

Housing Stability Council

MEETING MATERIALS PACKET



Blazer Industries Modular Factory
Aumsville, Or.

November 07, 2025
9:00 a.m. – 11:00 a.m.
Oregon Housing & Community Services
Webinar

AGENDA

November 07, 2025 9:00 a.m. – 11:00 a.m.
Oregon Housing and Community Services
725 Summer St NE, Salem OR 97301





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

Webinar Mtg Only

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

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

TIME	TOPIC	SWHP Priority	ACTION
9:00	Meeting Called to Order		Call Roll
9:05	Review & Follow-up Action Items		Briefing
9:10	Report of the Chair		Briefing
9:20	Report of the Director		Briefing
9:45	Affordable Rental Housing Division (pg. 04) Natasha Detweiler-Daby, Director of Affordable Rental Housing Division <ul style="list-style-type: none"> • Public Hearing Comments in accordance with ORS 456.561 • Transactions: Tai Dunson-Strane, Assistant Director Production; Roberto Franco, Deputy Director Development <ul style="list-style-type: none"> ○ Avenue Plaza ○ Gresham Civic Station • ORCA Project Recommendation: Amy Cole, Assistant Director Development Resources; Roberto Franco, Deputy Director Development <ul style="list-style-type: none"> ○ Cascade Peaks ○ Golden Rain Apartments ○ Green Family Housing ○ Henry Street Apartments ○ Horizon Court ○ Mississippi Avenue Project ○ Ochoco Manor ○ Path Home Family Village Housing ○ Wickiup Station Apartments II • ORCA Monthly Update: memo only 		 Decisions
10:30	Homeownership Division (pg. 55) Keeble Giscombe, Director of Homeownership Division <ul style="list-style-type: none"> • LIFT Homeownership Development Program Updates and Recommendation for Charge Increases: Jessica MacKinnon, Senior Homeownership Development Program Analyst 		 Decision
11:00	Meeting Adjourned		

The Housing Stability Council will provide [public hearing](#) time in accordance with ORS 456.561. Council's review of loan, grant or other funding award proposals under this section shall be held at a public hearing of the council.

A public hearing is a formal proceeding held in order to receive testimony from all interested parties, including the general public, on a proposed issue or action. A public hearing is open to the public but is regarding a specific proposal/project.

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

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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.

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 please visit Oregon Housing and Community Services online at <https://www.oregon.gov/ohcs/OSHC/Pages/index.aspx>

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**OREGON HOUSING *and*
COMMUNITY SERVICES**

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

Date: November 7, 2025

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

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

Re: **Approval for Resolution #2025-11-07**

Motion: Approve the Resolution #2025-11-07 recommendations for the following projects:

BOND RECOMMENDED MOTION: Move approval of Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$29,901,000 to Nikki Brown Clown Limited Partnership for the new construction of Avenue Plaza, subject to the borrower meeting OHCS, Enterprise Community Partners, Heritage Bank and Beneficial, and NOAH, underwriting, closing criteria, and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.

BOND RECOMMENDED MOTION: Move approval of Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$33,594,000 to Civic Station Housing Limited Partnership for the new construction of Gresham Civic Station, subject to the borrower meeting OHCS, Wells Fargo Community Lending & Investment and Wells Fargo Multifamily Capital underwriting, closing criteria, and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.

LIFT SUPPLEMENTAL RECOMMENDED MOTION: Move approval of Local Innovation and Fast Track (LIFT) supplemental award in an amount up to and not to exceed \$3,758,774, increasing the total aggregate award to a not to exceed \$15,617,024 to Civic Station Housing Limited Partnership for the new construction of Gresham Civic Station, subject to the borrower meeting OHCS underwriting, closing criteria, and documentation satisfactory to legal counsel.

At the upcoming Housing Stability Council meeting, we will be presenting two (2) transactions - 4% LIHTC/Conduit Bond and an increase to an ORCA award for Council approval.

The projects included in the Resolution following this memo were approved by the OHCS Finance Committee or is scheduled for an approval by the Finance Committee. In this memo we are



providing you with a high-level summary of the recommended projects. More detailed information regarding the projects and the additional funding recommendation can be found in the individual project summaries.

4% LIHTC Applications

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

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

ORCA Applications

The Oregon Centralized Application (ORCA) funding reservation recommendations for approval are based on projects that have met the HSC approved ORCA standards. The projects being recommended today have met all standards for the Impact Assessment and Financial Eligibility steps and are ready to move to the third step in the ORCA process, Financial Commitment. Once HSC approves the funding allocations named in these recommendations, projects can proceed to financial closing and start construction.

Funding Recommendations:

We are recommending funding reservations for two (2) projects. These projects will create **138** units of new affordable housing communities across the state. The recommendation is for an award totaling over \$63 million in bond financing.



Projects with Other OHCS gap funding

Project Name	County	Total Units	Sponsor	Underwriting Stage
Avenue Plaza	Multnomah	78	Sabin Community Development Corporation	FC Meeting Schedule for 11/18/2025
Gresham Civic Station	Multnomah	60	Home Forward	FC Meeting Schedule for 11/18/2025

Total 138

See following resolution and project summaries.



STATE OF OREGON
OREGON HOUSING AND COMMUNITY SERVICES
HOUSING STABILITY COUNCIL

RESOLUTION NO. 2025 – 11-07
ADOPTED: NOVEMBER 7TH, 2025

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

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

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

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

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

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

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

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

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

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

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

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

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

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

[Signature follows next page]

CERTIFICATION OF RESOLUTION

The undersigned does hereby certify that I am the duly appointed, qualified and acting Chair of the Oregon Housing and Community Services Oregon Housing Stability Council (the “**Council**”); that the foregoing is a true and complete copy of Resolution No. 2025-11-07 as adopted by the Council at a meeting duly called and held in accordance with law on November 7th, 2025; and that the following members of the Council voted in favor of said Resolution:

the following members of the Council voted against said Resolution:

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

In witness whereof, the undersigned has hereunto set her hand as of this 7 day of November 2025

Chair Claire Hall

EXHIBIT A

N/A

EXHIBIT B

PROPOSED PROJECT

- 1- **Avenue Plaza (FC – Meeting Schedule for 11/18/2025)**
- 2- **Gresham Civic Station (FC – Meeting Schedule 11/18/2025)**



**OREGON HOUSING *and*
COMMUNITY SERVICES**

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SUMMARY

Project Name:	Avenue Plaza		
City:	Portland	County:	Multnomah
Sponsor Name:	Sabin Community Development Corporation		
Management Agent:	Sabin Community Development Corporation		
Urban/Rural:	Urban	Total Units:	78
		Total Affordable Units:	78
# Rent Assisted Units:	22	Units by Size & Affordability:	4 Studios at 30% AMI 18 1 BR at 30% AMI 21 1 BR at 60% AMI 35 2 BR at 60% AMI
Total Cost Per Unit:	\$795,026	Construction Type:	New Construction / Redevelopment
Affordability Term(s):	60	# of Units with Non-OHCS Requirements:	0
Funding Request		Funding Use	
HDGP:	\$16,971,133	Acquisition	\$3,160,000
4% LIHTC Equity:	\$21,540,035	Construction	\$40,327,232
Conduit Bonds Request:	29,901,000	Development	\$18,524,808
		Total:	\$62,012,040

PROJECT DETAILS

Project Description:	Avenue Plaza will be a new 5-story building with 78 affordable housing units proposed including 4 studio units, 39 one-bedroom units, and 35 two-bedroom units. With ground floor uses including office space for Sabin CDC staff, a large community room, resident lounge space, and a “Service Learning in Portland” center for resident and community volunteers and building maintenance spaces. Other amenities will include central laundry rooms located on three floors, secure bike storage, a small library, a “Pass It On” donation drop off space for residents, and a shared outdoor courtyard area with play area and small resident garden space with a resident hand tool lending library.
Partnerships to Serve Communities of Color:	Sabin CDC is a culturally specific organization primary focus on serving Black Portlanders. Sabin has been working to advance racial equity for over 30 years.



Avenue Plaza – Housing Stability Council

	They are a consistent resource for housing stabilization. They have achieved resident demographics where most of their residents identify as Black or multiracial, mirroring the neighborhood's composition from the 1990s before the effects of gentrification.
Reaching Underserved Communities:	Low-income families, seniors, individuals with disabilities are the identified target populations for this development. At Avenue Plaza, Sabin will focus on expanding the reach of their marketing to include outreach to Asian, Native Hawaiian, Pacific Islander, and Native American or Alaska Native communities. Sabin's property management team includes team members fluent in Spanish and Amharic who will be able to offer in-person and phone translation services. Sabin also coordinate with the Ethiopian and Eritrean Resource Center, Latino Network, IRCO, and Language Line for additional interpretation resources. Sabin will host culturally specific events and gatherings in the on-site community center.
MWESB Target:	Exceeded 30%
The ORCA requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.	
Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Executive Director.	





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SUMMARY

Project Name:	Gresham Civic Station		
City:	Gresham	County:	Multnomah
Sponsor Name:	Home Forward		
Management Agent:	Home Forward		
Urban/Rural:	Urban	Total Units:	60
		Total Affordable Units:	60
# Rent Assisted Units:	60	Units by Size & Affordability:	7 2-BRs @ 30% 28 3-BRs @ 30% 7 4-BRs @ 30% 3 2-BRs @ 50% 12 3-BRs @ 50% 3 4-BRs @ 50%
Cost Per Unit:	\$646,235	Construction Type:	New Construction
Affordability Term(s):	60 years	# of Units with Non-OHCS Requirements:	0
Funding Request		Funding Use	
LIFT Request:	\$15,617,024	Acquisition	\$100
4% LIHTC:	\$3,008,367 Annually	Construction	\$19,706,658
Conduit Bonds	\$33,594,000	Development	\$44,563,310
		Total:	\$64,584,591

PROJECT DETAILS

Project Description:	<p>Gresham Civic Station is an affordable housing development designed to provide long-term stability, economic opportunity, and culturally responsive support for immigrant and refugee families. This project will be developed in a partnership between Home Forward and the Immigrant and Refugee Community Organization (IRCO), delivering affordable, family-sized housing that will include culturally specific resident services that help tenants build stable, thriving futures.</p> <p>The development will include 60 fully subsidized, family sized units, with over 50 units containing three or more bedrooms, allowing for multigenerational households. The building will feature two playgrounds, community gathering spaces, study rooms, a</p>
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	workforce training center, and onsite childcare creating a family-centered environment that supports education, employment, and social integration.
Partnerships to Serve Communities of Color:	Home Forward has partnered with the Immigrant and Refugee Community Organization (IRCO) on Gresham Civic Station. IRCO will manage culturally responsive resident services using their decades of experience working with immigrant and refugee communities. The services are designed to ensure housing stability, crisis intervention, economic empowerment, and community well-being. IRCO's on-site Resident Services Coordinator (RSC) will offer tailored case management, tenant education, employment support, and community-building activities. Services will be available in multiple languages, ensuring accessibility for diverse populations.
Reaching Underserved Communities:	<p>Gresham Civic Station will ensure a focus on serving BIPOC communities, including Asian and Pacific Islander, Slavic, and African/Middle Eastern families, many of whom are immigrants and refugees seeking affordable, stable housing. These populations often face systemic barriers that limit their access to secure housing, economic mobility, and community integration.</p> <p>Key barriers include:</p> <ul style="list-style-type: none"> • Language barriers that make it difficult to navigate rental agreements, understand tenant rights, or access essential services. • Employment discrimination and financial instability, as many families work in low-wage jobs with limited opportunities for advancement. • Cultural stigma around seeking assistance, particularly related to mental health, social services, and tenant advocacy. • Limited access to family-sized housing, leading to overcrowding and unstable living conditions. <p>To address these challenges, Gresham Civic Station integrates culturally responsive, on-site services provided by IRCO, ensuring accessibility for non-English speakers and connecting residents with employment training, financial literacy programs, and housing stability support. The development features family-sized units with family-friendly amenities, including a ground-floor early learning center, two playgrounds, community gathering spaces, and study areas for youth. IRCO's bilingual and bicultural staff will provide tailored assistance, ensuring that immigrant and refugee families can build stability, access opportunities, and thrive in a supportive community.</p>
MWESB Target:	30%
The ORCA requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.	



Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence and is delegated to OHCS Finance Committee and the Executive Director.

Gresham Civic Station



Date: November 7, 2025

To: Housing Stability Council Members
Andrea Bell, Executive Director

From: Amy Cole, Assistant Director, Development Resources
Roberto Franco, Deputy Director, Development Resources and Production
Natasha Detweiler-Daby, Director, Affordable Rental Housing

Re: November 2025 ORCA Funding Recommendations

Motion: Approve the funding reservation recommendations for the following projects:

- Cascade Peaks in La Grande, Baker City, and Newberg, up to \$3,000,000 in Preservation funds, \$2,000,000 in annual 9% LIHTC, and OAHTC to attach to a permanent loan of \$10,335,000 in alignment with the ORCA framework and process.
- Golden Rain Apartments in Grants Pass, up to \$500,000 in Preservation funds, \$1,749,613 in annual 9% LIHTC, and OAHTC to attach to a permanent loan of \$4,750,000 in alignment with the ORCA framework and process.
- Green Family Housing in Green, up to \$11,212,500 in PSH Development Capital and \$2,000,000 in annual 9% LIHTC in alignment with the ORCA framework and process.
- Henry Street Apartments in Beaverton, up to \$12,187,500 in PSH Development Capital funds, \$2,000,000 in annual 9% LIHTC and OAHTC to attach to a permanent loan of \$2,440,000 in alignment with the ORCA framework and process.
- Horizon Court in Hermiston, up to \$2,174,852 in LIFT funds and \$1,249,900 in annual 9% LIHTC in alignment with the ORCA framework and process.
- Mississippi Ave. Project in Portland, up to \$4,600,000 in PSH Development Capital funds and \$2,000,000 in annual 9% LIHTC in alignment with the ORCA framework and process.
- Ochoco Manor in Prineville, up to \$500,000 in Preservation funds, \$1,339,394 in annual 9% LIHTC and OAHTC to attach to a permanent loan of \$2,000,000 in alignment with the ORCA framework and process.
- Path Home Family Village Housing in Portland, up to \$6,634,000 in PSH Development Capital funds and \$2,000,000 in annual 9% LIHTC in alignment with the ORCA framework and process.
- Wickiup Station, Phase II in La Pine, up to \$3,000,000 in LIFT, \$1,500,000 in annual 9% LIHTC, and OAHTC to attach to a permanent loan of \$4,303,988 in alignment with the ORCA framework and process.

Summary

At the upcoming Housing Stability Council (HSC) meeting, we will be presenting Oregon Centralized Application (ORCA) recommendations for approval by the Council. These recommendations are based on projects that have met the HSC approved ORCA standards for Impact Assessment, the first step of the three-step ORCA process.

In this memo, we are providing you with a high-level summary of the project recommendations. More detailed information regarding each project can be found in the attachments following this cover memo.

Applications

In all, there are 68 project applications actively in the Impact Assessment step of the ORCA that applicants are in various stages of completing. The nine projects being recommended today have met all standards for the Impact Assessment step.

These nine projects will add a total of 196 new units to the state affordable housing stock and preserve 185 units of existing affordable housing. Rent restrictions on the units range in affordability from 30% AMI-60% AMI.

Development	Location	Number of units
Cascade Peaks	Baker City, La Grande, Newberg	119
Golden Rain Apts.	Grants Pass	38
Green Family Housing	Green	30
Henry Street Apts.	Beaverton	37
Horizon Court	Hermiston	22
Mississippi Avenue Proj.	Portland	30
Ochoco Manor	Prineville	28
Path Home Family Village Housing	Portland	36
Wickiup Station Apts. II	La Pine	41
	Total	381

The projects recommended for funding this month have demonstrated a priority for serving community needs, including intentional strategies to build housing that are responsive to the needs of historically underserved cultural communities, while serving families, seniors, persons with disabilities, immigrants, and persons experiencing homelessness.

Applications were reviewed for completeness and to ensure they meet all evaluation standards that are part of the Impact Assessment step. These standards include review of the following information:

- Affirmative Fair Housing Marketing Plan (AFHMP)
- Conceptual site plan



- Construction costs
- Development team capacity
- Diversity, Equity, and Inclusion (DEI) Agreement
- Engagement and community needs
- Environmental reports
- Equity and Racial Justice strategy
- Financial proforma for Impact Assessment
- HUD requirements review
- Infrastructure readiness
- Location preferences
- Minority-owned, Woman-owned, and Emerging Small Businesses (MWESB) strategy
- Permanent Supportive Housing (PSH) standards
- Permit strategy
- Prequalification
- Resident services
- Site control
- Zoning in place

Next steps

If projects are approved for a funding reservation, they will receive a conditional commitment of funds and move to the second step in the ORCA process, Financial Eligibility, where they will have up to 6 months to complete the requirements of that step. Once the requirements of the Financial Eligibility step are met, projects will move to the third and final step, Commitment, and from there move to financial closing and project construction.

**Housing Stability Council Project Summary
Impact Assessment Application Step**

SUMMARY			
Project Name:	Cascade Peaks Apartments		
City:	La Grande, Baker City, Newberg	County:	Union, Baker, Yamhill
State House District:	58, 60, 23	State Senate District:	29, 30, 12
Sponsor Name:	Chrisman Development, Inc.		
Geographic Set Aside:	Rural	Total Units:	119
		Total Affordable Units:	119
# Rent Assisted Units:	105	Units by Size & Affordability:	83 1-BR at 60% AMI 34 2-BR at 60% AMI 2 3-BR at 60% AMI
# of Units with OHCS PSH Services Funding:	0	Manager's unit/size	Yes/2-BR
Cost Per Unit:	\$290,020	Construction Type:	Preservation
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$3,000,000 Preservation OAHTC for a permanent loan of \$10,335,000 \$2,000,000 9% LIHTC	Total project cost:	\$34,512,393

This project is currently in the Impact Assessment step and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$3,000,000 in Preservation resources and \$2,000,000 in annual 9% LIHTC for this project, as well as OAHTC to attach to a permanent loan of \$10,335,000, with the expectation that the project retains the characteristics submitted in the Impact Assessment without substantial changes.

PROJECT DETAILS	
Project Description:	<p>Cascade Peaks Apartments is a scattered site rehabilitation and preservation project sponsored by Chrisman Development. There are three properties: Clover Glen in La Grande, Elkhorn Village in Baker City and Deborah Court in Newberg. The request is to preserve the Project Based Rental Assistance for all properties, and for recapitalization for financial and physical sustainability.</p> <p>Clover Glen is a senior property with 43 units, with 38 units of rental assistance. There are 7 buildings with wheelchair accessibility, including a community room, laundry facility, courtyard, media room, high speed internet and rental office with on-site manager unit. Unit amenities include air conditioning and ceiling fans.</p> <p>Elkhorn Village is a congregate property with 36 units, all with rental assistance. There are 5 buildings, including a community room, resident storage, and laundry facility. Unit amenities include cable ready access, dishwashers, and patios.</p> <p>Deborah Court is a family property, located in Newberg with 40 units, 31 are rent assisted units. There are 5 buildings with wheelchair accessibility, a laundry facility, playground with bike racks, and rental office. Unit amenities include energy efficient appliances, resident storage and cable ready access.</p>
Anticipated closing date:	7/21/2026
Focus Population(s):	Senior, Family/Workforce
ERJ Strategy:	Chrisman Development and their management agent Viridian Management expect the primary languages spoken and read by residents at the three properties to be Spanish and English. Viridian Management utilizes a professional interpretation company, available to all properties, for language assistance services. This creates written and effective communication, by translating lease-up documents, outreach materials, and other tenant-facing materials into the relevant languages. Viridian recruits on-site staff who are fluent in the languages most commonly spoken by tenants to provide culturally responsive support.
Resident Services:	<p>Chrisman Development and Viridian Management have developed relationships with organizations and leaders who represent populations facing racial and economic disparities in the three communities. There is a current MOU with Northeast Oregon Network (NEON) for services at Elkhorn Village and Clover Glen.</p> <p>Viridian Management will support households through information and referrals to service providers that:</p>



Cascade Peaks Apartments – Housing Stability Council

	<ul style="list-style-type: none">• Promote and increase resident access to the programs and resources available in the area, such as food pantry locations, healthcare access and transportation.• Provide residents with access to educational programs, jobs training and other services.• Ensure that Latino residents and other underrepresented Communities of Color receive culturally responsive and equitable access to programming.
Location Preferences:	<p>All three properties have access to green space within .50 miles, grocery store access within .50 miles and public transportation access within .60 miles.</p> <p>Clover Glen’s walk score is 65 out of 100.</p> <p>Elkhorn Village’s walk score is 42 out of 100.</p> <p>Deborah Court’s walk score is 68 out of 100.</p>

Cascade Peaks Apartments



Clover Glen- La Grande



Elkhorn Village- Baker City



Deborah Court- Newberg

**Housing Stability Council Project Summary
Impact Assessment Application Step**

SUMMARY			
Project Name:	Golden Rain Apartments		
City:	Grants Pass	County:	Josephine
State House District:	3	State Senate District:	2
Sponsor Name:	MJ Housing Preservation Initiative		
Geographic Set Aside:	Urban	Total Units:	38
		Total Affordable Units:	
# Rent Assisted Units:	38	Units by Size & Affordability:	19 1-BR at 30% AMI 19 1-BR at 50% AMI
# of Units with OHCS PSH Services Funding:	0	Manager's unit/size	n/a
Cost Per Unit:	\$530,159	Construction Type:	Preservation
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$500,000 Preservation OAHTC to attach to a permanent loan of \$4,750,000 \$1,749,613 9% LIHTC	Total project cost:	\$20,146,033

This project is currently in the Impact Assessment step and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$500,000 in Preservation funds, \$1,749,613 in 9% LIHTC resources and OAHTC to attach to the permanent loan of \$4,750,000 for this project, with the

