Housing Stability Council

MEETING MATERIALS PACKET

Terracina Vista Apartments
Gresham, Or.

August 07, 2026
9:00 a.m. – 12:15 p.m.
Oregon Housing & Community Services
Webinar

Council Members:
Mary Ferrell, Chair
Sami Jo Difuntorum
Mary Li
Erin Meechan
Javier Mena
Kristy Willard
Sharon Nickleberry Rogers
Ed McNamara
Carly Colgan

AGENDA

August 07, 2026 9:00 a.m. – 12:15 p.m.
Oregon Housing and Community Services
725 Summer St NE, Salem OR 97301

Webinar Mtg Only
Public **register** in advance for this webinar
**Please note the public hearing process*

OREGON HOUSING & COMMUNITY SERVICES
HOUSING STABILITY COUNCIL

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 (ARH) Division*
	• **Public Hearing Comments in accordance with ORS 456.561**
	• **Transactions:** *Tai Dunson-Strane, Assistant Director Production*
	  o Garfield Commons
	• **ORCA Recommendation:** *Brandi Glasser, Development Resources Manager; Amy Cole, Assistant Director Development Resources*
	  o Gateway Apartments
	• **Monthly ORCA Update:** *Natasha Detweiler-Daby, Director*
			Decision
			
			Briefing

10:45	**Homeownership Division (pg. 26)** **Talia Kahn-Kravis,** *Interim Director of Homeownership Division* • **Public Hearing Comments in accordance with ORS 456.561** • **LIFT Homeownership Project Approvals:** *Jessica MacKinnon, Senior Homeownership Program Analyst*		Decision
11:15	**Break**		
11:30	**Housing Stabilization Division (pg. 37)** ***Liz Weber,*** *Director of Housing Stabilization Division* • **2026 US Department of Energy Weatherization State Plan:** *Steve Divan, Weatherization Unit Manager; Danielle Safford, Weatherization Program Coordinator; Jill Smith, Assistant Director, Energy Services* • **Community Services Block Grant (CSBG) 2026-2028 State Plan:** *Leeann Marx, CSBG Program Coordinator*		Briefing
12:15	**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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OREGON HOUSING & COMMUNITY SERVICES
HOUSING STABILITY COUNCIL

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.

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

Statewide Housing Plan Policy Priorities

- **Equity & Racial Justice**
- **Homelessness**
- **Permanent Supportive Housing**
- **Affordable Rental Housing**
- **Homeownership**
- **Rural Communities**

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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: August 7th, 2026

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 (ARH)

Re: **Approval for Resolution #2026-08-07**

Motion: Approve the Resolution #2026-08-07 recommendations for the following project:

BOND RECOMMENDED MOTION: Move approval of Pass-Through Revenue Bond Financing in an amount up to and not to exceed $19,900,000 to Garfield Commons Limited Partnership for the new construction of Garfield Commons formerly known as Garfield Street Project, subject to the borrower meeting OHCS, Network for Oregon Affordable Housing (NOAH), and U.S. Bank, underwriting, closing criteria, and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.

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

The project 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 project. More detailed information regarding the project can be found in the individual project summary.

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. All applications establish 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 sign the OHCS 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 project being recommended today has met all standards for the Impact Assessment and Financial Eligibility steps and is ready to move to the third step in the ORCA process, Financial Commitment. Once HSC approves the funding allocations named in this recommendation, the project can proceed to financial closing and start construction.

Funding Recommendation:

We are recommending a funding reservation for one (1) project. This project will create **59** units of new affordable housing in the region. This recommendation is for an up-to award of over $19.9 million in bond financing.

Project with Other OHCS gap funding

Project Name	County	Units	Sponsor	Underwriting Stage
Garfield Commons formerly known as Garfield Street Project	Multnomah	59	Self Enhancement Inc.	FC Meeting Schedule for 8/25/2026
Total		**59**		

See following resolution and projects summaries.

STATE OF OREGON
OREGON HOUSING AND COMMUNITY SERVICES
HOUSING STABILITY COUNCIL

RESOLUTION NO. 2026 – 08-07
ADOPTED: AUGUST 7TH, 2026

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

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

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

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

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

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

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

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

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

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

(A) completion by the Department of all necessary due diligence related to the Project and the financing, consistent with applicable Program requirements, Department policies and practices;

(B) the absence of any material change to the Project or the financing following the adoption of this Resolution;

(C) confirmation that all legal and other requirements of the Act and the Conduit Bond Program for the issuance, sale and delivery of the Bonds have been satisfied, as determined by the Department, the Oregon Department of Justice and Bond Counsel; and

(D) confirmation that all legal and other requirements of the Act and the Programs have been satisfied, as determined by the Department and the Oregon Department of Justice.

