\$1,782,956
		Total:	\$5,989,046

PROJECT DETAILS	
Project Description:	<p>The Division Street Apartments, by Do Good Multnomah (DGM), will provide 23 1BR units for low-income Veterans in Portland's Mill Park Neighborhood. Veterans will benefit from a Resident Services program specifically designed by DGM to enhance their lives and ensure long-term success and stable housing. As a transit-oriented development, the site is located near public transportation and amenities to enhance livability and convenience for future residents. DGM is an experienced Veterans service organization based in Portland and offers low-barrier housing, emergency shelters, and case management services. The development will utilize modular construction from Blazer Industries, an experienced manufacturer. Modular construction controls costs and significantly reduces the construction timeline, expediting the availability of affordable housing for Veterans. All units will have air conditioning, in-unit washers and dryers, dishwashers, and stainless steel appliances.</p>
Reaching Underserved Communities:	<p>DGM works to break down barriers in accessing and maintaining housing caused in part by racism, sexism, homophobia, xenophobia, and ableism. DGM strives to reach all eligible Veterans, in particular, those Veterans that are over-represented and underserved such as African American Veterans, Native American Veterans, and LGBTQIA+ Veterans. DGM has established strong relationships with</p>



Division Street Apartments – Housing Stability Council Veterans/Small Project NOFA Recommendation

	<p>agencies serving these Veteran populations, including the National Association for Black Veterans (NABVETS), Native American Rehabilitation Association (NARA), Urban League, and Self Enhancement Inc. (SEI), and will rely on these relationships while conducting outreach to identify interested parties. After each year, DGM will re-evaluate all outreach efforts to ensure we are effectively reaching all Veterans in all communities.</p> <p>The Division Street Apartments will use low-barrier screening criteria and, with the help of DGM meet Veterans of all backgrounds where they are and understand the unique challenges faced by Veterans when trying to secure housing. Resident services provided by DGM includes but is not limited to Case Management, Drug & Alcohol Counseling, Peer Mentorship Program, Art Therapy, Health & Wellness Groups, Meditation, and Eviction Prevention Services. Property management, in collaboration with DGM, will work collaboratively to provide residents with every opportunity to be successful in their housing and avoid evictions whenever possible.</p> <p>Ensuring equitable service delivery also starts with equitable hiring. Additionally, all staff, including management and directors, are required to complete training in equity and inclusion and trauma-informed care.</p>
<p>MWESB Target:</p>	<p>The developer is committed to achieving OHCS targets for MWESB participation. DGM has committed to 30% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> • Affordable Rental Housing • Homelessness



Division Street Apartments – Housing Stability Council Veterans/Small Project NOFA Recommendation

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Division Street Apartments
Developer Name:	Do Good Multnomah
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below:	
Diversity Equity & Inclusion (DEI) Agreement Signed	
Affirmative Fair Housing Marketing Plan in Place	
MWESB Strategic Outreach Plan in Place	
Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific Non-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	Partnerships in ownership structure with Culturally Responsive Organization
Ownership MOUs	Do not have an MOU
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	Partnerships with Culturally Responsive Organization(s)
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Have an MOU with CRO
Marketing	
Marketing Partnerships	Culturally competent marketing strategies include CRO partnership
Marketing Partnerships MOU	Do not have an MOU
MWESB	
MWESB Commitments	Exceeded 30% target
MWESB Performance	Insufficient Data





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SUMMARY			
Project Name:	EverFree Homes		
City:	Klamath Falls	County:	Klamath
Sponsor Name:	BB Development and Klamath Housing Authority		
Urban/Rural:	Rural	Total Units	15
# Rent Assisted Units:	0	Units by Size & Affordability:	2 1-BR at 30% AMI 2 1-BR at 50% AMI 2 1-BR at 60% AMI 2 2-BR at 30% AMI 3 2-BR at 50% AMI 4 2-BR at 60% AMI
Funding Request		Funding Use	
VGHAP Funds:	\$3,450,000	Acquisition	\$ 4,604
		Construction	\$2,964,639
		Development	\$ 480,757
		Total:	\$3,450,000

PROJECT DETAILS	
Project Description:	EverFree Homes is a new construction project that is 15 1- and 2- bedroom units for veterans located in Klamath Falls, Klamath County. There will be community space with laundry facilities. Tenants will have internet access. Each unit will have through the wall air conditioning.
Reaching Underserved Communities:	All units will serve veterans and utilize Housing First model to house veterans who may be homeless and need support. Two units will be ADA compliant. For lease-up, the owner will work with area health, hospital, senior, homeless, and veterans' services providers to ensure awareness of the housing availability. The overall mission of the supportive services offered is to identify the needs of the individual or family and team with the client to identify a working plan on what services will empower the client to address their underlying needs, and identify existing strengths, to develop effective, long-term coping mechanisms for recovery, growth, and self-sufficiency. Coordinated care will be available for tenants through Veterans Services case management and the VASH case manager. The coordinated care approach to case management aligns with the Corporation for



EverFree Homes – Housing Stability Council Veterans/Small Project NOFA Recommendation

	Supportive Housing’s Dimensions of Quality, and service coordination efforts are being designed with this framework in mind.
MWESB Target:	The developer is committed to achieving OHCS targets for MWESB participation. BB Development and Klamath Housing Authority have committed to 20% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> • Affordable Rental Housing • Homelessness • Rural

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Everfree Homes, FKA Klamath Vets
Developer Name:	BB Development, LLC & Klamath Housing Authority
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below: Diversity Equity & Inclusion (DEI) Agreement Signed Affirmative Fair Housing Marketing Plan in Place MWESB Strategic Outreach Plan in Place Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific For-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	No ownership partnerships
Ownership MOUs	Do not have an MOU
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	No partnerships with Culturally Specific or Responsive Organization(s)
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Do not have an MOU
Marketing	
Marketing Partnerships	No marketing partnerships
Marketing Partnerships MOU	Do not have an MOU
MWESB	
MWESB Commitments	20% target
MWESB Performance	Insufficient Data





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SUMMARY			
Project Name:	The Jade		
City:	Portland	County:	Multnomah
Sponsor Name:	Gorman & Company LLC		
Urban/Rural:	Urban	Total Units	40
# Rent Assisted Units:	0	Units by Size & Affordability:	14 1-BR at 80% AMI 11 2-BR at 80% AMI 15 3-BR at 80% AMI
Funding Request		Funding Use	
GHAP Funds:	\$10,050,000	Acquisition	\$1,000,000
Deferred Developer Fee:	\$1,570,061	Construction	\$12,713,467
Permanent Loan:	\$7,825,000	Development	\$5,731,594
		Total:	\$19,445,061

PROJECT DETAILS	
Project Description:	The Jade Apartments will provide 40 units of new affordable housing with construction of energy efficient, healthy, and accessible apartments in a new building. The project will include common areas, outdoor spaces, and off-site improvements. The project will be developed through an innovative partnership between nonprofit co-development partner and non-profit APANO and Gorman & Company, LLC, a national leader in affordable housing development. The project will implement statewide housing plan policy priorities of affordable rental housing & furthering equity and racial justice. The Site was as identified by the Jade District as a key opportunity site in the 2018 EPA funded community engagement project “Greening the Jade”. It consists of three parcels on 89th Ave in SE Portland, near high-capacity transit, schools, shopping and other walk-to amenities. 89th Ave is currently an unpaved road and improvements are needed to address this inequity.
Reaching Underserved Communities:	APANO’s core values are set on working with people and communities most affected by systems of oppression. This includes working directly with historically underserved



The Jade – Housing Stability Council Veterans/Small Project NOFA Recommendation

	<p>communities and ensuring their voices are heard and included in decisions that affect them. APANO’s board and staff have always been intentionally comprised of the diverse lived experiences that reflect our community, including but certainly not limited to, immigrants, people of color, women, and LGBTQIA+ members.</p> <p>Having a staff and leadership that reflects diverse identities and experiences directly relates to their approach to working with and for historically underserved populations. This approach leads to a genuine ability to recognize and address the barriers, both systemic and individual, in accessing and maintaining housing and tenancy. The sponsor takes a comprehensive approach to community development, including addressing issues of housing security, food security, transportation, culturally specific programs and services, as well as celebrations such as our annual Night Market that serve to anchor community members in place and allow them to thrive.</p>
<p>MWESB Target:</p>	<p>The developer is committed to achieving OHCS targets for MWESB participation. Gorman & Company, LLC has committed to 30% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> • Affordable Rental Housing • Homelessness



The Jade – Housing Stability Council Veterans/Small Project NOFA Recommendation

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	THE JADE APARTMENTS
Developer Name:	GORMAN & COMPANY LLC and APANO UNITED COMMUNITIES FUND
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below: Diversity Equity & Inclusion (DEI) Agreement Signed Affirmative Fair Housing Marketing Plan in Place MWESB Strategic Outreach Plan in Place Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific For-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	Partnerships in ownership structure with Culturally Specific Organization(s)
Ownership MOUs	Do not have an MOU
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	Partnerships with Culturally Specific Organization(s)
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Specific service provider(s)
Service Providers Leadership/Staff Representation	Majority BIPOC Leadership and Staff
Service providers MOUs	Do not have an MOU
Marketing	
Marketing Partnerships	Culturally competent marketing strategies include CSO partnership
Marketing Partnerships MOU	Do not have an MOU
MWESB	
MWESB Commitments	30% target
MWESB Performance	Has Met/Exceeded





OREGON HOUSING *and*
COMMUNITY SERVICES

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SUMMARY			
Project Name:	Jolene's Second Cousin		
City:	Portland	County:	Multnomah
Sponsor Name:	Guerrilla Development		
Urban/Rural:	Urban	Total Units	11
# Rent Assisted Units:	0	Units by Size & Affordability:	11 0-BR at 50% AMI
Funding Request		Funding Use	
GHAP Funds:	\$1,174,929	Acquisition	\$315,127
Permanent Loan:	\$478,349	Construction	\$961,709
Owner Land Equity	\$100,000	Development	\$723,049
Owner Equity	\$139,876		
Portland SDC Exemption	\$106,731	Total:	\$1,999,885