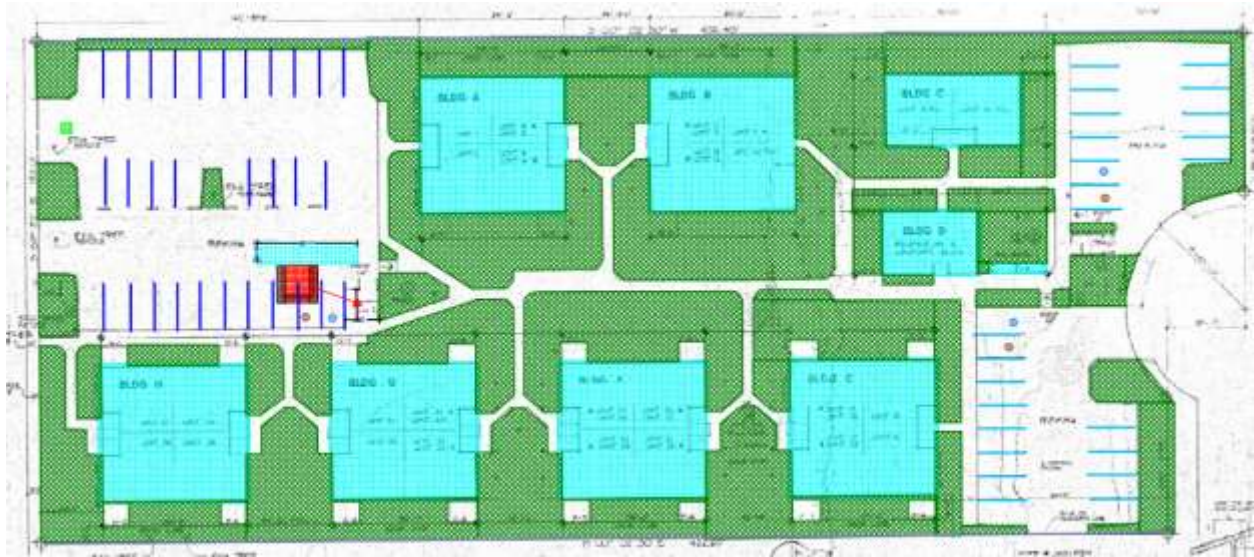
expectation that the project retains the characteristics submitted in the Impact Assessment without substantial changes.

PROJECT DETAILS	
Project Description:	Golden Rain Apartments is 8 existing buildings totaling 38 units, all one-bedroom apartments, that serve seniors. The overall vision for rehabilitation of the project will include improvements to unit accessibility, energy efficiency and resident safety. The building will receive new siding, windows, roofing, stairs and railings, HVAC which will include air conditioning, sewer lines, appliances, lighting, plumbing fixtures, new cabinets, counters and flooring. Each unit has HUD Project-based Section 8 rent assistance.
Anticipated closing date:	2/28/2026
Focus Population(s):	Seniors
ERJ Strategy:	The largest cultural group, other than Non-Hispanic White, in the Grants Pass area is Hispanic/Latino. Property management will utilize ALTA Translation Services to translate all written leasing and marketing materials for the primary languages of English, Spanish and Russian. The service will also be available via phone for live translation in over 135 languages. The project has an MOU with Cornerstone Community Housing (CCH) to oversee resident services at Golden Rain Apartments for culturally specific and responsive services, as well as to review Spanish translated materials for accuracy, and assist Spanish-speaking residents during their tenancy.
Resident Services:	<p>MJ Housing will continue its partnership with Cornerstone Community Housing (CCH) and Social Services Liaison partner Evergreen Community Partners (ECP) to provide direct resident services for outreach and affirmative service coordination with BIPOC organizations in the community.</p> <p>Specific resident services to be provided:</p> <ul style="list-style-type: none"> • Housing retention, handling crisis and emergencies, and support for resident wellness • Asset building opportunities • Assistance with technology and other assistance applications • Linking residents to SNAP, OHP and other related needs
Location Preferences:	Croxtan Memorial Park is within ½ a mile of Golden Rain and grocery, restaurants, banks and employment centers are also within ½ mile of the property. There are three public bus lines less than .50 miles from the location.



The property has a walk score of 62 out of 100.

Golden Rain Apartments



Housing Stability Council Project Summary Impact Assessment Application Step

SUMMARY			
Project Name:	Green Family Housing		
City:	Green	County:	Douglas
State House District:	2	State Senate District:	1
Sponsor Name:	Adapt Integrated Health Care and DCM Communities, LLC		
Geographic Set Aside:	Suburban or Small City	Total Units:	53
		Total Affordable Units:	53
# Rent Assisted Units:	30	Units by Size & Affordability:	20 Studios at 30% AMI 8 1-BR at 30% AMI 2 2-BR at 30% AMI 18 2-BR at 50% AMI 5 3-BR at 50% AMI
# of Units with OHCS PSH Services Funding:	30	Manager's unit/size	n/a
Cost Per Unit:	\$513,413	Construction Type:	New Construction
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$11,212,500 PSH \$2,000,000 9% LIHTC	Total project cost:	\$27,210,900

This project is currently in the Impact Assessment step and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$11,212,500 in PSH Development Capital and \$2,000,000 in 9% LIHTC for this project, with the expectation that the project retains the characteristics submitted in the Impact Assessment without substantial changes.

PROJECT DETAILS	
Project Description:	<p>Green Family Housing will provide 53 units of affordable housing across two buildings with 30 units for permanent supportive housing. The project is in the greater Roseburg area of the unincorporated town of Green.</p> <p>Interior amenities include a community room, office space for PSH staff, shared laundry, and an informal lounge. In-unit features include durable, low-maintenance finishes; built-in storage; energy-efficient appliances; and reinforced walls at key points to allow future installation of grab bars or assistive devices. Additionally, PSH units will have floor drains and reinforced gypsum and cabinetry hardware based on best practices. Resident services are supported by flexible meeting areas of varying sizes to facilitate conversation and community. Exterior amenities include a community garden, picnic shelter, children’s play area, pet rest area, pedestrian walkways, and landscaping. The project is committed to sustainability and is targeting an Earth Advantage Certification.</p>
Anticipated closing date:	7/1/2026
Focus Population(s):	Person experiencing chronic homelessness, and persons living with serious and persistent mental illness (SPMI)
ERJ Strategy:	<p>Green Family Housing expects the primary languages spoken and read by residents at the property to be Spanish and English. Green Family has engaged Cascade Management as the property management team, and they ensure materials presented to residents will be available in English and Spanish. Cascade Management has an ongoing service relationship with Passport and can place orders for as-needed interpreter services with little notice. Cascade and the GFH team will work to ensure that staff are proficient in many dialects.</p> <p>Adapt has increased staff awareness of cultural barriers by improving training for staff on how these differences can hinder the work they do. Additionally, they have prioritized hiring staff who represent underserved and marginalized communities to ensure representation. Recognizing that Spanish-speaking households are likely to be referred in this area, the project has established an MOU with Mana Amiga for marketing and technical assistance.</p>



Resident Services:	<p>The project will provide staff-led on-site resident services tailored for both Permanent Supportive Housing (PSH) and non-PSH individuals. These services are delivered by on-site Resident Services Coordinator employed by Adapt Integrated Health, who will link residents to community resources and assist in meeting their social, psychological, and physical needs.</p> <p>Examples of services planned:</p> <ul style="list-style-type: none"> • Behavioral Health Support: Individual and group counseling, mental health assessments, and case management. • Housing Retention: Assistance with budgeting, lease compliance, and connection to community resources. • Crisis Response: 24/7 on-call support, de-escalation, emergency referrals, and follow-up. • Wellness & Community Engagement: Health workshops, peer support groups, skill-building, and recreational activities as desired by site population. • Resource Referrals: Information and referrals for local employment programs, educational opportunities, healthcare, and benefits support. • Financial Literacy & Life Skills Workshops/ Connections: Optional programming in budgeting, household management, and healthy living practices may be provided, as desired, connecting the residents with outside professionals in the field. • Cultural and Linguistic Accessibility: Key documents and programming are available in Spanish and other languages as needed, and interpretation services can be arranged for meetings and events.
Location Preferences:	<p>Five public parks are located near the site, the closest at 2.9 miles. Grocery Outlet is 3 miles from the site, and Safeway is 6.8 miles from the site. Smaller grocery stores are closer at 1 mile, but may not have all needed supplies. With several bus stops near the property within 1 mile, residents will have the ability to access stores and parks.</p> <p>The property has a walk score of 0 out of 100.</p>

Green Family Housing



**Housing Stability Council Project Summary
Impact Assessment Application Step**

SUMMARY			
Project Name:	Henry Street Apartments		
City:	Beaverton	County:	Washington
State House District:	35	State Senate District:	18
Sponsor Name:	New Narrative		
Geographic Set Aside:	Metro	Total Units:	52
		Total Affordable Units:	52
# Rent Assisted Units:	30	Units by Size & Affordability:	30 1-BR at 60% AMI 17 1-BR at 60% AMI 5 2-BR at 60% AMI
# of Units with OHCS PSH Services Funding:	30	Manager's unit/size:	n/a
Cost Per Unit:	\$613,511	Construction Type:	New Construction
Affordability Term:	60 years	# of Units with Non- OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$12,187,500 PSH OAHTC to attach to a permanent loan of \$2,440,000 \$2,000,000 9% LIHTC	Total project cost:	\$31,902,590

This project is currently in the Impact Assessment Step and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the

reservation of an up to amount of \$12,187,500 in PSH Development Capital resources, \$2,000,000 in annual 9% LIHTC and OAHTC to attach to the permanent loan amount of \$2,440,000 for this project, with the expectation that the project retains the characteristics submitted in the Impact Assessment without substantial changes.