SECTION 3. COUNCIL REVIEW, APPROVAL AND PUBLIC MEETING. The Council hereby acknowledges that it has reviewed the information and materials included in **Exhibit A** and in **Exhibit B** attached hereto describing the Projects and the financing of each of the Projects, including the Bonds, and conducted such additional review and made such additional inquiry, if any, as it determined to be necessary or appropriate, in compliance with the Council's obligations under ORS 456.561(3) and other relevant authority, to review, and to approve or disapprove the financing of the Projects. The Council hereby further acknowledges that the adoption of this Resolution and the HSC approval set forth herein has been made at a public meeting of the Council as required by ORS 456.561(4) and other relevant authority, and that such meeting has been conducted in accordance with applicable law, including any required advance public notice of such meeting. Further, the Council acknowledges that in connection with the adoption of this Resolution and the HSC approval set forth herein, opportunity has been provided to the public to testify or otherwise provide public comment on the Projects and any other matters directly related thereto.

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

[Signature follows next page]

CERTIFICATION OF RESOLUTION

The undersigned does hereby certify that I am the duly appointed, qualified and acting [Chair][Vice Chair][Executive Secretary] of the Oregon Housing and Community Services Oregon Housing Stability Council (the "**Council**"); that the foregoing is a true and complete copy of Resolution No. 2026-08-07 as adopted by the Council at a meeting duly called and held in accordance with law on August 7th , 2026; and that the following members of the Council voted in favor of said Resolution:

Councilmember Difuntorum, Ferrell, Rogers, Li, Mena
Meechan, Colgan, McNamara and Willard

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 August 2026.

____
Mary Ferrell, Chair

EXHIBIT A

EXHIBIT B

PROPOSED PROJECT

1- **Garfield Commons fka Garfield Street Project (FC – Meeting Schedule for (8/25/2026)**

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503-986-2000 | www.oregon.gov/OHCS

SUMMARY			
Project Name:	Garfield Commons formerly known as Garfield Street Project		
City:	Portland	County:	Multnomah
Sponsor Name:	Self Enhancement Inc.		
Management Agent:	Quantum Residential		
Urban/Rural:	Urban	Total Units:	59
		Total Affordable Units:	59
# Rent Assisted Units:	0	Units by Size & Affordability:	16 Efficiencies at 60% AMI 27 1-BR at 60% AMI 10 2-BR at 60% AMI 6 3-BR at 60% AMI 0 Manager's Units
Cost Per Unit:	$604,949	Construction Type:	New Construction
Affordability Term(s):	30 years	# of Units with Non-OHCS Requirements:	0
Funding Request		**Funding Use**	
LIFT Request:	$10,740,000	Acquisition	$988,000
4% LIHTC:	$1,669,690	Construction	$22,154,815
Conduit Bonds	$19,900,000	Development	$12,549,190
		Total:	$35,692,005

PROJECT DETAILS	
Project Description:	Garfield Commons is a 6-story, 59-unit building on NE Garfield Ave. in Portland. The location will provide residents with access to public transit, schools, and vital services, fostering a sense of community and promoting walkability and connectivity. The project will have 16 studio apartments, 27 one-bedroom units, 10 two-bedroom units, and 6 three-bedroom units that will primarily serve the African American community and families. It features a ground level community room with shared outdoor space, a combination of shared and in-unit laundry, and support office space. All units will be available at 60% of the Area Median Income (AMI). The Garfield Commons is one of four developments under Self Enhancement Inc.'s (SEI's) Northeast Place Project, emphasizing the idea of place and belonging for the African American community. All four communities will offer culturally responsive programs and

<table>
<tr><td></td><td>services including onsite events and programming, financial management, credit repair, homeownership education, and connections to other resources and services.</td></tr>
<tr><td>Culturally Responsive Partnerships:</td><td>SEI has selected Quantum Residential as the property management partner for the Garfield project. SEI will also coordinate with the Ethiopian and Eritrean Resource Center, Latino Network, IRCO, and Language Line for additional interpretation resources.