PROJECT DETAILS	
Project Description:	Jolene's Second Cousin (JSC) is an innovative transitional housing project located in central Portland. Its innovative aspects include a combination of community partnerships, efficient housing, a focus on racial equity, and a social impact private developer and investors. The project is a partnership between the developer Guerrilla Development (GD) and JOIN one of the city's long-standing services providers to un-housed Portlanders. JOIN will be the service provider and once built will be the project operator bringing individuals from their network to the 11 SRO units. JSC will facilitate access to its programs including job-finding assistance, benefits advocacy, transportation assistance, medical and mental health referral, and food access. JSC residents will benefit from proximity to food, transportation, education, and jobs. Guerrilla Development, the lead developer, has an extensive track record building and operating properties that integrate superb design at minimal cost.
Reaching Underserved Communities:	JSC removes barriers to accessing permanent housing for historically underserved populations (Black-, Indigenous-, Female- and LGBTQIA+-identifying individuals in Portland's houseless communities) by providing culturally responsive services,



Jolenes Second Cousin – Housing Stability Council Veterans/Small Project NOFA Recommendation

	<p>including employment of a diverse and representative staff, some with lived experience, and proactively connecting with marginalized communities through street outreach and community engagement. JOIN understands that houselessness does not look the same for everyone and is culturally responsive to provide equitable access; for example, Black individuals are over-represented in the houseless community but are less likely to camp than White individuals experiencing houselessness—to best support Black people experiencing houselessness, community network referral is an essential tool. In addition, JOIN will implement a very-low-barrier screening criteria, reflecting JOIN’s commitment to supporting disenfranchised houseless individuals through the Housing First model.</p> <p>JOIN has been committed to actively targeting and addressing equity, inclusion, and racial disparities for its service users, staff, and community since 2013, and a commitment to becoming an Anti-racist organization was codified into organizational policy in its strategic plan of 2016. JOIN recognizes that anti-racism is a process more than a destination. As an organization JOIN is committed to the long-term work of moving toward anti-racism and reducing disparities. JOIN operates with the knowledge that historically marginalized and oppressed persons are significantly over-represented among those experiencing homelessness in Portland/Multnomah County and that there are disparities in outcomes for members of those communities.</p>
<p>MWESB Target:</p>	<p>The developer is committed to achieving OHCS targets for MWESB participation. Guerrilla Development has committed to 37% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> • Affordable Rental Housing • Equity & Racial Justice • Homelessness



Jolene's Second Cousin – Housing Stability Council Veterans/Small Project NOFA Recommendation

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Jolene's Second Cousin
Developer Name:	Guerrilla Development
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below:	
Diversity Equity & Inclusion (DEI) Agreement Signed	
Affirmative Fair Housing Marketing Plan in Place	
MWESB Strategic Outreach Plan in Place	
Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific For-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Not culturally specific or responsive owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	Partnerships in ownership structure with Culturally Specific Organization(s)
Ownership MOUs	Have an MOU with CRO
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	Partnerships with Culturally Specific Organization(s)
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Have an MOU with CSO
Marketing	
Marketing Partnerships	No marketing partnerships
Marketing Partnerships MOU	0
MWESB	
MWESB Commitments	Exceeded 30% target
MWESB Performance	Insufficient Data





**OREGON HOUSING *and*
COMMUNITY SERVICES**

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SUMMARY			
Project Name:	Queen Ave Apartments		
City:	Albany	County:	Linn
Sponsor Name:	Linn-Benton Housing Authority		
Urban/Rural:	Urban	Total Units	30
# Rent Assisted Units:	21	Units by Size & Affordability:	8 0-BR at 50% AMI 21 21-BR at 50% AMI
Funding Request		Funding Use	
Small Project Funds:	\$1,160,000	Acquisition	\$25,000
VGHAP Funds:	\$5,040,000	Construction	\$7,526,243
Deferred Developer Fee:	\$817,450	Development	\$3,236,369
Permanent Loan:	\$1,270,162		
Linn County Mental Health Grant:	\$2,500,000	Total:	\$10,787,612

PROJECT DETAILS	
Project Description:	The Queen Avenue Apartments is a proposed 30-unit housing community in Albany. The new-construction project will contain 21 one-bedroom units for disabled veterans who have been homeless and 8 studio units dedicated to clients of Linn County Mental Health (LCMH) who experience severe and persistent mental illness (SPMI); and a 1-bedroom manager’s unit. Veterans Affairs (VA) in partnership with other local agencies will provide support services such as employment, health care, education, and clinical case management to veteran residents. Rent supports for veterans will be provided through project-based Veterans Affairs Supportive Housing (VASH) vouchers. The project will be located on land owned by LBHA and adjacent to its existing Clayton Meadows Apartments.
Reaching Underserved Communities:	Linn Benton Housing Authority is part of a statewide network of care organizations which enables the organization to receive significant funding from the Oregon Health Authority. As part of receiving State funding, LCMH has adopted the State’s health equity definition: “Oregon will have established a health system that creates health equity when all people can reach their full health potential and well- being and are not disadvantaged by their race, ethnicity, language, disability, age, gender, gender identity, sexual orientation, social class, intersections among these communities or identities, or other socially determined



Queen Ave Apts – Housing Stability Council Veterans/Small Project NOFA Recommendation

	circumstances.” LCMH staff and administrators are charged with implementing this directive in all their actions, in collaboration with the Linn County Health Department and other partners. To summarize a complex and multidimensional implementation strategy, the Linn County Health Department supports a diversity-equity-inclusion committee to provide guidance, recommendations, and trainings for the department’s health programs. LCMH strives to ensure the committee’s recommendations are reflected in its operations and that all clinical providers are supported and encouraged to access trainings to learn, grow, and build cultural competencies.
MWESB Target:	The developer is committed to achieving OHCS targets for MWESB participation. LBHA has committed to 20% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> Affordable Rental Housing Homelessness

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Queen Avenue Apartments
Developer Name:	Linn Benton Housing Authority
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below:	
Diversity Equity & Inclusion (DEI) Agreement Signed	
Affirmative Fair Housing Marketing Plan in Place	
MWESB Strategic Outreach Plan in Place	
Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific Non-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	Partnerships in ownership structure with Culturally Specific Organization(s)
Ownership MOUs	Do not have an MOU
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	0
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Have an MOU with CRO
Marketing	
Marketing Partnerships	No marketing partnerships
Marketing Partnerships MOU	Do not have an MOU
MWESB	
MWESB Commitments	20% target
MWESB Performance	Has not met but have had good faith efforts





**OREGON HOUSING *and*
COMMUNITY SERVICES**

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SUMMARY			
Project Name:	Springfield Apartments		
City:	Springfield	County:	Lane
Sponsor Name:	Cornerstone Community Housing		
Urban/Rural:	Urban	Total Units	39
# Rent Assisted Units:	0	Units by Size & Affordability:	3 0-BR at 60% AMI 30 1-BR at 60% AMI 6 2-BR at 60% AMI
Funding Request		Funding Use	
Small Project Funds:	\$7,935,000	Acquisition	\$619,968
Perm Loan	\$1,919,050	Construction	\$8,544,468
Grant Springfield	\$578,000	Development	\$3,926,427
Springfield HOME grant	\$2,054,013		
Deferred Developer Fee	\$604,800	Total:	\$13,090,863

PROJECT DETAILS	
Project Description:	<p>This project will support houseless domestic violence survivors through a two-story, elevator-served, garden-style building with a central courtyard, covered walkways, and resident services. The project has 39 units with a mix of studio, one- and two-bedroom units. Residents will have access to neighborhood amenities, including parks, rec centers, and nearby shopping and eateries.</p> <p>The proposed development benefits from partnerships with Hope and Safety Alliance, Catholic Community Services of Lane County, the City of Springfield, and services provided by the Sponsor, Cornerstone Community Housing.</p> <p>The project includes a spacious community building, courtyard, and gardens. All apartments include an in-unit washer/dryer, air conditioning, 9' ceilings, luxury vinyl plank flooring, quartz countertops, and efficient fixtures for low utility bills.</p>
Reaching Underserved Communities:	<p>Through MOU and partnerships with providers the project will offer comprehensive, culturally responsive resident services to residents of Springfield Apartments. Partners include Hope & Safety Alliance, Catholic Community Services of Lane County, and Senior & Disability Services (SDS), a division of Lane Council of Governments. Cornerstone will utilize its "Healthy Homes" Resident Services Program, which has been in operation for 26 years and services 40 affordable properties in 12 different counties across Oregon. The</p>



Springfield Apartments – Housing Stability Council Veterans/Small Project NOFA Recommendation

	<p>program focuses on five key areas: Financial Stability, Health & Wellness, Food & Nutrition, Youth Development, and Community Connections. For the ten (10) units set aside for homeless domestic violence survivors, Hope & Safety Alliance will offer access to additional case-management services to support their housing stability. Catholic Community Services Refugee and Immigrant Services Program (RISP) will offer immigration legal services, refugee resettlement support, and asylum services. Senior & Disability Services (SDS) services will include in-home care, advocacy and training, and programs like Living Well with Chronic Conditions or Diabetes for the community’s aging residents.</p>
<p>MWESB Target:</p>	<p>The developer is committed to achieving OHCS targets for MWESB participation. Cornerstone Community Housing has committed to 20% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> • Affordable Rental Housing • Homelessness



Springfield Apartments – Housing Stability Council Veterans/Small Project NOFA Recommendation

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Springfield Apartments
Developer Name:	Cornerstone Community Housing
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below:	
Diversity Equity & Inclusion (DEI) Agreement Signed	
Affirmative Fair Housing Marketing Plan in Place	
MWESB Strategic Outreach Plan in Place	
Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific Non-Profit Organization
Development Team Leadership and Staff Representation	No BIPOC Leadership or Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	No BIPOC Leadership or Staff
Ownership Partnerships	Partnerships in ownership structure with Culturally Responsive Organization
Ownership MOUs	Have an MOU with CRO
Property Management	
Property Management Structure	Not culturally specific or responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	No partnerships with Culturally Specific or Responsive Organization(s)
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Have an MOU with CRO
Marketing	
Marketing Partnerships	Culturally competent marketing strategies include CSO and CRO partnerships
Marketing Partnerships MOU	Have an MOU with CSO and CRO
MWESB	
MWESB Commitments	20% target
MWESB Performance	Has Met/Exceeded