PROJECT DETAILS	
Project Description:	<p>Henry Street Apartments is single, four-story building, 52-unit project with 22 units set- aside for family/workforce and 30 units for permanent supportive housing (PSH). Amenities will include a community room with kitchenette, two multipurpose rooms for resident services, laundry facilities on each floor, security systems, garden beds, and an on-site rental office.</p> <p>The residential units have been designed to incorporate trauma-informed design solutions including wood-look finishes and large operable windows for daylight and fresh air. Units will be provided with durable, easy to clean finishes including quartz countertops, laminate backsplashes, vinyl plank flooring, light fixtures flush with the ceiling, electric gas ranges, recessed fire sprinklers and grab bars at toilets and showers. The project intends to incorporate an alert system that will alert property management when water is left unattended, with the goal of preventing water damage.</p>
Anticipated closing date:	8/17/2026
Focus Population(s):	Persons experiencing chronic homelessness, persons diagnosed with severe and persistent mental illness (SPMI), family/workforce
ERJ Strategy:	<p>The Affirmative Fair Housing Marketing Plan (AFHMP) indicates that 30% of the population who reside in the census tract, where Henry Street Apartments is located, are Hispanic or Latino, who may primarily speak Spanish. New Narrative plans to translate lease-up documents and outreach materials to Spanish to ensure that Spanish speaking community members are aware of the project and can read lease-up documents.</p> <p>New Narrative has MOUs in place to partner with APANO and Hacienda to market the Henry Street Apartments and refer individuals from the Asian and Latino communities into housing units.</p>



HENRY STREET APARTMENTS – Housing Stability Council

<p>Resident Services:</p>	<p>PSH services will be provided by New Narrative Permanent Supportive Housing Services staff including case management, nutrition support, peer support, access to transportation, educational opportunities and assistance with physical and mental health care. Resident services will be staffed and managed by the New Narrative Property Management team and will be available to all tenants of the Henry Street Apartments. On-site staff will provide direct services to tenants, including:</p> <ul style="list-style-type: none"> • Offering each new tenant an assessment from New Narrative, if desired, to determine their interest in and need for services. • Coordinating on-site recreational, and community-building activities, support groups, and educational opportunities, such as Rent Well. • Tenant engagement to encourage participation in services. • Care coordination and connection to other community providers who can address social determinant of health needs identified by the tenant.
<p>Location Preferences:</p>	<p>The site is located 0.3 miles from a bike park that has a playground and 0.56 miles from Beaverton City Park and Willow Park. A bus stop is .01 miles from the site and can access multiple bus lines as well as the MAX line.</p> <p>The property has a walk score of 90 out of 100.</p>

Henry Street Apartments





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Housing Stability Council Project Summary Impact Assessment Application Step

SUMMARY			
Project Name:	Horizon Court		
City:	Hermiston	County:	Umatilla
State House District:	57	State Senate District:	29
Sponsor Name:	Horizon Project Inc. (HPI)		
Geographic Set Aside:	Suburban/Small City	Total Units:	22
		Total Affordable Units:	22
# Rent Assisted Units:	7	Units by Size & Affordability:	4 1-BR at 30% AMI 3 2-BR at 30% AMI 6 1-BR at 60% AMI 9 2-BR at 60% AMI
# of Units with OHCS PSH Services Funding:	0	Manager's unit/size	N/A
Cost Per Unit:	\$572,140	Construction Type:	New Construction
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$2,174,852 LIFT \$1,249,900 9% LIHTC	Total project cost:	\$12,587,078

This project is currently in the Impact Assessment step, and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$2,174,852 in LIFT resources and \$1,249,900 in annual 9% LIHTC for this project, with the expectation that the project retain the characteristics submitted in the Impact Assessment without substantial changes.



PROJECT DETAILS	
Project Description:	Horizon Court is a planned new construction project bringing 22 affordable units to Hermiston, Oregon. All units will serve households at or below 60% of area median income with 7 units serving households at or below 30% AMI and supported by a project-based voucher from Umatilla County Housing Authority (UCHA). Five units will be prioritized to serve individuals with Intellectual and Developmental Disabilities (IDD).
Anticipated closing date:	May 1, 2026
Focus Population(s):	Family/Workforce, Persons with Intellectual and Developmental Disabilities
ERJ Strategy:	The largest cultural group other than Non-Hispanic White in the Hermiston area is Hispanic/Latino. CAPECO, the local community action agency for Hermiston and UCHA both expect to serve a large population of English and Spanish speaking households at Horizon Court and are ready to supply translated materials and live translation services. When choosing staff members for Horizon Court service teams and management teams, Horizon Project, Inc. (HPI) plans to hire staff with a similar diversity ratio to their expected resident base. The planned community center, resident laundry areas, and raised bed gardens are designed with a cultural lens in mind for gathering and comfort. Unit kitchen areas were deliberately designed larger to accommodate both mobility aids and cultural importance on cooking and dining together.
Resident Services:	<p>Services will be provided in combination by CAPECO and HPI, with assistance from UCHA. The combined efforts of these three organizations will bring individualized services for residents of Horizon Court.</p> <p>Planned services for Horizon Court include, but are not limited to:</p> <ul style="list-style-type: none"> • Individualized case management for residents with IDD • Workforce training; pre-apprenticeship placement, employment pathways for skilled trades • Emergency rent assistance, lease violation support for housing retention • Food assistance and food bank referrals • Financial literacy programs • Assistance with Daily Living Functions for those with IDD • Monthly resident meetings, socialization and integration activities



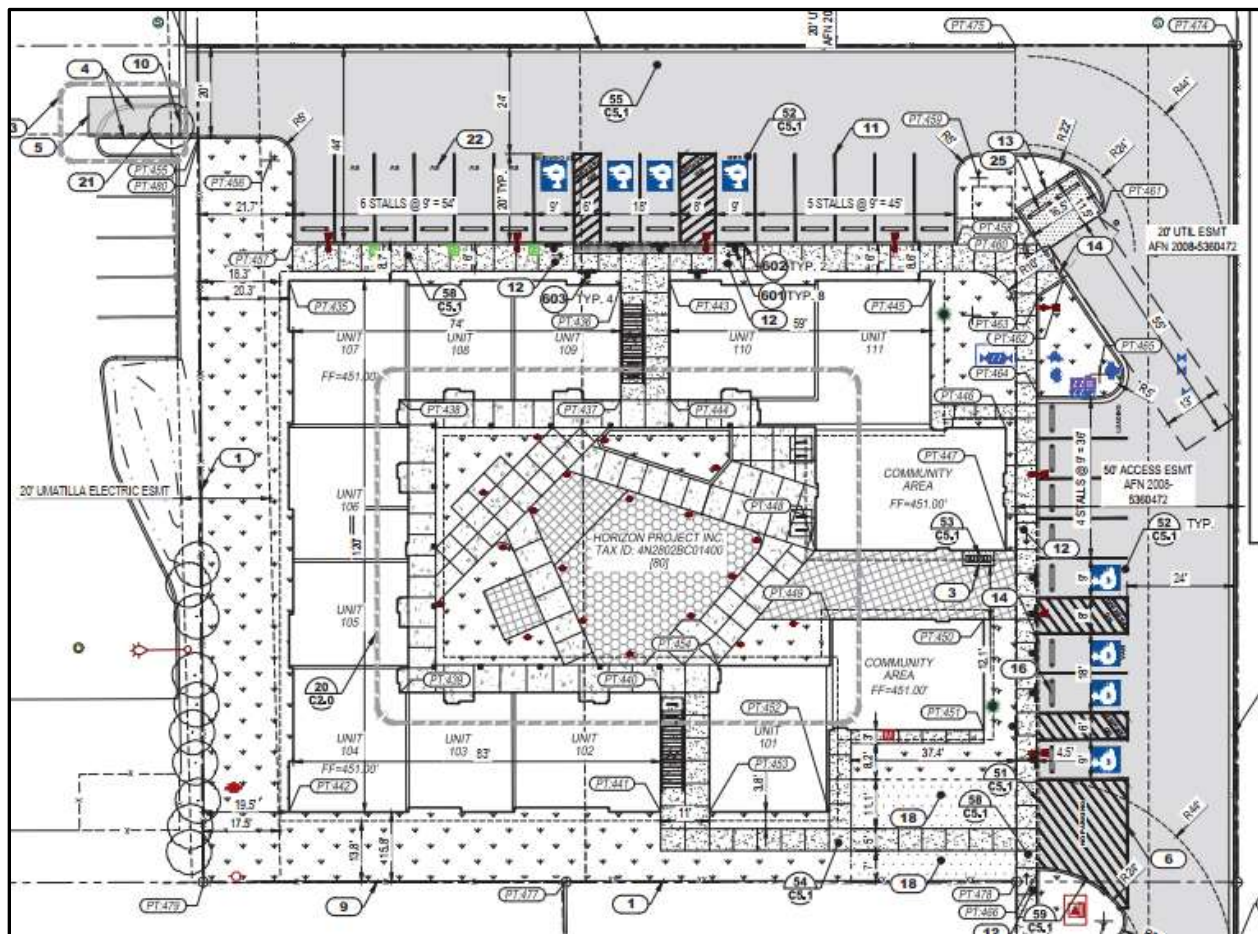
Horizon Court – Housing Stability Council

Location
Preferences:

The project site is located within a ½ mile of the nearest public park, and within 1 mile of three more. It is within 1 mile of multiple full-service grocery stores, retail shops, and area schools. Public transit pickup locations are within a ½ mile and dial-a-ride services are available, which the development team anticipates to be highly utilized by residents. Emergency services are also located within 1 ½ miles of the site.

The project has a Walk Score of 59 out of 100.

Horizon Court



Housing Stability Council Project Summary Impact Assessment Application Step

SUMMARY			
Project Name:	Mississippi Avenue Project		
City:	Portland	County:	Multnomah
State House District:	43	State Senate District:	22
Sponsor Name:	Self Enhancement, Inc. (SEI)		
Geographic Set Aside:	Metro	Total Units:	30
		Total Affordable Units:	30
# Rent Assisted Units:	8	Units by Size & Affordability:	8 Studios at 60% AMI 4 1-BR at 60% AMI 5 2-BR at 60% AMI 5 3-BR at 60% AMI 1 Studio at 30% AMI 1 1-BR at 30% AMI 3 2-BR at 30% AMI 3 3-BR at 30% AMI
# of Units with OHCS PSH Services Funding:	8	Manager's unit/size	N/A
Cost Per Unit:	\$808,593	Construction Type:	New Construction
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$4,600,000 PSH \$2,000,000 9% LIHTC	Total project cost:	\$24,257,800

This project is currently in the Impact Assessment Step and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$4,600,000 in PSH Development Capital as well as up to \$2,000,000 in 9% LIHTCs for this project, with the expectation that the project will retain the characteristics submitted in the Impact Assessment without substantial changes.