To ensure equitable communication throughout the lease-up process and beyond, the project team will:

• Translate all key tenant-facing materials—including marketing materials, applications, lease documents, house rules, and notices—into the most relevant languages spoken by the tenant population.
• Offer interpretation support at community meetings, leasing appointments, and other resident events, either through bilingual staff or professional interpretation services.
• Include multilingual instructions and contact options in outreach materials, ensuring tenants and applicants can access assistance in their preferred language.</td></tr>
<tr><td>Reaching Underserved Communities:</td><td>SEI has a focus on serving African American households and families and is 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. Community members will be engaged in decision-making through listening sessions, advisory groups, and other inclusive forums. To remove barriers to participation, stipends, childcare, and accessible meeting times and locations will be provided.</td></tr>
<tr><td>MWESB Target:</td><td>The project is committed to meeting at least the 30% designated MWESB goal.</td></tr>
<tr><td colspan="2">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.</td></tr>
</table>

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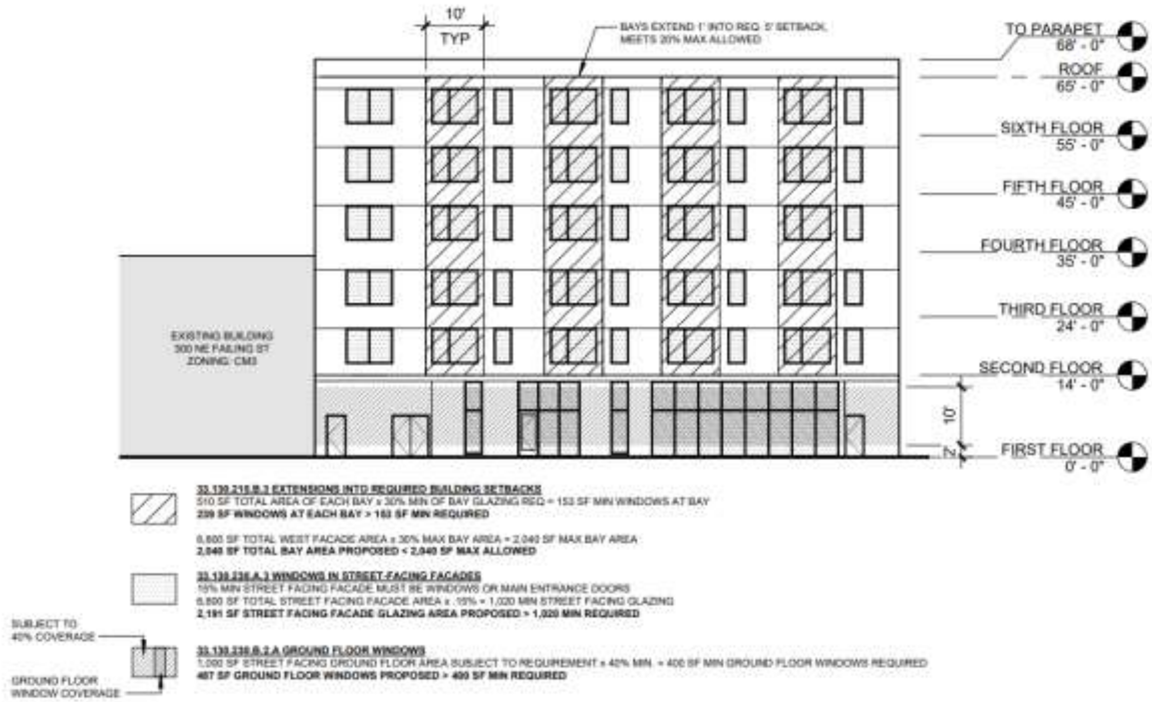
Garfield Commons



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

Date: August 7, 2026

To: Housing Stability Council Members
Andrea Bell, Executive Director

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

Re: August 2026 ORCA Development Funding Recommendation

Motion: Approve the funding reservation recommendation for Gateway Apartments in Cottage Grove, up to $2,700,000 in Preservation funds, 1,050,000 in 9% LIHTC, and OAHTC to attach to a permanent loan in alignment with the ORCA framework and process.

Summary

At the upcoming Housing Stability Council (HSC) meeting, we will be presenting an Oregon Centralized Application (ORCA) recommendation for approval by the Council. The recommendation is based on a project that has 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 recommendation. More detailed information regarding the project can be found in the attachment following this cover memo.