**OREGON HOUSING *and*
COMMUNITY SERVICES**

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SUMMARY			
Project Name:	Talent Senior Apartments 2		
City:	Talent	County:	Jackson
Sponsor Name:	AGE+US		
Urban/Rural:	Rural	Total Units	26
# Rent Assisted Units:	0	Units by Size & Affordability:	26 1-BR at 60% AMI
Funding Request		Funding Use	
Small Project Funds:	\$5,200,000	Acquisition	\$ 20,000
Deferred Developer Fee	\$ 60,000	Construction	\$4,212,735
		Development	\$1,027,265
		Total:	\$5,260,000

PROJECT DETAILS	
Project Description:	Talent Senior Apartment 2 is a new construction project that is 26 1-bedroom units for seniors located in Talent, Jackson County. Units will be single story. There will be community space and a walking path on site. Tenants will have internet access and washer/dryers in each unit. A central chiller will provide air conditioning for the units. This site is next door to Talent Senior Apartments, which was funded as a LIFT wildfire project in 2022 and are under construction.
Reaching Underserved Communities:	AGE+ aims to ensure that displaced elders can return to their home area to age in community by providing affordable and fully accessible units. The developer uses a model that provides light services through AGE+'s Circles of Care, which links tenants and community volunteers in a safe and reliable manner. ACCESS, the community action agency in Jackson County, has worked extensively with wildfire survivors. They along with culturally specific organizations, Unete and La Clinica, will be providing referrals for the property. People who are interested in living in the development can also refer themselves.
MWESB Target:	The developer is committed to achieving OHCS targets for MWESB participation. AGE+US has committed to 20% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.



Talent Senior Apts. 2 – Housing Stability Council Veterans/Small Project NOFA Recommendation

Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> Affordable Rental Housing Rural
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Affirmative Fair Housing Marketing Plan in Place
 MWESB Strategic Outreach Plan in Place
 Tenant Demographic Reporting

ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific Non-Profit Organization
Development Team Leadership and Staff Representation	No BIPOC Leadership or Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	No BIPOC Leadership or Staff
Ownership Partnerships	No ownership partnerships
Ownership MOUs	Do not have an MOU
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	No partnerships with Culturally Specific or Responsive Organization(s)
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Do not have an MOU
Marketing	
Marketing Partnerships	Culturally competent marketing strategies include CSO and CRO partnership
Marketing Partnerships MOU	Do not have an MOU
MWESB	
MWESB Commitments	20% target
MWESB Performance	Has Met/Exceeded





**OREGON HOUSING *and*
COMMUNITY SERVICES**

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SUMMARY			
Project Name:	Town Center Courtyards Phase II		
City:	Happy Valley	County:	Clackamas
Sponsor Name:	Central City Concern		
Urban/Rural:	Urban	Total Units	12
# Rent Assisted Units:	4	Units by Size & Affordability:	4 3-BR at 50% AMI 6 3-BR at 60% AMI 2 3-BR at 80% AMI
Funding Request		Funding Use	
Small Project Funds:	\$3,840,000	Acquisition	\$0
Perm Loan (OAHTC)	\$1,500,000	Construction	\$5,441,915
Differed Developer Fee	\$300,000	Development	\$1,435,013
Sponsor Capital	\$1,236,928	Total:	\$6,876,928

PROJECT DETAILS	
Project Description:	Town Center Courtyards Phase II is a planned development for 12 affordable housing units in a three-story building in SE Portland. The project includes a commitment of four Metro SHS funded RLRA vouchers from the Housing authority of Clackamas County (HACC) for Families experiencing homelessness. Central City Concern is the developer, owner, operator and service provider to the project. TCC Phase II will be composed of families with children under 18 and will be a part of Central City Concern’s Family Alcohol and Drug Free Network (FAN). FAN Housing is a unique collaboration between a number of public and private agencies which serve families recovering from the effects of drug and alcohol addiction.
Reaching Underserved Communities:	CCC works with a wide range of partners and many touchpoints of homelessness and recovery. Program Management staff expressed that TCC has consistent referrals from families experiencing domestic violence and the team works directly with Clackamas Women Services and Los Niños Cuentan to provide safety for those clients. Also referenced by Program Management DHS, and Clackamas County Correction referrals are frequent because TCC has become a light-post in the community as a safe place for families and our direct collaboration with partnering agencies help make clear pathways to wrap around services for families working to overcome systemic barriers. Often these



Town Center Courtyards Phase II – Housing Stability Council Veterans/Small Project NOFA Recommendation

	referrals are centered around family unification and the transition to being housed together can be difficult, crucial support with our partners support help unify families.
MWESB Target:	The developer is committed to achieving OHCS targets for MWESB participation. Central City Concern has committed to 35% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> Affordable Rental Housing Homelessness

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Town Center Courtyard Phase II
Developer Name:	Central City Concern
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below: Diversity Equity & Inclusion (DEI) Agreement Signed Affirmative Fair Housing Marketing Plan in Place MWESB Strategic Outreach Plan in Place Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific Non-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	No partnerships in ownership structure with Culturally Specific or Responsive
Ownership MOUs	Do not have an MOU
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	Partnerships with Culturally Responsive Organization(s)
Property Management MOUs	Have an MOU with CRO
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Have an MOU with CRO
Marketing	
Marketing Partnerships	No marketing partnerships
Marketing Partnerships MOU	Do not have an MOU
MWESB	
MWESB Commitments	Exceeded 30% target
MWESB Performance	Has Met/Exceeded





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SUMMARY			
Project Name:	Trinity Place		
City:	Sisters	County:	Deschutes
Sponsor Name:	Northwest Housing Alternatives		
Urban/Rural:	Rural	Total Units	40
# Rent Assisted Units:	0	Units by Size & Affordability:	9 1-BR at 80% AMI 20 2-BR at 80% AMI 10 3-BR at 80% AMI 1 3-BR MGR unit
Funding Request		Funding Use	
Small Project Funds:	\$9,800,000	Acquisition	\$ 946,500
AWHTC equity:	\$ 800,000	Construction	\$11,064,168
Permanent Loan:	\$5,000,000	Development	\$ 4,114,332
Grant (City of Sisters):	\$ 500,000	Total:	\$16,125,000
Energy provider contribution:	\$ 25,000		

PROJECT DETAILS	
Project Description:	Trinity Place is a new construction project that is 40 units, 9 1-bedroom units, 20 2-bedroom units, 10 3-bedroom units and 1 3-bedroom manager unit in Sisters, Deschutes County. The development will have a security system and limited access. The development will provide internet access and community space, as well as laundry facilities and a resident services office. There will be onsite green space for tenant use.
Reaching Underserved Communities:	This development focuses on workforce housing in Sisters and is setting aside 3 units for agricultural workers. NHA uses a low barrier screening approach for criminal and credit background. Northwest Housing Alternatives' (NHA) supportive housing philosophy are three key approaches to ensuring individuals and families are able to 1) qualify for housing, 2) collaborate with partner organizations to provide financial assistance to households for move-in costs, and 3) ensure ongoing and stable tenancies after move in. Through this three-pronged approach, beginning when someone first fills out an application and continuing on through the duration of their tenancy, NHA works to combat the barriers that so many individuals and families run into when they are trying to access stable and affordable housing.



Trinity Place – Housing Stability Council Veterans/Small Project NOFA Recommendation

MWESB Target:	The developer is committed to achieving OHCS targets for MWESB participation. Northwest Housing Alternatives has committed to 22% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> Affordable Rental Housing Rural

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Trinity Place
Developer Name:	Northwest Housing Alternatives
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below: Diversity Equity & Inclusion (DEI) Agreement Signed Affirmative Fair Housing Marketing Plan in Place MWESB Strategic Outreach Plan in Place Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific Non-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	No ownership partnerships
Ownership MOUs	0
Property Management	
Property Management Structure	Not culturally specific or responsive Property Manager
Property Management Leadership/Staff Representation	Some BIPOC Leadership and Staff
Property Management Partnerships	No partnerships with Culturally Specific or Responsive Organization(s)
Property Management MOUs	0
Service Provider(s)	
Service Providers Structure	Culturally Responsive service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Have an MOU with CRO
Marketing	
Marketing Partnerships	No marketing partnerships
Marketing Partnerships MOU	0
MWESB	
MWESB Commitments	20% target
MWESB Performance	Has Met/Exceeded





**OREGON HOUSING *and*
COMMUNITY SERVICES**

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SUMMARY			
Project Name:	Veterans Housing Project		
City:	Gold Beach	County:	Curry
Sponsor Name:	Brookings CORE Response		
Urban/Rural:	Rural	Total Units	18
# Rent Assisted Units:	0	Units by Size & Affordability:	4 Efficiencies at 30% AMI 6 Efficiencies at 80% AMI 2 1-BR at 30% AMI 4 1-BR at 80% AMI 2 2-BR at 60% AMI
Funding Request		Funding Use	
VGHAP Funds:	\$3,150,000	Acquisition	\$1,603,000
Non-OHCS Loan:	\$130,000	Construction	\$1,550,000
		Development	\$ 127,000
		Total:	\$3,280,000

PROJECT DETAILS	
Project Description:	Veterans Housing Project is acquisition and rehabilitation of a former motel. The project will provide 18 units of housing for Veterans in Gold Beach, Curry County. There will be an onsite community center with a kitchen, gathering space and laundry facilities. Offices for service provision will be located across the street from the site. Other amenities include internet access, exercise facilities and a sport court.
Reaching Underserved Communities:	Tolowa Dee-Ni' Nation will work with the project owner, Brookings CORE Response to provide culturally specific services for Tribal veterans. Brookings CORE Response serves homeless veterans and fosters inclusivity and cultural sensitivity through their support. Brookings CORE Response has a housing case manager who is a veteran and will provide support, resources, and guidance to veterans at the project. The project intends to work with several providers to help tenants maintain housing for the long term, including low barrier screening, referrals to emergency financial assistance programs, legal assistance, social services, and fair housing assistance. There will be on-site educational workshops and resources as well as on-site wrap around services.