PROJECT DETAILS	
Project Description:	<p>Self Enhancement, Inc. (SEI) is developing a 30-unit affordable rental housing project on Mississippi Avenue in North/Northeast Portland. Designed for families with children and single-parent households, the project includes 25% Permanent Supportive Housing (PSH) units. It prioritizes family-sized units, trauma-informed design, and integrated support services to foster healing and stability.</p> <p>The proposed project will primarily house families with children, with more than half of the units being family-sized two- and three-bedroom apartments to accommodate larger households. As an organization focused on youth and family empowerment, SEI has designed this development to meet the needs of children and their caregivers by incorporating child-friendly amenities such as a tech space for digital learning, an indoor playroom, and a flexible community room for family-oriented programming.</p>
Anticipated closing date:	7/1/2026
Focus Population(s):	Households experiencing chronic homelessness, families with children, vulnerable populations.
ERJ Strategy:	<p>SEI is a culturally specific organization that reflects the community they were founded to serve with approximately 61% of SEI staff and 73% of SEI board members self-identifying as Black or African American.</p> <p>SEI is actively implementing a DEI Agreement that outlines clear, actionable steps to advance racial equity. This includes developing targeted communication strategies to reach racially and culturally diverse communities and building both informal and formal partnerships with organizations that serve or are led by communities of color.</p> <p>SEI is committed to sharing resources with these partners and engaging community members in decision-making through listening sessions, advisory groups, and other inclusive forums. To remove barriers to participation, SEI provides stipends, childcare, and accessible meeting times and locations.</p> <p>SEI will directly provide a wide range of culturally specific services to support Black tenants, Indigenous tenants, and other communities of color residing at the Mississippi Avenue project. These services are grounded in a trauma-informed, identity-affirming approach and include financial empowerment</p>



	<p>programs, renter readiness classes, youth development programs, culturally responsive case management, and employment readiness training—all tailored to reflect the lived experiences of BIPOC households. SEI staff reflect the racial and cultural backgrounds of the community and are trained to respond to historic and ongoing systemic barriers with compassion and accountability.</p> <p>Internally, SEI is working to diversify their staff and leadership through equitable hiring, retention, and professional development strategies. SEI will integrate DEI goals into staff work plans and evaluations to ensure accountability. These efforts reflect SEI’s ongoing commitment to racial equity in both community impact and organizational practice.</p>
Resident Services:	<p>SEI, as a Black-led, culturally specific organization rooted in North and Northeast Portland, will directly provide a wide range of culturally specific services to support Black tenants, Indigenous tenants, and other communities of color residing at the Mississippi Avenue project. These services are grounded in a trauma-informed, identity-affirming approach and include financial empowerment programs (<i>Get Your House in Order</i>), renter readiness classes, youth development programs, culturally responsive case management, and employment readiness training—all tailored to reflect the lived experiences of BIPOC households. SEI staff reflect the racial and cultural backgrounds of the community and are trained to respond to historic and ongoing systemic barriers with compassion and accountability.</p> <p>The Mississippi Avenue project will fully implement the Housing First model for its eight Permanent Supportive Housing (PSH) units. SEI and its partners will provide on-site support, ensuring services are offered in a way that prioritizes choice, autonomy, and healing, while creating a stable foundation for long-term recovery and housing stability.</p>
Location Preferences:	<p>The project is 0.4 miles from the MAX Yellow Line. There are several parks and public spaces within a half-mile of this property. Additionally, Albina Head Start is 400 feet from the property and Wow & Flutterville Childcare is with 0.5 miles.</p> <p>The property has a walk score of 92 out of 100.</p>





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Housing Stability Council Project Summary Impact Assessment Application Step

SUMMARY			
Project Name:	Ochoco Manor #3508		
City:	Prineville	County:	Crook
State House District:	54	State Senate District:	30
Sponsor Name:	WPL Investments LLC & Lee Pacific Properties, Inc.		
Geographic Set Aside:	Rural	Total Units:	28
		Total Affordable Units:	28
# Rent Assisted Units:	28	Units by Size & Affordability:	12 Efficiency at 50% AMI 16 1-BR at 50% AMI
# of Units with OHCS PSH Services Funding:	0	Manager's unit/size	N/A
Cost Per Unit:	\$498,732	Construction Type:	Preservation
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$500,000 Preservation OAHTC to attach to a permanent loan of \$2,000,000 \$1,339,394 9% LIHTC	Total project cost:	\$13,964,487

This project is currently in the Impact Assessment step, and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$500,000 in Preservation resources, OAHTC to attach to a permanent loan of \$2,000,000, and \$1,339,394 in annual 9% tax credits for this project, with the expectation that the project retain the characteristics submitted in the Impact Assessment without substantial changes.



PROJECT DETAILS	
Project Description:	Ochoco Manor is a 28-unit project, originally built in 1972, in need of preservation and rehabilitation for long-term stability. Existing residents are seniors and people with disabilities earning less than 50% AMI and are supported by site-based HUD rental assistance. The scope of work includes updating the whole building envelope, updating exterior stairs, major electrical, plumbing, HVAC systems, and improving site accessibility. Each unit will be updated with new energy-efficient appliances, new cabinets, countertops, flooring, plumbing and lighting fixtures, as well as a change in the interior footprint to give better access to unit bathrooms.
Anticipated closing date:	2/1/2026
Focus Population(s):	Seniors and people with disabilities
ERJ Strategy:	The largest cultural group, other than Non-Hispanic White, in the Prineville area is Hispanic/Latino. Property management will utilize Passport Language Interpreting Services to translate all written leasing and marketing materials. The service will also be available via phone for live translation of over 135 languages. The project has an MOU with Latino Community Association to oversee resident services at Ochoco Manor for culturally specific and responsive services, as well as to review Spanish translated materials for accuracy, and assist Spanish-speaking residents during their tenancy.
Resident Services:	<p>Services will be provided by Latino Community Associated (LCA) and Evergreen Community Partners (ECP), both engaged by MOUs, to address the needs of the residents. Planned services include, but are not limited to:</p> <ul style="list-style-type: none"> • Individualized outreach to each household for specific needs • Asset-building and financial assistance • Technology assistance • Healthcare navigation and assistance • Nutritional services and referrals to emergency food assistance • Emergency rental and utility assistance
Location Preferences:	The project site is located within 1 mile of the nearest public park, ¼ mile from the local grocery store and several restaurants, and has a public transit stop ¼ mile away. While the site primarily serves seniors, it is also 1/3 mile from Prineville Head Start and excellent schools.



Ochoco Manor – Housing Stability Council

	The project has a Walk Score of 74 out of 100.
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Ochoco Manor



Housing Stability Council Project Summary Impact Assessment Application Step

SUMMARY			
Project Name:	Path Home Family Village Housing		
City:	Portland	County:	Multnomah
State House District:	46	State Senate District:	23
Sponsor Name:	Path Home and Edlen & Co		
Geographic Set Aside:	Metro	Total Units:	38
		Total Affordable Units:	38
# Rent Assisted Units:	23	Units by Size & Affordability:	18 2-BR at 30% AMI 12 2-BR at 60% AMI 5 3-BR at 30% AMI 3 3-BR at 60% AMI
# of Units with OHCS PSH Services Funding:	23	Manager's unit/size:	n/a
Cost Per Unit:	\$754,958	Construction Type:	New Construction
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	
Estimated Funding Request			
Total OHCS Request:	\$6,634,000 PSH \$2,000,000 9% LIHTC	Total project cost:	\$28,688,400

This project is currently in the Impact Assessment step and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$6,634,000 in Permanent Supportive Housing (PSH) Development Capital and \$2,000,000 in 9% LIHTC resources for this project, with the expectation that the project retains the characteristics submitted in the Impact Assessment without substantial changes.

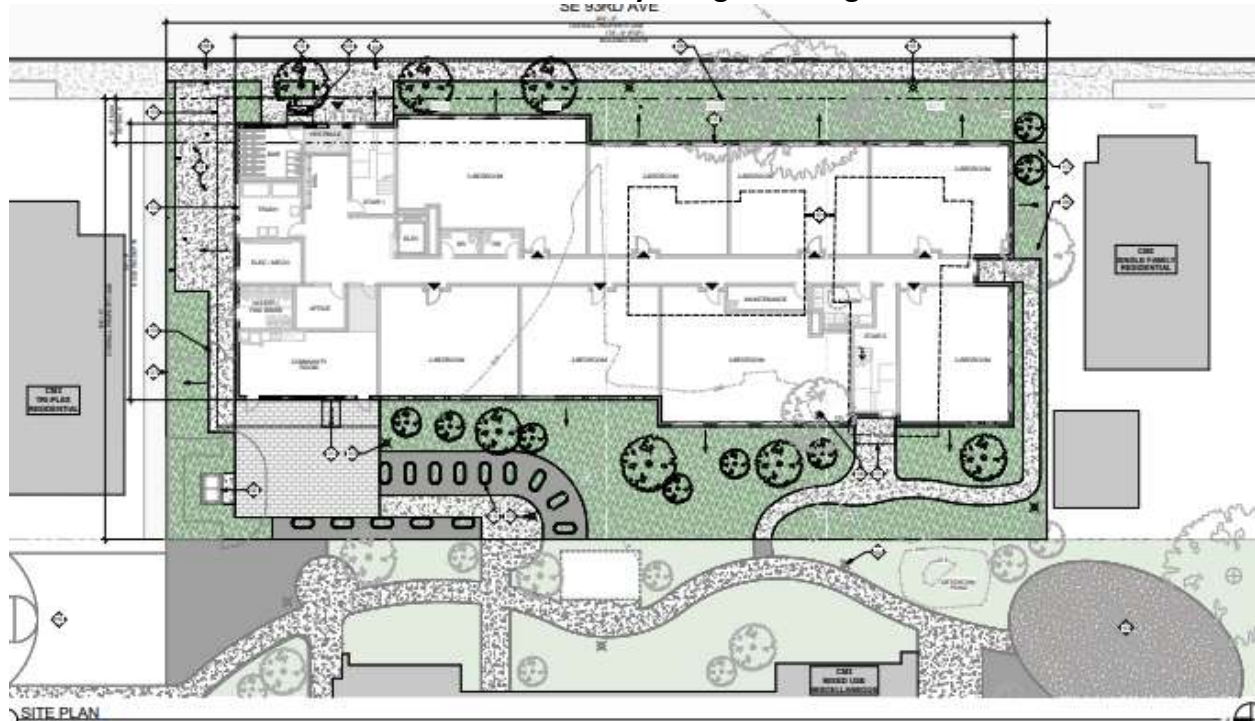
PROJECT DETAILS	
Project Description:	<p>Path Home Village Housing will feature a four-story building housing 38 units of two- and three-bedroom apartments. Twenty-three of the 38 units are dedicated to Permanent Supportive Housing. Amenities include a lobby area, community room, management office, and bike storage on the ground floor. The building includes on-site offices for supportive service staff, ensuring tenants can access case management, counseling, and resource navigation. Upper floors include a shared community laundry room on each floor.</p> <p>The campus will also feature family-friendly amenities such as a playground, basketball court, community garden, and walking paths that promote connection, wellness, and play.</p>
Anticipated closing date:	10/1/2026
Focus Population(s):	Persons experiencing chronically homelessness and families
ERJ Strategy:	<p>Path Home Village Housing expects the primary languages spoken and read by residents of the property to be Spanish and English. They have also prepared for translation of different languages such as Chuukese, Vietnamese, Ukrainian and Russian. Path Home employs staff fluent in Spanish, Chuukese and Vietnamese. For other languages, Path Home contracts with Immigrant and Refugee Community Organization (IRCO) translators. All materials will be translated into the languages spoken by prospective tenants.</p> <p>Path Home’s Permanent Supportive Housing (PSH) program will provide culturally specific, trauma-informed services by staff that have been trained, that meet the needs of Black tenants, Indigenous tenants, Hispanic and Latino, and other tenants of color, who are disproportionately impacted by homelessness in Multnomah County. In addition to low-barrier housing support, Path Home employs a diverse workforce, with 70% of staff identifying as BIPOC and 60% having lived experience of homelessness. Path Home partners closely with culturally specific organizations, engaging in case consultations to ensure services are culturally responsive, share resources, and co-manage households when appropriate. Key partnerships include Self Enhancement, Inc (SEI), Native American Youth and Family Center (NAYA), Native American Rehabilitation Association of the Northwest, Inc. (NARA),</p>