Applications

In all, there are 68 project applications actively in the Impact Assessment step of the ORCA that are in various stages of being completed. The project being recommended today has met all standards for the Impact Assessment step.

This project will preserve 37 units of the state's affordable housing stock. Rent restrictions on the units are at 60% AMI.

Development	Location	Number of affordable units
Gateway Apartments	Cottage Grove	37
	Total	**37**

The project recommended for funding this month has demonstrated a priority for serving community needs, including intentional strategies that are responsive to the needs of historically underserved cultural communities, including families.

The application was reviewed for completeness and to ensure it met 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 the project is approved for a funding reservation, the project sponsor 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, the project will move to the third and final step, Commitment, and from there move to financial closing and project construction.

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Housing Stability Council Project Summary
Impact Assessment Application Step

SUMMARY			
Project Name:	Gateway Apartments		
City:	Cottage Grove	County:	Lane
State House District:	12	State Senate District:	6
Sponsor Name:	Chrisman Development, Inc.		
Geographic Set Aside:	Rural	Total Units:	37
		Total Affordable Units:	37
# Rent Assisted Units:	37	Units by Size & Affordability:	1 1-BR at 60% AMI 26 2-BR at 60% AMI 10 3-BR at 60% AMI
# of Units with OHCS PSH Services Funding:	0	Manager's unit/size	0
Cost Per Unit:	$424,647	Construction Type:	Preservation
Affordability Term:	60 years	# of Units with Non-OHCS Requirements:	0
Estimated Funding Request			
Total OHCS Request:	$2,700,000 Preservation OAHTC to attach to a permanent loan $1,050,000 9% LIHTC	Total project cost:	$15,711,956

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 $2,700,000 in Preservation resources for this project and OAHTC to attach to a permanent loan of $4,400,000, with the expectation that the project retains the characteristics submitted in the Impact Assessment without substantial changes.

PROJECT DETAILS	
Project Description:	Gateway Apartments is a 37-unit family property in Cottage Grove, Oregon with 1-, 2-, and 3-bedroom units. The site includes seven buildings, a laundry facility, a playground, and an office. All units have HUD project-based rent assistance. The project will rehabilitate and preserve the existing units, as well as preserve and extend the rent assistance contract, which otherwise would expire in December 2026
Anticipated closing date:	1/13/2027
Focus Population(s):	Family/Workforce
ERJ Strategy:	Viridian Management implements procedures to accommodate individuals with Limited English Proficiency (LEP) and uses a professional interpretation service when needed. Site managers are trained to identify LEP individuals and determine when language assistance services should be accessed. Interpretation support is offered to all tenants and applicants. Chrisman Development (CDI) and Viridian Management (VMI) recognize that social and economic justice issues have historically affected and continue to affect health and economic well-being prospects for many groups and individuals. They have developed a DEI policy for Residential Housing Operations and Organizational Operations.
Resident Services:	The Resident Services Plan is designed to increase access to resources that help residents thrive and reduce barriers related to social determinants of health. Chrisman Development and Viridian Management partner with local agencies to provide coordinated referrals, supportive services, and equitable outreach. Service Providers and Associated Supports: -Catholic Community Services – Food pantry, hygiene supplies, clothing, transportation assistance, prescription assistance, employment support, and coordinated referrals. -Community Sharing – Food pantry, basic-needs support, life skills tools, self-sufficiency resources, and coordinated referrals. -Siuslaw Outreach Services – Emergency shelter, rent and utility assistance, transportation vouchers, prescription assistance, advocacy, and self-sufficiency workshops.

	-RideSource – Transportation benefits for eligible OHP residents through bus service, mileage reimbursement, or scheduled rides. -Homes for Good – Housing authority support including referrals, stability resources, and connections to community programs. -Trinity Development Alliance – Outreach, barrier reduction services, culturally responsive materials, resident needs assessments, mentoring, and support for equitable access.
Location Preferences:	A full-service grocery store is located within .11 miles. Public schools: elementary is .92 miles, middle school is located 1.26 miles and a high school is located 1.3 miles from the property. There is also a public library, social services, and emergency services all located within a mile of the property. Gateway Apartments has a walk score of 73.

Gateway Apartments

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DATE: August 7, 2026

TO: Housing Stability Council
Andrea Bell, Executive Director

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

SUBJECT: Oregon Centralized Application (ORCA) August 2026 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.