Veterans Housing Project – Housing Stability Council Veterans/Small Project NOFA Recommendation

MWESB Target:	The project sponsor is committed to achieving OHCS targets for MWESB participation. Brookings CORE Response has committed to 50% of construction costs to be developed by both COBID and non COBID certified contractors and subcontractors.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> • Affordable Rental Housing • Homelessness • Rural

EQUITY & RACIAL JUSTICE (ERJ) Project Status	
Project Name:	Brookings CORE Response 501(c)(3)
Developer Name:	AB Innovations LLC
This project meets the funding framework criteria adopted by Housing Stability Council for this resource, including all applicable Threshold Requirements below: Diversity Equity & Inclusion (DEI) Agreement Signed Affirmative Fair Housing Marketing Plan in Place MWESB Strategic Outreach Plan in Place Tenant Demographic Reporting	
ERJ Alignment Area	Project Status
Development Team	
Development Team Structure	Non-Culturally Specific For-Profit Organization
Development Team Leadership and Staff Representation	Some BIPOC Leadership and Staff
Ownership	
Ownership Structure	Culturally Responsive Owner
Ownership Leadership/Staff Representation	Some BIPOC Leadership and Staff
Ownership Partnerships	No ownership partnerships
Ownership MOUs	Owner is a CSO. No MOU needed.
Property Management	
Property Management Structure	Culturally Responsive Property Manager
Property Management Leadership/Staff Representation	No BIPOC Leadership or Staff
Property Management Partnerships	Partnerships with Culturally Specific and Responsive Organization(s)
Property Management MOUs	Do not have an MOU
Service Provider(s)	
Service Providers Structure	Culturally Specific service provider(s)
Service Providers Leadership/Staff Representation	Some BIPOC Leadership and Staff
Service providers MOUs	Service Provider is a CSO. No MOU needed.
Marketing	
Marketing Partnerships	Culturally competent marketing strategies include CSO partnership
Marketing Partnerships MOU	Marketer is a CSO. No MOU needed.
MWESB	
MWESB Commitments	Exceeded 30% target
MWESB Performance	Has Met/Exceeded





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Date: November 3, 2023

To: Housing Stability Council Members
Andrea Bell, Executive Director

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

Re: Molalla Apartments Phase II LIFT Rental Funding Increase Recommendation

Motion: Approve an increase of LIFT funding in the amount of \$4,863,875 to Home First Development for Molalla Apartments Phase II, with a total award of LIFT funds not to exceed \$14,213,875.

Project Background:

Molalla Apartments is a 100-unit, two-phase apartment complex located on two parcels of land on the corner of Oregon Hwy 211 and South Ona Way. In June 2021, Housing Stability Council approved Molalla Apartments Phase I, which has been renamed as Bear Creek Apartments. Phase 1 includes 60 apartments in five three-story residential buildings and a community building. The project was conceived as a response to the 2020 Wildfires that impacted rural southeast Clackamas County.

Project construction began in July 2022 and is approximately 85% complete as of October 2023. The first phase of construction was expected to be completed by October 2023, however, completion is delayed due to a gap in financing caused by new requirements for off-site improvements from Oregon Department of Transportation (ODOT). The project budgeted for intended off-site improvements, however, the ODOT requirements have been updated since the project began and are now much more extensive and, as a result, more expensive than originally planned.

Molalla Apartments Phase 2 was approved by Housing Stability Council in August 2022. The complex will have 40 apartments in four residential buildings. The development team expected to begin construction on this phase in May 2023. Construction has been delayed due to the issue with increased ODOT requirements for off-site improvements to Oregon Hwy 211. Phase



2 will share amenities with Phase 1, including a community building, a playground/sports court, and electric charging stations for vehicles as well as parking.

Issue:

As mentioned above, Phase 1 started construction in June 2022. The development team and the City of Molalla agreed to begin construction without a fully defined scope of work around what improvements ODOT would require for ingress from Oregon Hwy 211, an ODOT maintained highway.

The original proposed scope of work was for Phase 1 of the development to add sidewalks and a bike lane on the south side of Hwy 211. The expanded scope of work includes sidewalks on both sides of the highway, including one that crosses a creek, a bike lane, and a dedicated turn lane. These increased requirements have added costs to the development of both phases of the site, resulting in an approximate funding gap of \$4.8MM. This work will need to be completed to ODOT's standards before the City of Molalla can provide temporary Certificates of Occupancy for Phase 1. Certificates of Occupancy are required before tenants can start moving into the completed development. In addition, without the Certificates of Occupancy the project will not be able to lease up, which means they will not have rental income to be able to convert its construction financing to permanent financing and maintain its LIHTC investor. This situation could lead to the construction loan being foreclosed upon and the affordable housing being lost.

Funding of a combined \$775,000 in cash and system development charge (SDC) credits has been contributed by the City of Molalla. The developer has reached out to the City for additional funding. However, the City cannot cover these increased costs and City funding is contingent on the developer completing the ODOT off-site improvements.

Funding:

Both phases of the project are eligible to receive additional LIFT funding within the existing subsidy limits offered through this resource. Both phases would have been funded through the respective NOFAs if they had requested the maximum subsidy amounts allowable.

The current funding gap is related to the infrastructure costs required for supporting both properties. Together, at the time of application of the two phases requested and received \$13,850,000 in LIFT resources and were eligible to apply for \$20,000,000. With the additional funding needed to make both projects viable, the total request for both phases will equal \$18,713,875 or 93% of eligible funding.



Recommendation:

Staff recommends allocating the additional funding of \$4.8MM to the project to keep both projects viable and enable a total of 100 units of affordable housing to be completed in Molalla. The updated requirements for highway improvements from ODOT will affect both phases and staff views the project as comprising both phases. This recommendation will add the additional funding when financing the Phase 2 project resources which has not yet started construction. Once this funding gap is addressed, the developer intends to break ground within two months on phase 2 and can complete phase 1.



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Date: November 3, 2023

To: Housing Stability Council Members
Andrea Bell, Executive Director

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

Re: Adoption of HB 2001 (2023) Modular Housing Development Fund Framework

Motion: Approve the adoption of the Modular Housing Development Fund Framework and move to a Request for Application process.

Summary

OHCS is tasked with implementing the Modular Housing Development Fund (MHDF), a provision of [HB 2001](#) & [HB 2889](#) from the 2023 Oregon legislative session, creating a new, one-time \$20 million modular housing business development grant program to expand production capacity.

The modular housing industry and business development programs are new to the agency and outside our traditional areas of expertise; our standard approaches required some adjustments to meet the legislative intent for these funds.

Legislative sponsors of the bills identified three categories of housing demand that Grantees of the MHDF resources must prioritize:

- 1) local governments across Oregon after a natural disaster
- 2) low-income housing
- 3) moderate-income housing

After presenting the draft framework at the September 1 meeting, staff revised and updated the framework being presented today. Significant changes to the September version include:

- **Alignment With MWESB Regional Participation Goals.** Any application seeking to contract with an outside firm to perform work in alignment with their grant will be required to meet the same goals established for our traditional development partners.



Progress will be tracked using the same standards employed for our traditional development partners as part of the reporting process associated with these funds.

- **Equity Centered Management Plan (ECMP).** In lieu of the Agency’s standard DEI Agreement from previous versions of the framework, Applicants will now be required to craft an Equity Centered Management Plan that outlines how they will operationalize their commitments to diversity, equity, and inclusion (DEI) within their organization. Utilizing 5 key standards from the Global Diversity, Equity, and Inclusion Benchmarks, Applicants will describe which standards they are currently prioritizing and outline their current successes in these areas. In addition, applicants must include an Equity Centered Management Plan which would include actionable, measurable steps that they plan to take to continue this work.
- **Equity Threshold.** As part of the scoring process, grant applications will need to meet a minimum equity score to be considered for funding.
- **Culturally Specific Scoring Representation:** OHCS staff agrees with and will aim to include one or more culturally specific organization representatives on their Modular Housing Development Fund scoring committee.

Alignment with Statewide Housing Plan

- Equity & Racial Justice
- Affordable Rental Housing
- Rural Communities
- Homeownership

Next Steps

If approved by Housing Stability Council, OHCS staff will finalize the Request For Application (RFA) process working with Procurement staff and the Department of Justice. We anticipate a November release of the RFA with awards likely taking place in late 2023 or early 2024.



Program Framework: Modular Housing Development Fund (MHDF)

Overview

Across Oregon, demand for housing has far outpaced the supply of the market. The rising cost of new construction and other obstacles to development have further limited new housing supply, and average home prices and rents have risen faster than incomes for middle- and low-income Oregonians. As the state continues response and recovery efforts for the 2020 Labor Day wildfires, improving readiness across the state for future disasters remains a high priority.

The Department of Land Conservation and Development (DLCD) Oregon Housing Needs Analysis estimates Oregon must develop more than 550,000 new housing units across income levels to accommodate 20 years of projected population growth and to account for current underproduction including the lack of units for people experiencing homelessness. In response to state production deficits, Governor Kotek has committed to an ambitious goal of 36,000 housing units produced every year for the next ten years. HUD's Office of Policy Development and Research notes that modular housing – homes built off-site and then transported to a permanent site – offers the potential for reducing both housing construction time and costs.

To accelerate growth in this industry, Oregon Housing and Community Services (OHCS) is tasked with establishing a \$20M Modular Housing Development Fund (MHDF) in [HB 2001](#) and [HB 2889](#) from the 2023 Legislative Session. This framework was crafted with partner feedback and an eye toward taking meaningful steps in OHCS' 2019-2023 Statewide Housing goals: close the affordable rental housing gap, expand homeownership opportunities for low-income and moderate-income Oregonians, and unlock housing opportunities in rural communities.

Program Framework Intent

The Modular Housing Development Fund (MHDF) is a provision of HB 2001 (2023) and HB 2889 (2023) creating a new \$20 million modular housing industry development grant or loan program to begin or expand production capacity.