	Immigrant and Refugee Community Organization (IRCO), Latino Network and El Programa Hispano Catolico (EPHC).
Resident Services:	The project will offer on-site resident services designed for both Permanent Supportive Housing (PSH) and non-PSH households. PSH services will be delivered by PSH Case Managers and include intensive tenancy support such as housing readiness, crisis planning, prevention, tenancy coaching, and long-term stability planning. Resident services, by contrast, will be coordinated by a Community Support Staff and made available to all families in the development, not just PSH households. Resident services will focus on building community, improving quality of life, and fostering engagement for all tenants. Examples include organizing community events, food pantries, back to school backpack giveaways, connecting families to childcare or employment resources, coordinating wellness activities, and supporting social connectedness. Path Home will act as the main Service Provider on-site and partner with culturally specific organizations in the community to deliver advocacy, case consultation, and dual case management tailored to BIPOC families.
Location Preferences:	<p>The property will have a communal outdoor space and is also within half a mile walking distance of two community parks. A local farmer's market is located 0.3 miles from the development and a grocery store is .75 miles away that provides fresh produce and culturally specific food items.</p> <p>The property has a walk score of 84 out of 100.</p>



Path Home Family Village Housing





**OREGON HOUSING and
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Housing Stability Council Project Summary Impact Assessment Application Step

SUMMARY			
Project Name:	Wickiup Station Apartments II		
City:	La Pine	County:	Deschutes
State House District:	25	State Senate District:	28
Sponsor Name:	Foundation for Affordable Housing, Inc.		
Geographic Set Aside:	Rural	Total Units:	41
		Total Affordable Units:	41
# Rent Assisted Units:	0	Units by Size & Affordability:	6 1-BR at 30% AMI 4 2-BR at 30% AMI 2 3 BR at 30% AMI 9 1-BR at 60% AMI 13 2-BR at 60% AMI 6 3-BR at 60% AMI
# of Units with OHCS PSH Services Funding:	0	Manager's unit/size	yes/2-BR
Cost Per Unit:	\$492,479	Construction Type:	New Construction
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	\$3,000,000 LIFT OAHTC to attach to a permanent loan of \$4,303,988 \$1,500,000 9% LIHTC	Total project cost:	\$20,191,641

This project is currently in the Impact Assessment step, and there may be changes as it progresses through the ORCA process. We recommend to Housing Stability Council the reservation of an up to amount of \$3,000,000 in LIFT resources, \$1,500,000 in annual 9% LIHTC, and OAHTC to attach to a permanent loan of \$4,303,988 for this project, with the expectation that the project retain the characteristics submitted in the Impact Assessment without substantial changes.



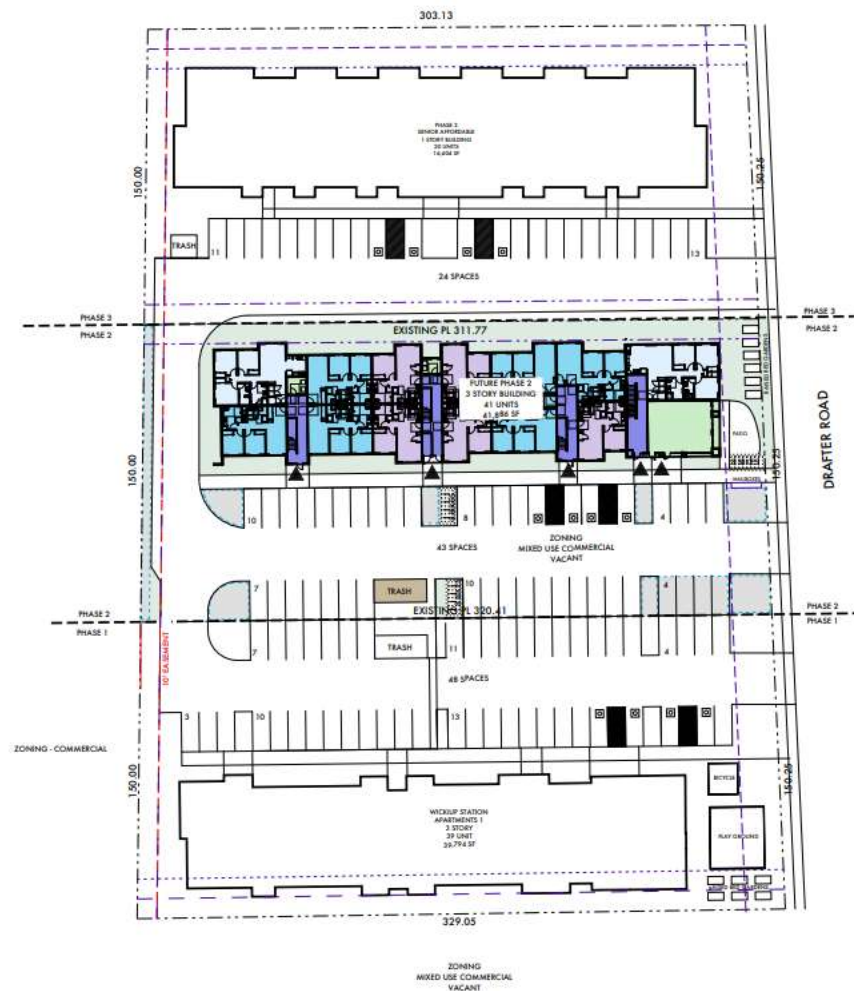
PROJECT DETAILS	
Project Description:	Wickiup Station Apartments II is a 41-unit project with 10 units reserved for Veterans. Amenities will include a common patio, a fitness room, covered bike parking, secured entries, raised-bed gardens, and common decks with mountain views. Residents will also have access to the amenities in the adjacent Wickiup Station Phase I building, including a community room, a game room, and a playground.
Anticipated closing date:	June 1, 2026
Focus Population(s):	Veterans, families, and low-income households
ERJ Strategy:	<p>The largest cultural group other than Non-Hispanic White in the La Pine area is Hispanic/Latino. Therefore, the majority of culturally specific services will be provided through a working relationship with the Latino Community Association (LCA). An established relationship with the LCA through the development of Wickiup Station Apartments Phase I, will continue for Phase II. In addition, the property management company – Cascade Management – has a long-standing relationship with the LCA and partners with them on several projects in their portfolio.</p> <p>The LCA offers programs in workforce education and training, family empowerment, cultural enrichment, immigration and advocacy, and more. Specific services available to residents through the LCA include:</p> <ul style="list-style-type: none"> • Information and referrals • English classes, citizenship classes, and computer literacy classes • Small business assistance • Support finding employment via workforce navigator assistance • Dental clinics and support with insurance enrollment and navigation • Legal support and advocacy
Resident Services:	Resident services will be provided by Embrace Foundation, the Foundation for Affordable Housing’s experienced, culturally responsive resident services arm. Embrace will provide a full-time resident services coordinator and will partner with the Latino Community Association, Thrive Central Oregon, LaPine Veterans Outreach, Furnish Hope and more to provide services meaningful to individuals, families, and veterans.



Wickiup Station Apartments II – Housing Stability Council

<p>Location Preferences:</p>	<p>This rural project is .25 mile from BLM land; 1 mile from pedestrian/bike path; 4.5 miles from city parks and a skate park (accessible via the pedestrian/bike path); 4 miles from the Deschutes National Forest; 6 miles from LaPine State Park and Deschutes River public access</p> <p>Project is .5 mile from LaPine Mini Mart and Dollar General; 1 mile from Wickiup Junction Grocery Store & Deli; 4 miles from Ray's Food Place and Grocery Outlet; and 4.5 miles from Shop Smart.</p> <p>Wickiup Station Apartments are served by Cascades East Dial-A-Ride; Cascades East Transit Fixed Route service available 1 mile away, with service to downtown LaPine, Bend, Redmond, and Sisters.</p>
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Wickiup Station Apartments II



DATE: November 7, 2025

TO: Housing Stability Council
Andrea Bell, Executive Director

FROM: Affordable Rental Housing Division
Natasha Detweiler-Daby, Director

SUBJECT: Oregon Centralized Application (ORCA) November 2025 Update

ORCA is one of the primary ways the state advances housing progress. This document expands and provides information about the data that we have available on our website, to increase understanding and share insights about our observations as we continue to lean into our commitments to evaluate and adjust.

OHCS continues to advance housing production this October: we are bringing the first tranche of 9% tax credit projects for resource reservations, and we are also bringing the first preservation project off the ORCA waitlist using new 2025-27 legislative investments. Additionally, we are offering approximately \$2M in capacity building grants through the ORCA beginning in early October.

ORCA pipeline as of 10-29-2025:

	Intake	Impact Assessment	Resource Waitlist	Financial Eligibility	Commitment	Total
# Projects	62	134	38	35	4	273
# Units	4,378	9,137	2,657	2,731	239	19,142
\$ Requested	\$1,022,047,199	\$1,230,795,925	\$556,657,551	\$540,004,827	\$51,047,950	\$3,400,553,452

Additional information can be found online for **available resources & waitlist** ([link](#)) and all **pipeline data** ([link](#)).

Pipeline summary:

Step: Intake

There are 4 projects that recently submitted Intake information that will likely move to Impact Assessment soon; 19 projects are currently on hold due to the two projects per sponsor limit; and approximately 39 projects are early concepts.

Step: Impact Assessment

There are 122 projects that are actively working on their Impact Assessment applications. That means that their Procorem work centers with application materials are open, and sponsors are gathering the appropriate information to submit to OHCS.

There are 12 projects that have submitted their Impact Assessment application and are being actively reviewed by OHCS.

Step: Resource Waitlist

There are a total of 38 projects currently awaiting resources.

OHCS recently refreshed its [currently available resources document](#) and its [set-aside strategy](#) in order to commit new legislative investments for the 2025-27 biennium. Here is a summary of current resource availability:

- **4% LIHTC:** Private Activity Bonds (PAB) are available for applications in both 2025 and 2026; projects eligible for the funds may submit applications for evaluation. Where projects do not need paired gap funds, the project will be able to proceed based on available PAB only. OHCS recently updated the policy for required PAB leverage in 4% LIHTC Projects to a minimum of 30%; more information can be found [here](#).
- **9% LIHTC:** the 2025 project selection round has concluded, projects that were selected to use 9% LIHTC have proceeded through Impact Assessment and recommendations are going through Housing Stability Council including at the November meeting; the next resource offering is anticipated for early 2026.
- **LIFT:** Approximately \$30M is remaining for Culturally Specific Organizations. All regional set-asides were exhausted at the September HSC meeting. As resource use set-asides become insufficient to fully fund projects, they will be pooled to ensure full utilization.
- **PSH:** Approximately \$101M is available to support the development of Permanent Supportive Housing (PSH). This includes set-asides for Oregon Supportive Housing Institute participants, as well as dedicated resources for the Culturally Specific

Organizations as well as the four new geographic regions. As resource use set-asides become insufficient to fully fund projects, they will be pooled to ensure full utilization.