Key updates:

- ORCA is continuously improving. OHCS published an update to the ORCA on 7/13/2026, and the updated manual can be found on the agency's website.
- New funding programs launched in mid-July.
  - **Older Adult Housing Program** with $23.5M in resources is now available through the ORCA.
  - **Permanent Loan Program** now offers fixed-rate, first lien permanent financing for housing projects.
- Updated funding for existing programs also launched in mid-July.
  - OHCS received additional grant funding for **HUD 811 Project Rental Assistance** and a total of 154 units of rental assistance is now available through the ORCA.
- Preservation program: The division is working to initiate a Rules Advisory Committee to inform and work toward finalizing the first implementation of the new statutory Preservation Program. This program establishes the risk assessment and priorities for project investments, and we encourage all interested parties to give input. Announcements will go out to the ARH Technical Advisory lists.
- QAP engagement: The division is initiating engagement for the biennial update of the Qualified Allocation Plan scheduled for this year. This first outreach will gather baseline information from stakeholders through survey to inform where the critical needs and engagement should focus. Announcements will go out to the ARH Technical Advisory lists.

- 2026 Legislative Investments: recommendations for allocations of legislative investments in both Preservation HOLD resources ($25 million) and LIFT Rental ($75 million) for the are anticipated for October 2026.

ORCA pipeline as of 7-27-2026:

	Intake	Impact Assessment	Resource Waitlist	Financial Eligibility	Commitment	Total
# Projects	125	58	52	32	17	284
# Units	7,731	3,954	4,061	2,054	1,465	19,265
$ Requested	$ 864,874,763	$ 834,551,838	$ 701,380,490	$216,358,487	$ 271,886,660	$ 2,973,906,907

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

Pipeline summary:

Step: Intake

OHCS is observing a slowdown in new project intakes, likely due to developer awareness of resource constraints.

Step: Impact Assessment

There are 58 projects that are actively working on their Impact Assessment applications. OHCS is actively reviewing 9 projects that have submitted their application.

Step: Resource Waitlist

There are a total of 52 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.
- *9% LIHTC*: The 2026 selection process outcomes is provided above; ARH has initiated engagement on the QAP for updates anticipated in advance of the 2027 9% offering.

- *LIFT:* This resource has been fully subscribed. An additional $75 million in Article XI-Q bond funds was allocated through an anticipated spring 2027 bond sale. Additional information about the timing and process for allocating these resources to the ORCA will be shared this fall after waitlist updates have been made based on the new project-size policy for ORCA applications.
- *PSH*: This resource has been fully subscribed. Some funding is being reserved for 9% resources and as directed by Executive Order 26-01.
- *Older Adults Housing Program*: $23.5M is available for older adult projects.
- *GHAP Veterans*: This resource has been fully subscribed.
- *GHAP Capacity Building*: This resource has been fully subscribed.
- *HOME*: Approximately $3.2M is remaining for HOME Balance of State projects.
- *Oregon Affordable Housing Tax Credit*: Resources remain available.
- *Preservation*: 2025 Legislative investments have been fully subscribed. Some preservation funds are held back to be offered to support 2026 9% LIHTC projects and if not fully utilized will be offered to support projects with imminent critical risks. An additional $25million in Article XI-Q bond funds was allocated through an anticipated spring 2027 bond sale. Strategies for the rental housing portion of those preservation funds will be finalized based on QAP engagement regarding the preservation set-aside and opportunities for leverage, which is anticipated for the fall.
- *Stabilization*: PSI reporting is included in the HSC packet for August. Projects have begun to have financing close, with a large portion scheduled for late July.

Future resources anticipated to be offered through the ORCA include: gap funds for older adults and persons with disabilities, and direct lending which are incorporated into the July ORCA update.

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 24 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 15 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.

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Property Stabilization Initiative (PSI) Accountability Reporting

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OHCS has committed to providing the Council with periodic updates on properties that received PSI funding awards. This reporting is intended to demonstrate the impact of PSI awards on property stabilization for a period of one year following closing. Baseline metrics are provided to demonstrate property performance for the period of 12 months leading up to the application for PSI resources. Currently, only one property has closed on their PSI loan and can provide a first round of reporting.