OHCS will award grants through a Request for Proposal (RFP) process to fund new or expanded production opportunities to manufacturing entities in the State of Oregon. Entities will use these grants to begin or expand production capacity for the development of modular housing and components to supply home builders and developers in meeting housing demand. Entities applying for these funds will demonstrate how they will prioritize supplying modular housing and components orders from:

- (a) First, state and local governments following a wildfire or other disaster
- (b) Second, low-income housing construction in this state
- (c) Third, middle-income housing construction in this state

Program Design

As a part of ongoing partner engagement, the draft framework is the result of analyzing legislative intent, engaging with stakeholders, and consulting with state agencies and other organizations administering business development programs.

Awardee Selection Process and Administration

OHCS will score proposals for specific eligible uses that will lead to new or expanded production. To be eligible, applicants must:

- a) Verify that all funding will be used in applicant's Oregon business.
- b) Agree to comply with legislative prioritization if awarded funding. Entity will explain how they will meet and track these prioritized categories within their application.
- c) Attest that funds will be used for the portion of their business operation that conforms with Oregon State Building Codes definition of modular, or "prefabricated structure":
"Modular buildings", as defined in ORS 455.010, is a building or subassembly that has been in whole or substantially manufactured or assembled using closed construction at an off-site location to be wholly or partially assembled on-site.
NOTE: A prefabricated structure does not mean a "manufactured dwelling," a dwelling built to federal HUD standards, as defined in ORS 446.003
- d) Provide a timely Request for Application response that is complete and meets all requirements.
- e) Be registered to conduct business in Oregon or agree to register in Oregon within 30 days of award.
- f) Demonstrate demand or a gap currently exists for the anticipated output (result) and how the grant investment will expand production capacity.
- g) Complete an Equity Centered Management Plan (ECMP). Applicants will outline current commitment to diversity, equity, inclusion and cultural responsiveness. Applicants will use the ECMP tool to create a plan to expand and meet commitments. Applicants must meet a minimum point threshold to be considered for funding. Applications without a robust ECMP will not be considered for funding.
- h) Provide a sound business plan and demonstrate financial ability to remain in business for the next 5 years.

OHCS will award funds for eligible uses outlined below. No applicant will be awarded more than \$5 million dollars unless fewer than four eligible applications meeting minimum criteria are received.

Scope of work, projected timeline, production schedules, and estimated number of additional units produced within the first two years after MHDF investment will be required as part of the application.

OHCS will make Awardee information available to Oregon's Office of Emergency Management and affordable housing development partners.

Eligible Uses

New or expanded capacity uses should demonstrate funding will boost current *or* new production of modular home or component by lowering construction costs, increasing production speed, improving efficiency, or expanding operations. Uses may include, but are not necessarily limited to:

- Increasing manufacturing space
- Purchasing specific equipment
- Standardizing design

November 2023

- Developing infrastructure
- Enhancing transportation
- Advancement in materials and technology

Ineligible Uses

Ineligible uses are any activity that does not directly or indirectly expand production capacity of developing modular housing and components in the State of Oregon. This includes but may not be limited to:

- Personal expenses
- Business expenses outside the State of Oregon that would not result in new expanded production in the State of Oregon
- Expanding production lines that do not serve the State of Oregon (i.e. investment in a product that does not conform with Oregon State Building Codes ORS 455.010, and therefore, could not be used in modular homes in Oregon.)
- Using funds to increase reserve accounts or pay for liabilities already incurred by the company (unless it can be shown eliminating said liabilities allows for business expansion)

Program Scoring

OHCS will evaluate and score proposals based on several factors, including but not limited to:

- Strength of demonstrated ability to prioritize orders (and a clearly articulated method to prove these prioritization requirements were met) for:
 1. First, state and local governments following a wildfire or other disaster
 2. Second, low-income housing construction in this state
 3. Third, middle-income housing construction in this state
- Quality of Applicant's Equity Centered Management Plan
- Specificity of the nature, and readiness, of the investment
- Clarity and commitment of timeline and production schedule
- Clear articulation of how the investment will support new or expanded production capacity for developing modular housing and components to support home builders and developers in meeting housing demand.

This includes but is not limited to:

- Increasing production from current baseline operations
- Sustaining capacity after investment
- Impacting workforce within business and community positively

OHCS will allow entities **30** days to submit proposals. Please note the targeted maximum award is \$5 million, but larger awards may be made if too few proposals are received to use all funding. OHCS will establish a review panel and select proposals within **30** days of RFP submission deadline.

Program Terms

Minimum program terms and conditions will be determined by OHCS. These include:

- Awards to be made in the form of grants
- Adequate compensation tied to proof of meeting the prioritization structure
- Proof that goals and objectives as outlined in the RFP proposal were attempted in good faith.

Last Updated: October 2023

November 2023

- Reporting and documentation required for following for 5 years after award
- Application of Agency MWESB participation goals, if proposal includes contracting with outside firms
- Agreement to prioritize orders from demand categories for the following 5 years after award

Reporting

OHCS will require specific annual reporting provisions designed to track investment outcomes and to meet reporting needs of the Oregon Legislature for a period of 5 years following funding award.

Reporting will include but may not be limited to:

- Increases in output from reported pre-award baseline for each awardee that can be directly or indirectly tied to the grant investment, and the methodology associated with reported data
- Information on orders received for wildfire response, natural disaster, and low- and middle-income housing and how orders were prioritized and completed
- Accounting of resource investment
- Additional impacts of investment
- MWESB participation goals compliance report, if applicable
- Progress on Cultural Responsiveness Plan

Program Release

The MHDF RFP will be released upon completion of partner engagement, program framework development, legal sufficiency review, state procurement, and rulemaking processes.

Funding awards must be spent by the end of the legislative biennium, June 30, 2023. Reporting requirements will continue for five years following funding award, and if all obligations are met, the grant will be closed.



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Date: November 3, 2023

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

From: Dana Schultz, Permanent Supportive Housing Program Analyst
Amy Cole, State Development Resources Program Manager
Rick Ruzicka, Assistant Director, Policy and Planning
Natasha Detweiler-Daby, Director of Affordable Rental Housing Division

Re: Permanent Supportive Housing Risk Mitigation Pool Draft Framework – Introduction

This month we are providing a draft framework for a new Permanent Supportive Housing Risk Mitigation Pool program for Housing Stability Council review and feedback to inform final program framework recommendation.

Background

In the 2023 Legislative session, a policy option package for a permanent supportive housing (PSH) risk mitigation pool (RMP) was submitted for consideration. It was funded with a \$4 million allocation. The goal of the RMP is to support the long-term operations of PSH units in the OHCS portfolio. We have heard from Supportive Housing Institute participants and PSH operators that operating costs attributed to unit damages are jeopardizing the longevity of state funded PSH projects. We also have also heard it can be challenging for PSH developments to secure and maintain insurance for PSH properties because of the level and frequency of these damages. Insurance premiums are, in general, very high for PSH developments as insurers are becoming aware of these costs, and frequent and/or large insurance claims by PSH properties further increase the cost of insurance by leading to increased deductibles, and in some cases have resulted in projects losing their insurance altogether.

Therefore, whether a project is paying for extraordinary damages and the resulting income losses via their operating reserves or through their insurance, the unexpected size of these costs (due greatly to increased acuity and needs of the population being served) is putting PSH projects at great risk and deterring developers and owners from considering PSH projects in the future. It is hoped that by creating this pool, we can mitigate the strain of extraordinary operating costs due to damages, including the rising cost of insurance, for PSH units and support the long-term operations of PSH developments/units.

Because the RMP is statewide and is a new program, we are focusing this resources on supporting PSH projects in the OHCS portfolio, as defined in the framework. If the program receives expanded resources in the future, we could be better able to broaden the scope/eligibility for the program.

The draft framework is attached to this memo.



Status

To-date, we have consulted with the Housing Development Center (HDC) as well as Portland Housing Bureau (PHB), who have the longest operating RMP in the State, which is operated by the Housing Development Center. We plan to structure the OHCS RMP so that it is similar to existing RMPs and incorporates the same approaches where it makes sense.

Staff has conducted stakeholder engagement with housing authorities and permanent supportive housing providers. We are working this program through our Racial Equity Assessment Tool and once we have incorporated any feedback from Housing Stability Council into the framework, we plan to hold another stakeholder engagement. Following additional engagement we will bring the updated framework back to Housing Stability Council with a recommendation for consideration in either December 2023 or January 2024.

Once the framework is approved, we will work quickly to finalize programmatic guidelines, procedures, and materials. We hope to open the program in the first quarter of CY2024.

Feedback: We are interested in feedback on any aspect of the following framework materials.

In addition, we are specifically curious for insight on how we achieve geographic equity with this resource given the following context:

- There are a few existing RMPs for PSH around the state: Portland, the Portland Metro area (Clackamas, Multnomah, and Washington counties), as well as a small one in Eugene. 67% of the PSH units in the OHCS portfolio are in the Portland Metro area, however, this part of the state also has the most RMP resources. We would like to ensure that there are resources available to PSH in areas of the state that do not have access to other RMP resources. At the same time, we are aware that there is PSH that is in areas of the state with other RMP resources that may have already used the projects' lifetime limit for the other RMPs and can use support from the statewide RMP.

Permanent Supportive Housing (PSH) Risk Mitigation Pool Framework

SECTION A: INTRODUCTION AND GUIDING PRINCIPALS

The goal of the proposed Permanent Supportive Housing (PSH) Risk Mitigation Pool is to support the long-term operations of PSH units in the OHCS portfolio. We have heard from Supportive Housing Institute participants and PSH operators that operating costs attributed to unit damages are jeopardizing the longevity of state funded PSH projects. We also have also heard it can be challenging for PSH developments to secure and maintain insurance for PSH properties because of the level and frequency of these damages. Insurance premiums are in general very high for PSH developments as insurers are becoming aware of these costs, and hefty insurance claims by PSH properties further increase the cost of insurance by leading to increased deductibles, and in some cases have resulted in projects losing their insurance altogether.