- *GHAP/HDGP*: Approximately \$20M is available from the General Housing Account Program (GHAP) and Housing Development Grant Program (HDGP) for Native Nations projects.
- *GHAP Veterans*: This resource has been fully subscribed.
- *GHAP Capacity Building*: \$2M in organizational capacity building grants were made available through the ORCA in early October 2025. Twenty-seven projects, representing Tribal Nations, nonprofit organizations, public housing authorities, and local governments indicated interest in the grant application. The applicants anticipated cumulative requests of \$3.6M. The next step for these applicants will be to complete the application; these will be reviewed for eligibility and ensure they meet standards for funding in the order of full application submissions.
- *HOME*: Approximately \$8M is remaining for HOME Balance of State projects.
- *Oregon Affordable Housing Tax Credit*: the program was updated in October to implement the new pass-through exemption for Financial Distress; resources remain available.
- *Preservation*: Several preservation projects are included in the November ORCA project recommendations utilizing the majority of available preservation resources. As project needs are finalized any remaining available resources will be offered to ensure the broadest ability to preserve projects through ORCA. Some preservation funds are held back to be offered to support the 2026 9% LIHTC projects and if not fully utilized will be offered to support projects with imminent critical risks.
- *Stabilization*: \$38 million in funding was made available in October. These funds are prioritized for projects with critical risk of loss within the 2025-27 biennium and have been offered with a \$20 million set-aside for nonprofit organizations and a \$5 million set-aside for Culturally Specific Organizations. Within 48 hours of the resources being offered, 49 projects initiated an application through a project intake submission. The cumulative requests of those totaled \$61 million. These applicants will continue to complete applications and will be evaluated against standards for resource consideration.

OHCS will match ORCA projects with available resources to bring forward funding recommendations until fully subscribed. Where resources become insufficient to finance projects within resource use set-asides, resources will be pooled and connected to projects based on fit and to ensure maximum impact of state investments. Future

resources anticipated to be offered through the ORCA include: gap funds for older adults and persons with disabilities, and direct lending.

Step: Financial Eligibility

Once projects are approved by HSC, they are given up to six months to proceed through the Financial Eligibility step. There are 35 projects currently in this step. OHCS is working to update its public dashboard with additional information about development readiness (local government entitlements, permitting, environmental review, etc.) to increase transparency of production delays/barriers outside of OHCS's control.

Step: Commitment

There are four projects in the Commitment step. This is the final step where projects move to financial close and receive funding reservation letters. After this step, construction begins.

DATE: November 7, 2025

TO: Housing Stability Council
Andrea Bell, Executive Director

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

SUBJECT: 2026-2027 Homeownership Development Program Updates and
Recommendation for Charge Increases

Motion: Approve program charge updates to ensure financial sustainability of LIFT Homeownership.

Summary: The Local Innovation and Fast Track (LIFT) Homeownership program has expanded significantly, highlighting the need to further improve OHCS’ funding processes. This memo provides an update on LIFT’s outcomes to date, summarizes insights from recent partner engagement, and outlines planned improvements to the NOFA process informed by partner feedback and lessons learned from ORCA implementation. Additionally, the final section proposes an increase in program charges to support the program’s financial sustainability in upcoming biennia.

Background

The objective of the LIFT Homeownership Program is to build new affordable homes for low-income households. With a focus on increasing housing supply, LIFT funds are used for new construction of homes that will 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, this means that projects must use a shared equity model such as a community land trust (CLT), leasehold condo, co-op, or limited equity co-op. LIFT applicants are eligible for funding based on the number of bedrooms in each unit according to the following table¹:

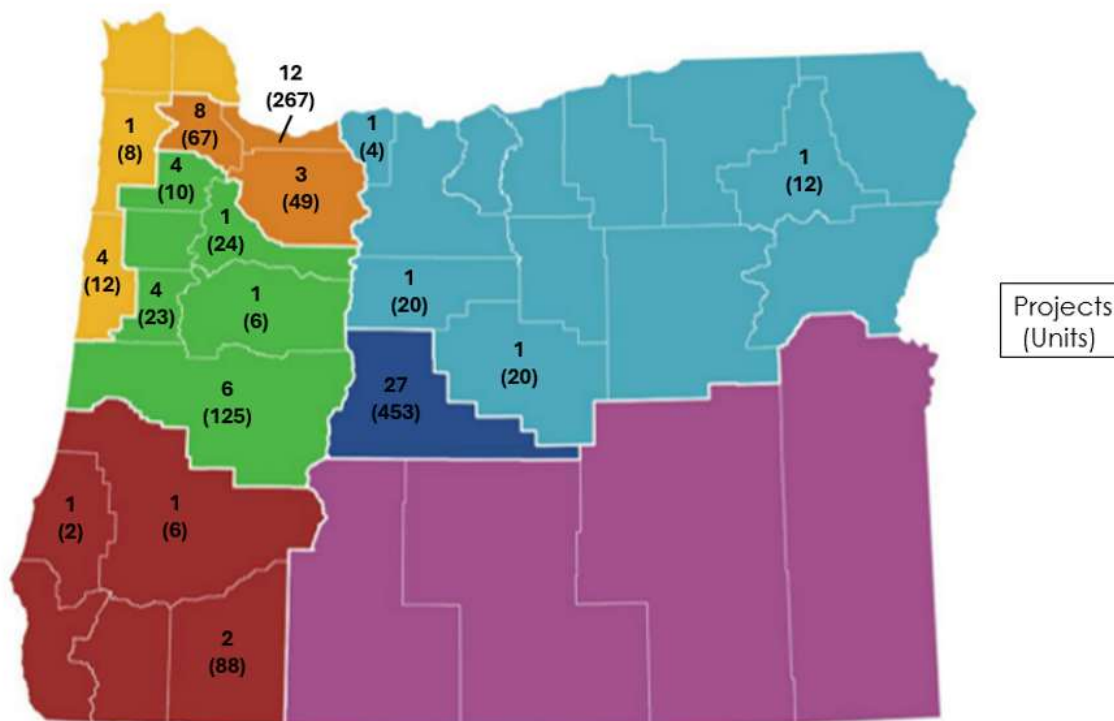
	Studio	1-BR	2-BR	3-BR	4-BR	Additional Bedrooms
Max Per-Unit Subsidy	\$165,000	\$175,000	\$185,000	\$205,000	\$225,000	+\$20,000 each
Rural	+\$5,000 per unit up to \$100,000					

¹ These eligible funding amounts are unchanged from 2025.

OHCS has released a Notice of Funding Availability (NOFA) for LIFT Homeownership annually since 2018. Demand for the program has grown over time as nonprofit developers have learned to navigate a complex source of funds and more nonprofit developers shift to a shared equity model. To date \$151.5 M in LIFT funds have supported the construction of 79 projects that will result in 1,205 homes affordable to Oregonians with an income of 80% area median income (AMI) or below. So far, 317 homes are complete and have become home to approximately 888 people. Of those who provided household and demographic data:

- 50% of buyers had female heads of household;
- 6% identified as American Indian/Alaska Native, 11% as Asian, 15% as Black/African American, 14% as Hispanic or Latino, 1% as Native Hawaiian/Other Pacific Islander, and 53% as Non-Hispanic White;
- 309 household members identified were child dependents;
- The average household income was \$51,082; and
- Buyers had an average household size of 2.8.

LIFT has expanded across many areas of Oregon, with opportunity to continue expanding to more rural counties, especially in coastal, southern, and eastern Oregon.



In 2025, demand for LIFT far exceeded available funds, largely driven by 2024 program reforms that came out of the LIFT workgroup, which consisted of OHCS, DOJ, partners, attorneys, and

lenders. These changes improved access—especially for higher-density urban and rural projects—but also led to oversubscription, leaving nearly \$30 million in strong proposals unfunded. While the updates had a positive impact, they also revealed program design challenges that need to be addressed.

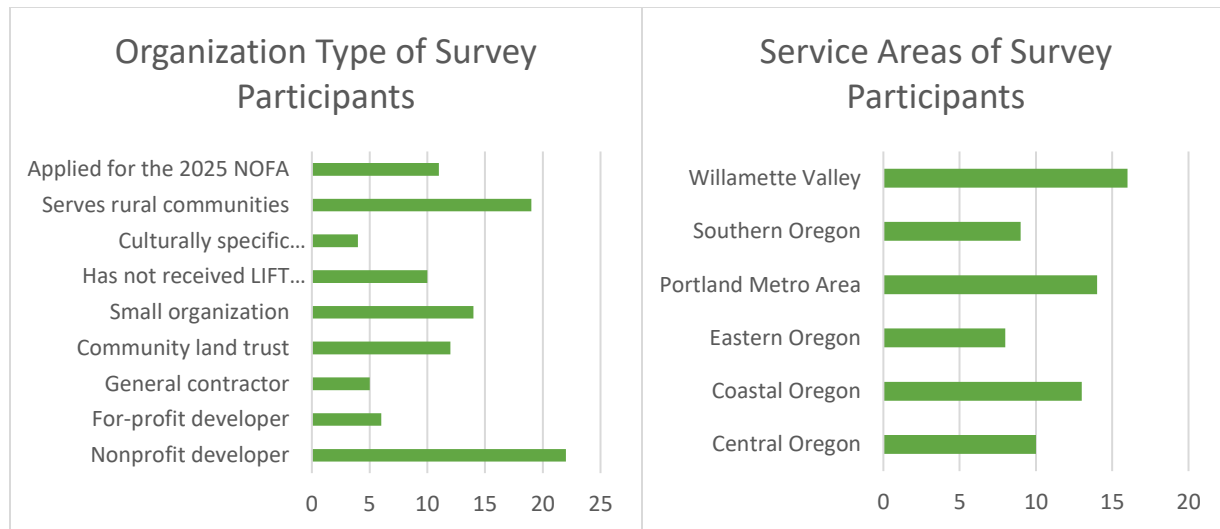
In the 2025 legislative session, OHCS received \$100 million for LIFT Homeownership. This includes a \$25M set-aside (via HB 3145) for factory-produced housing. In planning to release these funds in January 2026, OHCS approached the design of this year’s NOFA seeking to address the following goals:

- Adopt process to encourage diverse applicants, especially small, emerging, rural, and culturally specific developers, while supporting the growth of larger, more established partners;
- Identify improvements that better respect the time and resources a partner puts into the application, given an increasing number that will not receive funding;
- Develop methods to ensure that the projects that are funded are ready to close on their LIFT loan and begin site work and construction; and
- Ensure current OHCS capacity can meet the increasing demand while still providing support through technical assistance, outreach, and engagement.

Partner Engagement

OHCS led a multi-month engagement process to center partners in the NOFA process redesign and ensure alignment with the stated goals.

- Kick-off Survey: Staff began with a kickoff survey in July asking larger program questions to help understand partners’ priorities and demand for the LIFT funds throughout the biennium. Thirty diverse partners from across the state participated, including 14 small organizations, 10 emerging organizations, 19 organizations that serve rural communities, and 4 culturally specific organizations. Additional information on respondents are included in the tables below.