PSI awards were predominantly committed to properties in Winter of 2026, though closing on these awards has taken longer than expected due to a variety of transaction realities. These factors include but are not limited to: legal document negotiations across many different lending partners, property owners, the Department of Justice, and OHCS; complexities involved with layering in new Oregon Affordable Housing Tax Credits (OAHTCs) to refinanced debt; bond defeasance strategies and other bond council engagement needs for properties connected to outstanding bonds. As seen below, property owners have worked collaboratively with OHCS and other parties to solve transaction-specific complexities, and it’s anticipated that most properties will be in a position to close in the next few weeks.

As properties close on their funding awards, it will take several months of operation to realize benefits reflected in our key performance indicators. PSI awards were made to financially distressed projects, as seen in the baseline metrics, that demonstrated an ability to maintain stable operations for a period of 5 years if PSI funds were committed. To allow time for the financial impact of PSI awards to manifest in property financials, Council members can anticipate the next round of PSI Accountability Reporting to occur in December of 2026. Additional rounds of reporting will occur in March and June of 2027.

PSI Reporting Table

Property	Owner	Closing Date	Baseline Metrics	July 2026	Narrative updates
8 NW 8th Building (Richard L Harris Apartments)	Central City Concern		DCR:(1.27) E/I: 112% EV: 22% AP: 46k	[redacted]	Anticipated closing date of 8/31/26.
Broadway Vantage	Innovative Housing Inc.		DCR: (.34) E/I: 92.1% EV: 29% AP: 703k		Anticipated closing date of 8/12/26.

DCR: Debt Coverage Ratio
E/I: Expense to Income Ratio
EV: Economic Vacancy
AP: Accounts Payable Outstanding

PSI Accountability Reporting – August 2026

Property	Owner	Closing Date	Baseline Metrics	July 2026	Narrative updates
Erickson Fritz	Innovative Housing Inc.		DCR: (3.4) E/I: 181% EV:15% AP: 536k	[redacted]	Anticipated closing date of 8/12/26.
Firland	ROSE Community Development		DCR: (.04) E/I: 93.4% EV: 10% AP: 30k		Anticipated closing date of 7/30/26.
Hayu Tilixam	NAYA		DCR: (.69) E/I: 81.2% EV: 29% AP: 4k		Anticipated closing date of 7/30/26.
Hazel Heights	Central City Concern		DCR: (.28) E/I: 101% EV: 33% AP: 16k		Anticipated closing date of 8/30/26.
King + Parks	PCRI		DCR: .07 E/I: 97.2% EV: 19.3% AP: 150k		Anticipated closing date of 7/30/26.
Lamb Building	St. Vincent de Paul Society of Lane County, Inc.		DCR: .28 E/I: 87% EV: 0% AP: 53k		Anticipated closing date of 7/29/26.
Lents 2000	ROSE Community Development		DCR: (.17) E/I: 102% EV: 20% AP: 45k		Anticipated closing date of 7/30/26.
Lents Village Apartments	ROSE Community Development		DCR: .23 E/I: 91% EV: 28% AP: 101k		Anticipated closing date of 7/30/26.
Magnolia Apartments	Innovative Housing Inc.		DCR: .62 E/I: 85% EV: 11% AP: 143k		Anticipated closing date of 8/12/26.
Magnolia Apartments 2	Innovative Housing Inc.		DCR: .19 E/I: 89% EV: 11% AP: 232k		Anticipated closing date of 8/12/26.
Mamook Tokatee	NAYA		DCR: (.69) E/I: 117% EV: 27% AP: 40k		Anticipated closing date of 7/29/26.
Mason Grove	Horizon Project Inc		DCR: .50 E/I: 87% EV: 0 AP: 17k		Anticipated closing date of 7/29/26.

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PSI Accountability Reporting – August 2026