Therefore, whether a project is paying for extraordinary damages and the resulting income losses via their operating reserves or through their insurance, the unexpected size of these costs (due greatly to increased acuity and needs of the population being served) is putting PSH projects at great risk and deterring developers and owners from considering PSH projects in the future. It is hoped that by creating this pool, we can mitigate the strain of extraordinary operating costs due to damages, including the rising cost of insurance, for PSH units and support the long-term operations of PSH developments/units.

SECTION B: PROGRAM POLICIES

I. Eligibility

To be eligible for the RMP assistance, the unit must meet all the following criteria.

- 1) Utilizes Coordinated Entry or other OHCS approved process,
- 2) Utilizes Project Based Rental Assistance,
- 3) Incorporates wrap around supportive services
- 4) Currently in the OHCS portfolio

II. Uses/Types of Claims

Uses

The funds may be used to reimburse Project Owners of PSH projects for:

- Physical damages including costs to repair units and community spaces beyond normal wear and tear
- Extraordinary operational losses

- Relocation costs - Relocation expenses, including moving a tenant's belongings, are eligible when the move is necessary to protect the property, staff, or other tenants from physical harm.

The maximum amount of a single claim is a calculation of the size and bedroom amounts listed below:

- SRO units \$10,500
- Studio units \$12,600
- One-bedroom units \$14,000
- Two-bedroom units \$20,300
- Three-bedroom unit \$25,000
- Four-bedroom & up \$30,000

The maximum amount of funding available to the Project is determined by multiplying the number of units by the above amounts. This is a cumulative limit over ten years. Exceptions to this ten-year limit may be requested by the Project Owner and will be reviewed by OHCS. Approval of funding for projects is dependent on Risk Mitigation Pool funding availability as the program progresses.

Types of Claims

There are two types of claims through the Risk Mitigation Pool. While the initial claim form for each of these claims is the same, the documentation required, and the cost reasonableness evaluation procedures differs.

A. Physical

DEFINITION: These are claims for physical damage to a PSH unit, or affecting the project as a whole, caused by a PSH client and or their guest. It is assumed that all unit turnovers require a certain amount of repair (cleaning, painting, and some carpet replacement would not be unusual) that are not appropriate for RMP claims.

1. Physical claims could include the following:

- a. Excessive cleaning
- b. Excessive Debris removal
- c. Excessive Extermination
- d. Repair of doors, walls, cabinetry
- e. Other damages in excess of those normally experienced.
- f. An administrative fee for supervision of repairs. The allowable fee is 5% of the amount of qualifying physical repairs.
- g. Damage to common areas by PSH tenant may qualify, depending on the circumstances.

2. Physical items not included are:

- a. Normal wear and tear.
- b. Normal turnover costs.
- c. Damage not caused by a PSH tenant.

B. Operational

DEFINITION: Operational claims are claims related to lost rent revenues or excessive operating losses. The RMP is not a rent subsidy program.

1. Claims for excessive operational expenses could include:

- a. Relocation expenses, including moving a tenant’s belongings, are eligible when the move is necessary to protect the property, staff, or other tenants from physical harm.
- b. Rent that is owing but not collected, not to exceed 90 days.
- c. Rent during vacant turnover time, when that period exceeds 60 days.
- d. Other items not specifically excluded might be included, depending on the circumstances.

2. Claims not eligible for reimbursement include:

- a. Any increase in insurance premiums
- b. Claims for supportive services
- c. Lost rent during initial lease-up period

DRAFT



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DATE: November 3, 2023

TO: Housing Stability Council
Andrea Bell, Executive Director

FROM: Natasha Detweiler-Daby, Director Affordable Rental Housing

SUBJECT: Funding Resource Redesign Discussion

Overview: The Affordable Rental Housing (ARH) division is engaging in a broad effort to update our funding processes, and internal structures, to support alignment with the Governors Executive Order [2023-04](#), increase housing production and mitigate impacts of current market conditions.

As we have been engaging in this work, central themes are rising:

- Projects need early clarity from OHCS about whether their projects will be able to secure funding to support their development. This means that any revised process must build in that early clarity, even if the final funding is committed later in the process, we intend to create a process that provides early conditioned commitment of resources.
- Shifts to funding processes and broader focus on readiness could have the unintended impact of limiting small, culturally specific, and non-profit partners who have lesser internal resources to incur the substantial costs of project due diligence. This means that any revised process should both build in intentional set asides for accessing and holding resources, and we should maintain deliberate relationship with these organizations to provide technical navigation assistance. In addition, OHCS should specifically target predevelopment resources to this subgroup of developers.
- Project timelines are impacted by a great deal of factors which are going to be difficult to standardize across communities, project types, and types of resources. This means that any revised process must allow project specific performance benchmarks to be established; holding projects to timelines that they create based on their individual circumstance. Fundamental partners in these projects are other public funders and the jurisdictions across the state, it will be important to make deliberate connections as we are working through project review processes.



Discussion: Our public engagement process has been seeking input widely on a large number of programmatic areas including: [Resource Set-Asides](#), [Preservation](#), [Subsidy Limits](#), [Construction Costs](#), and [Policy Priorities](#). In addition to the overview discussion documents available linked in the above sentence, complete information from our engagement sessions are posted on our [resource-redesign webpage](#); this includes recordings of engagement sessions as well as overviews of feedback received-to-date.

In our November Housing Stability Council meeting, I hope to provide additional insight into the internal organization work and change that will support this change in process and also build on the conversation from last month to get input on funding set-asides, new program resources, and application processes.





DATE: November 3, 2023

TO: Housing Stability Council
Andrea Bell, Executive Director

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

SUBJECT: LIFT Homeownership Increases – Daly Estates, King City, Twin Oaks

Motion: Approve the recommended increases in LIFT loans for the Daly Estates, King City, and Twin Oaks developments.

Summary: The Homeownership Development team offered the remainder of LIFT funding from the 2023 NOFA to organizations whose projects appraised higher than anticipated, qualifying them for more LIFT funding than they were provided. Homeownership Development staff are recommending the following increases to LIFT awards.

- Increase the Daly Estates award by \$48,900, total award not to exceed \$1,035,000
- Increase the King City award by \$120,000, total award not to exceed \$1,720,000
- Increase the Twin Oaks award by \$60,000, total award not to exceed \$210,000

Background

Housing Stability Council approved the 2022 LIFT Homeownership projects on August 5, 2022, and the 2023 LIFT Homeownership projects on May 5, 2023. Historically, LIFT Homeownership’s unsubscribed funding has been rolled into the affordable rental NOFA to better supplement those developments. Amid historic increases in LIFT and affordable housing funding availability, the LIFT Homeownership surplus was not needed for rental development in 2023.

In order to be responsive to partner needs and provide timely expenditure of the Article XI-Q bonds, Homeownership Development staff released an opportunity to all 2022 and 2023 NOFA awardees to request additional funding for their projects. This funding opportunity was not presented as a separate award, but as increases to existing approved LIFT Homeownership projects.

LIFT Homeownership developers sometimes submit market assessments, tax values, or other estimates of property value with their application and complete the appraisal after approval. Sometimes these appraisals come back higher than estimations, entitling them to a larger



award, but funds are no longer available at that stage. Moving forward, Homeownership Development staff will be requiring an appraisal at application to eliminate this issue.

Applicants were given a set of guidelines generally expressing that these increases were still subject to the terms of their applicable NOFA including award maximums, maximum development fees, timelines, and reservation charges. All increases were required to be substantiated by an appraisal and 2022 awardees were required to use their original appraisal to avoid awarding funds for the general and expected increase in property value.

Overall, six LIFT projects applied for additional funding, five of which were eligible. All requests included in this memo and presented to HSC have also been approved by OHCS’ internal Finance Committee. Per OAR 813-001-0007, we must seek Housing Stability Council approval for award increases. The first recommendation was approved at the Emergency Housing Stability Council meeting in October in order to meet project deadlines. Three more projects will be recommended today. The final project will seek approval in December.

Daly Estates

Daly Estates is an approved 2022 LIFT NOFA project with Bend-Redmond Habitat for Humanity developing 9 new affordable townhomes in King City, OR. All units will be 3-bedroom, 2-bathroom homes with 1,100 square feet and an open plan living area and is located near schools and services.

Bend-Redmond Habitat for Humanity recognizes that in Deschutes County, the white homeownership rate is twice the rate of black and Hispanic households. To address racial disparities in Bend, Bend-Redmond Habitat has developed many local partnerships to improve their outreach and homebuyer education to especially Hispanic homebuyers including NeighborImpact, the Latino Community Association, Central Oregon Veterans Association, local schools, churches, and a network of community-based professionals who donate time and services to the organization. As lower-income households are being pushed further and further out from the city center, Bend Redmond is proactively building communities in central areas near needed services.

The maximum award offered to 2022 NOFA applicants was \$115,000 per unit. Bend-Redmond Habitat for Humanity is requesting the following. The request is consistent with 2022 NOFA guidelines and is supported by an appropriate appraisal.

Original Award (per unit)	\$986,100 (\$109,567)
Increase (per unit)	\$48,900 (\$5,433)
Total Award (per unit)	\$1,035,000 (\$115,000)



King City

King City is an approved 2022 LIFT NOFA project with Habitat for Humanity Portland Region developing 16 new affordable family townhomes in King City, OR. Half of the units will be larger 4-bedroom, 2.5-bathroom homes at 1,706 square feet, and the other half will be 3-bedroom, 2-bathroom homes at 1,137 square feet. The site will also include a centrally-located private green space for the residents to serve as a play space, community gathering area, or more.

These homes will sell for an average of around \$200,000 in a city where rapid population growth has pushed average home values over \$400,000. Habitat for Humanity Portland Region has a vast network of partners to engage underserved communities in the design, marketing, and homebuyer education phases of this development including Bienestar, the Native American Youth and Family Center, the African American Alliance for Homeownership, Hacienda CDC, and Asian Pacific American Network of Oregon. A Faith Relations Committee also ensures outreach to hundreds of local churches that serve a diverse network of faiths and communities in multiple languages. Marketing materials include pictures from diverse communities and are provided in multiple languages.