Note: Categories in this survey were not mutually exclusive

- **Focus Groups:** Survey partners were asked if they were interested in participating in a more in-depth focus group to discuss the development of the NOFA. This led to 18 participants across three separate focus groups through which partners shared their feedback, thoughts and brainstormed ideas for making process improvement to the NOFA.
- **Larger Public Meetings:** OHCS synthesized focus group feedback and incorporated applicable feedback into changes to the NOFA process. Staff presented these changes at a virtual public engagement meeting and at the Housing Oregon Conference, reaching nearly 100 attendees.
- **Satisfaction Survey:** These sessions were followed by a survey specifically focusing on satisfaction with the proposed changes. Responses to all changes generally leaned positive. On a scale of 5, with 5 being extremely positive, average responses ranged from 3.38 at the lowest to 4.29 at the highest.
- **Final Presentation:** Based on feedback during the meeting and survey, OHCS presented minor changes at one final engagement session in October. Staff have continued to engage with partners on specific topics as relevant.

Among other specific details, OHCS identified the following key trends and concerns:

- The 2026 and 2027 NOFA will likely be significantly oversubscribed, with survey participants sharing intent to apply for over \$130 million in LIFT in 2026 alone, and \$185 million including known 2027 projects.
- Larger partners felt that existing LIFT and NOFA processes disincentivized growth and encouraged partners to remain small and build smaller projects. They asked OHCS to identify ways to support larger subdivisions or multiphase projects.
- Smaller partners found the scale of the application difficult to work into their limited capacity, especially at a speed to compete with larger, more experienced developers in a first-come, first-served application process.

- Smaller and rural partners had limited resources and would greatly benefit from predevelopment funding to support certain costs required to apply for LIFT.
- Partners sought more predictability and transparency with the process, especially when determining who would receive awards.

NOFA Process Improvements

OHCS seeks to address partners' concerns and increase OHCS' capacity to better operate a program that has scaled through the following program updates:

- Create a biennial NOFA to provide more predictability.
- Adopt a phased application process, allowing partners to secure their place in line with less up-front requirements and more time to complete more intensive work.
- Adjust set-asides to more proportionally support larger developers while still ensuring space for small, emerging, rural, and culturally specific developers.
- Pilot a revolving predevelopment loan program to ensure rural, small, emerging, and culturally specific organizations have the resource to become shovel ready and close on their LIFT loan.
- Maintain consistency in evaluation standards, with some updates to solicit better information.

Biennial NOFA

Historically, OHCS has released one Homeownership Development NOFA each year in line with the availability of bond funds. This year OHCS sought to adopt best practices from the ORCA while adapting to the unique needs of homeownership development and often small nonprofit partners and is moving to a biennial NOFA.

In January, OHCS will launch the first half of available funding, or \$37.5 million. This funding will be awarded to projects able to complete due diligence by November 2026 and close on the loan by February 2027. In September of 2026, OHCS will release the second half of the LIFT funding, which will be awarded to projects able to complete due diligence by September 2027 and close on the loan by December 2027.

OHCS expects the following benefits by moving to the biennial NOFA:

- Enhanced predictability for 2027, meaning developers can better plan for the launch of funding;
- Reduced administrative burden for partners who are not selected for funding in 2026 while minimizing disadvantages to 2027 projects;
- Less risk of participation fatigue for partners who engage with long annual NOFA planning; and
- Reduce costs related to NOFA development and provide time for other critical improvements and innovations.

Multistep Application Process

Another strategy that Homeownership Development seeks to adopt from the ORCA is the multistep application process. Unlike the ORCA process, however, this system will be condensed in a single year rather than beginning in the earliest stages of development. OHCS will adopt the following process:

1. **Intake:** Applicants will complete a screening form available online that will collect basic information about the project. This form will ensure that the project meets minimum LIFT eligibility requirements, is applying for the correct program and year, and is roughly applying for the correct amount of funding.
2. **Concept Proposal:** Applicants will submit a portion of the total application focusing on experience, capacity, and readiness. Submission and approval of the concept proposal will establish the application's place in line for the first-come, first-served award process.
3. **Project Selection:** OHCS will select applicants based on their position in line and hold the amount of LIFT required to fund their project, as well as a limited number of alternates after funding has run out.
4. **Due Diligence:** Projects that were selected will be invited to complete the remaining stage of the application. This will include completing equity and community engagement plans, proof of financial viability, and provision of additional project details, as well as the host of supplemental documents required for review. Program staff will also move much of their post-reservation work (previously referred to as underwriting) to this stage, as funding has already been identified as available and applicants will have a substantial timeline to complete this stage of the application.
5. **Reservation and Closing:** After due diligence is complete, OHCS will recommend partners to Housing Stability Council for approval. Once approved, staff will issue a formal reservation of funds and work with the applicants to close on the loan within a specific time period.

This new process should provide a number of benefits to both applicants and program staff:

- The Concept Proposal will provide a lower barrier of entry, both significantly reducing the time and cost for applicants who are not selected for funding, and improving accessibility for new applicants;
- The Due Diligence period will come after the first-come, first-served selection has occurred, providing a longer, less stressful timeline for applicants to complete more difficult tasks;

Applicants completing Due Diligence will have access to a Development Officer for more one-on-one technical assistance at an earlier stage in their application, and accessing technical assistance will no longer place them at a disadvantage on timing;

- Completing more thorough due diligence before reservation rather than after allows OHCS to better-enforce timelines, ensuring that funds are awarded to projects that are ready to go; and
- Selecting alternates will ensure additional shovel-ready projects are available and ready to move forward as additional funding comes available.

LIFT Set-Asides

Each year, OHCS sets aside a portion of the available offering for certain kinds of developers or populations to ensure that the group is able to be served by the available funding. In 2025, OHCS included one set-aside for small and emerging developers and another for culturally specific organizations and counties underserved by LIFT. Of the resulting applicants eligible for a set-aside, most were eligible for both. In addition, all applicants eligible for the set-aside who passed minimum standards were able to receive funding while many other applicants in the general category were denied due to lack of funding. OHCS recommends the following set-asides for this NOFA:

- Small, Emerging, and Culturally Specific Developers and Projects in Counties Underserved by LIFT: 40% of funds, or \$15 million per year²
- All Other Applicants: 60% of funds, or \$22.5 million per year²

Merging the two set-asides into one category will provide a larger amount to ensure Culturally Specific Organizations and projects in underserved counties can access greater funding amounts for larger projects.

Predevelopment Funding

During the 2025 legislative session, partners advocated for additional general funds to be allocated for homeownership development, specifically in the form of predevelopment funding. Predevelopment funding for homeownership projects is a resource that has been lacking across the state, putting smaller developers at a disadvantage in preparing the documents required to get projects ready for LIFT. While the bill had many supporters, it did not pass.

However, this year OHCS received a return of approximately \$500,000 previously allocated LIFT Supplemental funds. With LIFT Supplemental no longer required for projects to pencil, OHCS will use these funds to start a small revolving predevelopment loan program. We expect that the fund will support approximately ten loans up to \$50,000. Loans will be provided to projects from rural, emerging, small, and culturally specific organizations that have completed their Concept Proposal and been selected to move forward to the Due Diligence stage. These funds may be used to support architecture and engineering, studies, community engagement efforts, or other expenses required to get the project through Due Diligence and ready for construction.

² Dollar values estimated do not include any funds returned from the factory-produced housing set-aside.

Minimum Standards

LIFT is first-come, first-served to applications that meet a set of minimum standards. These minimum standards evaluate the following categories:

- **Developer Capacity:** Applicants have the staff, financial, and general capacity to complete the proposed project in the LIFT timeframe.
- **Developer Experience:** Applicant organizations, staff, and partners provide sufficient experience to complete a project of the proposed scope.
- **Equity and Community Engagement:** Applicant demonstrates service to and inclusion of populations underrepresented as homeowners.
- **Financial Viability:** Applicant has completed thorough financial planning, cost reduction, and risk mitigation.
- **Project Details:** The project is of high quality and desirable to homebuyers in the community.
- **Stewardship:** Applicant or partner has sufficient experience and has adopted best practices for the long-term stewardship of the proposed project.

Since the implementation of minimum standards, these categories and the majority of scoring criteria within them have worked well for evaluation. While some questions in the application will change to better clarify and guide responses, the individual criteria will largely remain the same. Specific changes this year will include collecting more data around stewardship experience, improved language around organizational equity, a required minimum escalation and contingency, and additional criteria focused on evidence of costs.

Program Charge Increases for Program Sustainability

To ensure the long-term financial sustainability of the LIFT Homeownership program, OHCS has identified the need to update its charge structure. As a charge-based program, LIFT must generate sufficient revenue to cover its operational costs. Since its inception, the program has grown significantly—from one dedicated staff member to a team of 3.5, along with support from additional Homeownership, central services, and other agency staff who contribute to program administration. Additionally, OHCS has a goal of creating one year's worth of reserves for all charge-based programs.

OHCS has not changed the fee structure for LIFT Homeownership since its establishment. In the last biennium, LIFT was significantly subsidized by other OHCS funds. OHCS aims to reduce internal costs through operational efficiencies, but adjustments to program charges are also necessary. We are recommending an increase in the Abbreviated Application charge, from \$1,000 to \$1,250 and an increase in the Reservation Charge, from 1.5% to 2% of the LIFT loan. For the new Pre-development loan product we propose a \$1000 charge at loan closing. These charge increases will ensure that the LIFT program covers its costs and builds up a 25% reserve by the end of the biennium.

Charge	Previous	Updated
Application	\$2,500	\$2,500
Abbreviated Application	\$1,000	\$1,250
Predevelopment Loan Closing Charge	N/A	\$1,000
Recipient Charge	\$1,000 for <\$300k \$2,000 for >\$300k	\$1,000 for <\$300k \$2,000 for >\$300k
Reservation Charge	1.5% of LIFT loan	2% of LIFT loan
Document Preparation Charge	\$750/recorded document	\$750/recorded document
DOJ Pass-Through	All DOJ fees will be passed through.	

Moving Forward

The Homeownership Development NOFA will launch at the end of January 2026. As we move forward, OHCS is committed to learning from experience and continuing to build a more inclusive and responsive program. To that end, we will continue to engage communities across the state to ensure they have the tools, knowledge, and support to access LIFT funds.

We are also investing in the long-term strength of our development network by offering ongoing training and technical assistance, with a focus on the mechanics of long-term operation of shared equity homeownership, via virtual and in-person trainings. These efforts will not only support both seasoned developers and those new to the field, including culturally specific organizations and emerging partners, but ensure the long-term impact of the state's investment in affordable homes.

Amid rising construction costs, inflation, and economic uncertainty across the state, OHCS sees a critical opportunity to explore innovative solutions that can help keep homeownership development viable. One such opportunity is the factory-produced housing initiative (spurred by HB 3145), which offers a promising path to reduce costs, shorten construction timelines, and increase predictability in project delivery. As we move forward, OHCS is committed to identifying what works, scaling successful practices, and evolving alongside our partners to ensure that affordable homeownership remains within reach for Oregonians across the state.