Property	Owner	Closing Date	Baseline Metrics	July 2026	Narrative updates
Milepost 5	CDP		DCR:(1.82) E/I: 188% EV: 20% AP: 69k	[redacted]	Anticipated closing date of 8/1/26.
Nesika Illahee	NAYA		DCR: (.19) E/I: 103% EV: 6% AP: 126k	[redacted]	Anticipated closing date of 8/12/26.
Orchards at Orenco II	REACH		DCR: .77 E/I: 77% EV: 5% AP: 159k	[redacted]	Anticipated closing date of 7/30/26.
Orchards at Orenco III	REACH		DCR: .71 E/I: 78% EV: 5% AP: 43k	[redacted]	Anticipated closing date of 7/30/26.
Pearl Court	Home Forward		DCR:(1.42) E/I: 143% EV: 33% AP: 5k	[redacted]	Anticipated closing date of 9/15/26.
Pioneer Commons	Horizon Project Inc		DCR: .50 E/I: 87% EV: 7.5% AP: 6k	[redacted]	Anticipated closing date of 7/29/26.
Rockwood Building	Our Just Future		DCR: .45 E/I: 88% EV: 8% AP: 69k	[redacted]	Anticipated closing date of 8/13/26.
Rosewood Plaza	Our Just Future		DCR: .29 E/I: 98% EV: 11% AP: 80k	[redacted]	Anticipated closing date of 7/30/26.
Royal Building	St. Vincent de Paul Society of Lane County, Inc.		DCR: (.03) E/I: 96% EV: 9% AP: 43k	[redacted]	Anticipated closing date of 7/29/26.
The Buri and Juniper	Northwest Housing Alternatives		DCR: (.10) E/I: 99% EV: 24% AP: 362k	[redacted]	Anticipated closing date of 9/15/26.
Victorian Inn / Mayfield Court	Northwest Housing Alternatives		DCR: .25 E/I: 90% EV: 6% AP: 108k	[redacted]	Anticipated closing date of 9/15/26.
Willakenzie Townhomes	Homes for Good		DCR:(2.90) E/I: 128% EV: 21% AP: 0	[redacted]	Anticipated closing date of 9/30/26.

DCR: Debt Coverage Ratio
E/I: Expense to Income Ratio
EV: Economic Vacancy
AP: Accounts Payable Outstanding

PSI Accountability Reporting – August 2026

Property	Owner	Closing Date	Baseline Metrics	July 2026	Narrative updates
Wy'east Plaza	REACH		DCR: (.08) E/I: 97.1 EV: 14.8 AP: 26k	[redacted]	Anticipated closing date of 7/30/26.
Yards at Union Station Phase A	Home Forward	4/30/26	DCR: (.87) E/I: 136% EV: 42% AP: 6k	DCR: N/A E/I: 173% EV: 29% AP: 174k	Regarding Tenant Experience following the PSI investment: “Home Forward lowered rents for residents after being awarded the PSI funds. In some cases rents were dropped by over $250. As stated earlier we are needing to create a new offices space which will have a dedicated area for resident services on site which was a residents request. We are also attempting to look at new door access and security camera systems.”

DCR: Debt Coverage Ratio
E/I: Expense to Income Ratio
EV: Economic Vacancy
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OREGON HOUSING and COMMUNITY SERVICES
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DATE: August 7, 2026

TO: Housing Stability Council
Andrea Bell, Executive Director

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

SUBJECT: NOFA #2026-2027 HOD LIFT Recommendations

Motion: Approve 2 projects for NOFA #2026-2027 HOD for $13,775,000 in LIFT Homeownership funds (Article XI-Q Bonds).

Summary: In 2025, the legislature allocated $100 million in LIFT Homeownership funding to OHCS for the 2025-2027 biennium. The Homeownership division released $37.5 million for 2026 projects, $37.5 million for 2027 projects, and the remaining $25 million was temporarily set aside for factory-produced housing projects, as required by HB 3145. To allocate this funding, the Homeownership Division implemented a new biennial format for the Notice of Funding Availability (NOFA) that sought to reduce up-front labor for applicants and reviewers while clarifying and better-administering readiness requirements. Through this new process, the first applications have demonstrated their feasibility, impact, and readiness to proceed. OHCS recommends awarding funding to the following projects:

Project	Awardee	Set-Aside Eligibility	Units	Recommended Award
Makara Landing 2	Thistle & Nest	Underserved County	33	$6,765,000 LIFT
Woodhaven Community Housing 4	Thistle & Nest	General	38	$7,010,000 LIFT
		Total	**71**	**$13,775,000 LIFT**

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

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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 table[1]:

	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					

OHCS has released a Notice of Funding Availability (NOFA) for LIFT Homeownership annually since 2018. To date $154.5 M in LIFT funds have supported the construction of 79 projects that will result in 1,220 homes affordable to Oregonians with an income of 80% area median income (AMI) or below. So far, 429 homes are complete and have become home to approximately 1,091 people. Of those who provided household and demographic data:

- 63% of households had female heads of household;
- 3.4% identified as American Indian/Alaska Native, 15.1% as Asian, 12.5% as Black/African American, 1.4% as Native Hawaiian/Other Pacific Islander, and 63% as White;
- 18.23% identified as Hispanic or Latino;
- 43% of household members identified were child dependents;
- The average household income was $57,506; and
- Buyers had an average household size of 3.6.