Partner organizations and communities identified a gap in affordable homes that are suitable for larger or multigenerational families. Habitat for Humanity Portland Region is seeking to fill that gap with this project by offering homes with a larger bedroom count. Additionally, all homes will be visitable by accessibility standards and will be modified for greater accessibility as homebuyers are identified.

The maximum award offered to 2022 NOFA applicants was \$115,000 per unit. Habitat for Humanity Portland Region is requesting the following. The request is consistent with 2022 NOFA guidelines and is supported by an appropriate appraisal.

Original Award (per unit)	\$1,600,000 (\$100,000)
Increase (per unit)	\$120,000 (\$7,500)
Total Award (per unit)	\$1,720,000 (\$107,500)

Twin Oaks

The Twin Oaks Subdivision is an approved 2023 LIFT NOFA project with Umpqua Valley Habitat for Humanity developing 6 new affordable detached homes in Riddle, OR. The homes will be up to 1,400 square feet and up to four bedrooms, all adaptable to homebuyers with disabilities.

Umpqua Valley Habitat for Humanity takes a culturally responsive approach to development, respecting and acknowledging the challenges that come with developing in rural communities. One third of households served by Umpqua Valley Habitat’s homeownership programs have identified as BIPOC and they are working to expand MWESB participation in their program,



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which already includes one woman-owned business. This project will serve workforce households, especially those working in agriculture or who are veterans. Outreach and education are provided in both English and Spanish.

The maximum award offered to 2023 NOFA applicants was \$200,000 per unit OR 90% of the difference between the development cost per home and sales price of home. Umpqua Valley Habitat for Humanity is requesting the following. The request is consistent with 2023 NOFA guidelines and, as with all LIFT Homeownership awards, the final award must be supported by an appropriate appraisal prior to financial close.

Original Award (per unit)	\$150,000 (\$25,000) LIFT + \$930,000 (\$155,000) Supplemental
Increase (per unit)	\$60,000 (\$10,000) LIFT
Total Award (per unit)	\$210,000 (\$35,000) LIFT + \$930,000 (\$155,000) Supplemental



DATE: November 3, 2023

TO: Housing Stability Council
Andrea Bell, Executive Director

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

SUBJECT: LIFT & LIFT Supplemental Briefing and Program Frameworks

Summary: The Homeownership Division is planning to release a Notice of Funding Availability (NOFA) for \$40M in Local Innovation and Fast Track (LIFT) funds and \$5M in LIFT Supplemental grants by January 2024. This memo provides an overview of the LIFT Homeownership program and growth to date as well as a program framework for the use of the new LIFT and LIFT Supplemental funds.

Background

The objective of the Local Innovation and Fast Track (LIFT) Homeownership Program is to build new affordable homes for low-income households. With a focus on increasing housing supply, LIFT funds can only be used for new construction and homes must be ready for sale within 36 months of receiving a funding reservation. Utilizing Article XI-Q bond funding as a source for housing development, LIFT requires the state to have an ownership or operational interest in any real property developed. For homeownership opportunities, this means that projects must use a shared equity model such as a community land trust (CLT), condo, or leasehold property. Additionally, the LIFT award cannot exceed the appraised value of the land, including infrastructure/site work but excluding housing structures.

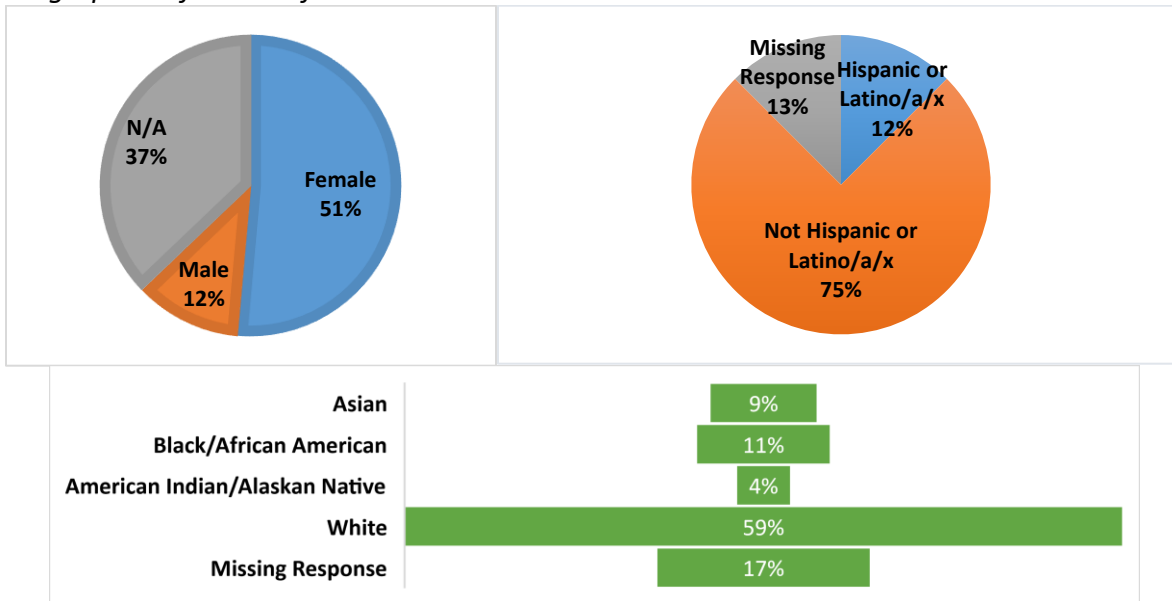
OHCS released the first NOFA for LIFT Homeownership in 2018. Demand for the program has grown over time as nonprofit developers have learned to navigate a complex source of funds. Additionally, more and more nonprofit developers have shifted to a CLT model. To date:

- OHCS has issued six LIFT Homeownership NOFAs.
- The program has grown from 8 unique awardees in its initial year, to 17 unique awardees in its portfolio.
- \$71.3 M in LIFT funds have supported the construction of 47 projects that will result in 752 homes affordable to Oregonians with an income of 80% area median income (AMI) or below.



- Despite having a 50% rural set aside in each NOFA, overall, 23% of LIFT projects are in rural areas. In 2023, 47% of the projects funded were in rural areas. This is likely due to the availability of LIFT Supplemental funding for the first time.
- 40 LIFT homes are complete and occupied by 90 individuals. The average household size in a LIFT home is 2.5. Additional homebuyer demographics are included in the graphics below.

Demographics of Heads of Household & Adult Co-Tenants in LIFT Homes¹



In the 2021 and 2022 legislative sessions, OHCS received \$40M in general funds to support Homeownership Development, half of which needed to be paired with LIFT projects. These funds enabled OHCS to develop a more robust homeownership development program, the Homeownership Development Incubator Program (HDIP), to address development needs that LIFT funds cannot. Below is an outline of HDIP programs, the 2023 allocations, and expected outcomes:

Program	Allocations	Expected Outcomes
Homeownership Market Cost Offset Fund (HMCOF) to offset increased hard construction costs for LIFT Homeownership awardees from 2020 and 2021.	\$6.5M to 11 LIFT projects	Deeper subsidy mitigates delays due to cost overruns. Projects are completed within the established timeframe.
Homeownership Grants for Tribal and Sovereign Nations seeking to	\$5M to 5 Tribal Federally	27 new homes built on tribal land by June 2026.; 11 tribal members

¹ Since collecting this data, we have updated our homebuyer demographics form to include more categories and fields.



or in the process of building homes for purchase within their community.	Recognized Tribes	become homeowners through downpayment assistance funds 8 homeowners can complete critical repairs
Pre-development & Capacity Building Grants to build the capacity of organizations that are seeking to develop more housing.	\$1.6M to 14 organizations	10 organizations hire new staff members; 10 projects complete predevelopment work; Capacity building activities lead to the eventual development of more than 159 homes
Development Subsidies Grants for homeownership development projects that take a culturally responsive approach to designing and building housing and cannot be supported by LIFT.	\$10M to 7 projects	58 homes, built by June 2026, that will be affordable to households with an income 120% or below
LIFT Supplemental Grants to provide deeper subsidy in LIFT projects.	\$16M to 11 projects	Decreased barriers to leveraging LIFT funds led to more new and rural applicants. The deeper subsidy will lead to the successful completion of 234 homes also funded by LIFT.

LIFT & LIFT Supplemental Framework

In the 2023 legislative session, OHCS received over \$600M in Article XI-Q bonds, \$40M of which will go towards LIFT Homeownership for 2024. Additionally, OHCS received \$5M in general funds to ensure LIFT Homeownership can reach rural communities and build the density needed to address our supply crisis (HB 5506). The primary goals of the LIFT Homeownership program remain unchanged from prior years. LIFT program goals are to increase access to generational wealth building through homeownership by:

- Creating new affordable homeownership homes that serve historically underserved communities, especially communities of color;
- Fostering increased homeownership opportunities in rural areas and greater density in urban areas. The LIFT program also encourages innovative, replicable, construction cost containment, and high-quality homes that can be built within 36 months;
- Serving families by prioritizing family-sized units (two bedrooms and larger); and
- Encouraging innovative models of affordable housing that can be widely replicated.

Additional goals for the 2024 NOFA include:

- Support developments that reflect the needs of the communities they seek to serve through community-informed design.
- Support energy-efficient and climate-resilient homes.

- Support homeownership development pipeline growth by keeping the NOFA process accessible to small, rural, culturally specific, and emerging developers.

To achieve these goals, the Homeownership Division is prioritizing stakeholder engagement prior to and throughout NOFA development, implementing a rolling NOFA with clear funding and evaluation criteria, creating a set-aside category for Small, Emerging, and Rural applicants, and establishing targeted LIFT Supplemental Grant eligibility criteria.

Stakeholder Engagement

OHCS is committed to meeting the needs of non-profit developers and the communities they serve through the LIFT program. The Homeownership Division has sought to create open dialogue and collect stakeholder feedback in the following ways:

- Post-NOFA debrief with applicants. OHCS hosted a debrief with partners after all 2023 applications were submitted to gather feedback and suggestions for improving future NOFAs. Staff also conducted individual calls with developers who were not funded or those interested in sharing more detailed information about their experience.
- Quarterly partner calls and NOFA engagement sessions. The Homeownership Development Team hosts quarterly partner calls and additional NOFA-focused engagement sessions to provide updates and gather feedback from partners. Since July 2023 we've held three calls (July, September, October) on the following topics: the proposed new NOFA structure and applicant expectations, LIFT Supplemental eligibility criteria, and NOFA evaluation criteria. Attendance has ranged from 19 to 73 participants per meeting.
- Partner survey. OHCS received 21 qualitative responses to a partner survey helping to inform LIFT policies related to development experience, capacity, financial risk, and timing of demand. Through this survey, we learned critical information about which changes that could impose barriers for developers and changes that could promote successful projects and limit risk to the agency.
- Individual calls with rural, culturally specific, and new developers. To proactively pursue our goal of accessibility, OHCS staff have sought to meet individually or in groups with rural, culturally specific, and new developers. Staff also connected with Pre-development and capacity grantees, who are primarily smaller organizations seeking to scale, to understand how to support them in the next NOFA. Some developers expressed interest in applying, while many CSOs that haven't used the LIFT program cited barriers in the fundamental characteristics of the LIFT program that will prevent them from applying.²

² Some CSOs have reported that their community is not interested in the shared equity model of homeownership. Additionally, LIFT Homeownership typically does not work for projects on Tribal land since the state must maintain an interest in the land throughout the term of the loan.



- Ongoing NOFA support. The shift to a rolling NOFA allows OHCS to provide more hands-on support to applicants. Monthly office hours, prompt responses to questions, weekly FAQs updates, and feedback for rejected applicants will lead to a more accessible NOFA process and stronger applications.

Shift to a Rolling NOFA with Well-Defined Evaluation Categories

OHCS is shifting to a rolling NOFA that will be open for applications from January to September 2024 with a minimum of three evaluation cycles. This change is based on partner feedback. Partners explained that a rolling NOFA would give them more time to prepare quality applications for shovel-ready projects throughout the year, and better align their application with the build schedule of the project, rather than being compressed to a two-month application period. This will hopefully result in quicker closings, smoother program operation, and more timely outcomes. It will also enable OHCS to provide feedback to projects that receive an initial application rejection so that they can resubmit within the NOFA period.

Applications will be reviewed on a first-come, first-served basis and must meet preliminary requirements to move on to scoring and then minimum scoring criteria to be recommended for funding. Each scoring category will have its own minimum threshold. The set-aside for small, emerging, and rural applicant (described below) is meant to ensure that the first come first serve approach is rolled out equitably. Many of the categories and criteria from past NOFAs have been updated to better assess project strengths and risks. New to this year's NOFA is a deeper assessment of developer capacity in comparison to the status of other projects in their pipeline, a more robust look at community engagement throughout every step of the development and post-purchase process, an analysis of the financial stability of the entire organization, and a review of stewardship experience and infrastructure. The scoring categories include:

- Development Capacity: The applicant has the staffing and resources in place to complete the project.
- Development Experience: The applicant and its staff have a track record of completing comparative projects. If not, they plan to partner with experienced entities (consultants, other nonprofits) to bring in needed experience.
- Equity & Community Engagement: The applicant demonstrates an active commitment to diversity equity and inclusion. The applicant is and plans to engage and support community members and potential homebuyers throughout every stage of the process.
- Financial Viability: The project budget is detailed and realistic. The applicant has secured sufficient funding to cover costs (and unexpected costs).
- Project Details: The project is situated and designed to serve the community in essential ways (ex: accessibility, fire resistant materials, energy efficient building, central to key amenities, etc.).
- Stewardship Experience: The applicant has the necessary infrastructure and formulas and/or partnerships in place to administer the shared equity model.



A high-level rubric showing the different criteria that applicants will be evaluated on is included at the end of this memo.

Set Aside for Small, Emerging, and Rural Applicants

To ensure that the NOFA is accessible to small³, emerging⁴, and rural applicants, there will be a 50% set-aside of funds for these applicants held until June 2024. If the funds go unused after six months, they will be transferred back to the broader pool. Additionally, small, emerging, and rural applicants will be held to a slightly lower minimum threshold score per category.

Targeted LIFT Supplemental Eligibility

OHCS has \$5M in general funds to provide deeper subsidies to LIFT projects. These funds will be incorporated into HDIP as LIFT Supplemental Grants with a priority for projects serving communities that have been historically excluded from homeownership and projects in rural areas where land generally appraises lower than in urban areas, meaning LIFT can cover a substantially lower amount of project costs. The goals of the LIFT Supplemental Funds are to:

1. Support development projects led by and for communities of color
2. Incentivize rural development
3. Equitably distribute the funds

To qualify for the LIFT Supplemental Funds, applicants must complete the LIFT application and meet minimum thresholds. Additionally, they must identify as at least one of the following:

- Culturally Specific Organization (CSO)⁵
- Small Organization
- Emerging Developer
- Rural Developer (or project in a rural area)

The funds will be available on a first-come, first served basis. To ensure distributional equity, OHCS is imposing per-entity and per-home caps on the funds.

- CSO & rural applicants can receive up to \$100,000 in LIFT Supplemental Funds per home, with a total per entity cap of up to \$800,000 (16% of all funds).

³ Small organization is defined as an organization with fewer than 5 total paid staff dedicated to development, management and compliance, and builds no more than six homes a year on average.

⁴ Emerging developer is defined as a developer that has built no more than five homes for purchase, and that has applied for a project that includes no more than 15 homes.

⁵ Oregon statute defines “Culturally Specific Organization” as organization, or a program within an organization, that serves a particular cultural community, that is primarily staffed and led by members of that community and that demonstrates self-advocacy, positive cultural identity and intimate knowledge of the lived experience of the community, including but not limited to:

- (A) The impact of structural and individual racism or discrimination on the community;
- (B) Specific disparities in access to services and resources experienced by the community; and
- (C) Community strengths, cultural practices, beliefs and traditions



- All other applicants can receive up to \$50,000 in LIFT Supplemental Funds per home, with a total per entity cap of up to \$600,000 (12% of all funds).

Next Steps & Timeline

- November 2023
 - Ongoing collaboration with DOJ to identify project risk factors that have implications for NOFA requirements and underwriting processes.
 - Submit NOFA to DOJ for legal sufficiency.
- December 2023
 - Return to Council for framework approval (if needed).
 - Receive legal sufficiency and finalize NOFA.
- January 2024
 - Publish NOFA.
 - Host initial information session.
- Ongoing
 - Receive and evaluate applications.
 - Host monthly NOFA office hours and provide responsive support to applicants.
 - Recommend projects to Council (at minimum in May, August, and November 2024).
- September 2024
 - NOFA Closes to applicants

Questions for Housing Stability Council

- The criteria listed in this memo are high-level, however, is there anything missing or do you have suggestions for different indicators that we should use?
- What else would Council want to see in our framework or evaluation processes to feel confident about our application reviews prior to bringing them forth as recommendations?
- Do the targeted LIFT Supplemental criteria strike a balance of funding a diversity of projects and providing a meaningfully deeper amount of subsidy in specific projects/developers?
- Is there anything else Council wants to know or recommend about LIFT or HDIP fund use, goals, or outcomes?
- Does Council want/need us to come back for approval of these frameworks next month?

Evaluation Criteria for LIFT Homeownership Applicants

This document is meant to provide a high-level overview of the criteria that will be used to evaluate LIFT Homeownership applicants. A final version of detailed criteria and scoring methodology will be published in the 2024 NOFA.

Criteria	Description
Capacity	
Organizational capacity	Number of projects in the applicant’s pipeline by phase and ability to adequately staff those projects
Financial stability and capacity	Applicant’s financial statements and key indicators (history of findings and financial ratios); evidence of guarantor (if applicable)
Development Experience	
Organization experience	Applicant’s history of completing projects of similar size, scope, and schedule
Key staff experience	Bios and history of experience of staff, consultants, and partners fulfilling key roles, as well as consideration of recent turnover and growth
Partnerships	Description of formalized partnerships that will fill experience gaps or otherwise benefit and ensure completion of the project
Equity & Community Engagement	
Organizational diversity, equity, and inclusion (DEI)	Demographic make-up of board and staff compared to community; example of one or more DEI policy implemented by the organization and evaluation of policy effectiveness
Community centered design	Engagement of community in the design of the homes; description of how feedback was used; community members were compensated for their time
Reaching underrepresented homeowners	Identification of the community that the applicant is seeking to serve; applicant’s track record of serving this community; description of specific partnerships in place for outreach and marketing of the homes; accessible buyer application and selection process
Buyer education and support	Clear process for informing buyer about the characteristics of a shared equity home; provision of pre- and post-purchase support
MWESB commitment	Track record of meeting MWESB/SDVBE goals (if applicable); demographics of general contractor; plans to conduct culturally specific outreach to subcontractors



Financial Viability	
Project financing	Project funds are committed; project is leveraging different funding sources
Cost-effective building	Applicant is taking measures to ensure cost-effectiveness of project; construction cost is comparable to similar homes in the region
Balanced and realistic pro forma	Pro forma is detailed, realistic, and matches construction cost estimates; uses match sources
Market volatility planning	Applicant is planning for economic volatility; pro forma includes contingency and escalation
Project Details	
Innovation, efficiency, replicability	Utilizing building or financing practices that are innovative, efficient, and/or can be replicated at a larger scale
Energy efficiency and climate resilience	Building to standards greater than code; incorporation of climate resilient design
Accessibility	Homes are accessible and incorporate principles of universal design
Other project characteristics	Proximity to amenities; efforts needed to mitigate and improve environmental factors; etc.
Stewardship Experience	
Affordable home price calculation	Clear explanation and logical methodology for calculating the expected home sales price
Resale formula	Resale formula is solidified and aligns with organization's goals
Mortgage product availability	Applicant has identified safe, affordable homebuyer mortgage products that will be available for homebuyers.
Ground lease experience	Dedicated staff with experience or an experienced partner will manage the ground lease; template ground lease is provided
Centralized administrative data	Sufficient homeowner and transaction tracking is in place