NOFA #2026-2027 HOD

In the 2025 legislative session, OHCS received $100 million for LIFT Homeownership. This included a $25M set-aside (via HB 3145) for factory-produced housing. In 2026, OHCS completed a comprehensive redesign of the LIFT Homeownership Notice of Funding Availability (NOFA) to better support partners and improve program effectiveness. This redesign followed extensive engagement with developers across Oregon, including small, emerging, rural, and culturally specific organizations.

OHCS approached the 2026-2027 NOFA seeking to address the following goals:

- Adopt processes 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

[1] These eligible funding amounts are unchanged from 2025.

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- Ensure current OHCS capacity can meet the increasing demand while still providing support through technical assistance, outreach, and engagement.

Based on partner feedback, OHCS also decided to release the funds in two phases to accommodate partners that were planning their pipeline based on an annual NOFA.

Once OHCS began accepting applications, demand exceeded available funding immediately. Both NOFA set-asides were oversubscribed by the end of the first day applications were accepted. The following table represents the current NOFA pipeline:

Application Stage	Projects	Units	LIFT Request
Closed on LIFT loan*	1	31	$2,940,678
Funding reserved	0	0	$0
Recommended this month	2	71	$13,775,000
Completing due diligence	13	223	$41,511,000
Applied but not selected	17	287	$56,438,000
Submitted intake but not yet applied	12	281	$49,267,500
Total	**45**	**893**	**$163,932,178**

*Includes projects approved by HSC in 2026 that required funding from this year to move forward.

OHCS will release the final portion of the NOFA's funding in September, which will bring an additional $39 million in projects into the Due Diligence category. Any applications that were not awarded in the first round of funding, as well as any applications submitted before or on September 21, 2026 will be considered for the selection. As the available funding is already oversubscribed, awards will be determined based on the tie breaking criteria provided in the NOFA.

Both projects recommended this month come from Thistle and Nest, one of OHCS's highest-production partners. These projects have completed all due diligence tasks and passed threshold review. Specific project details are included as attachments to this memo. OHCS recommends approval of these awards so the selected projects may advance to closing and begin construction. Both developments demonstrate readiness, strong community impact, and alignment with program priorities. Approval will ensure timely progress toward expanding affordable homeownership opportunities for Oregonians.

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Housing Stability Council Project Summary – Homeownership Development

SUMMARY			
Project Name:	Makara Landing 2		
City:	Lincoln City	County:	Lincoln
State House District:	10	State Senate District:	5
Sponsor Name:	Thistle & Nest		
Special Designation:	Rural, Underserved County	Total Units:	33
		Total Affordable Units:	33
AMI Breakdown:	4 at 60% AMI 29 at 80% AMI	Units by Size:	5 2-BR 2 Bath 28 3-BR 2.5 Bath
Cost Per Unit:	$470,277	Average Sales Price:	$269,848
Housing Type:	Duplex	Affordability Term(s):	20+20 years
Estimated Funding Request			
Recommended Funding:	$6,765,000	Total project cost:	$15,519,142

This project has been thoroughly reviewed by the Homeownership Development team. Staff recommends Housing Stability Council approve award and reservation of funds for the full LIFT amount.

PROJECT DETAILS	
Project Description:	Makara Landing Phase 2 is an opportunity to deliver 33 high-quality, energy-efficient homes that expand affordable homeownership in Lincoln City. Thoughtfully designed and nestled within a beautifully wooded neighborhood, the development offers residents a peaceful setting just steps away from everyday amenities. Groceries, employment resources, medical services, recreation, and public transit are all within easy walking distance, making Makara Landing both convenient and connected. Each home will feature private outdoor space, complemented by shared common areas that enhance community living. The property’s natural beauty, including old-growth spruce and diverse native flora and fauna, will be carefully preserved. Five homes will include Universal/ADA design elements with first-floor bedrooms, ensuring accessibility. The 2- and 3-bedroom shared-wall townhomes are intentionally designed to maximize clustered density while protecting the site’s unique environmental character. Thistle & Nest will offer Veteran-specific down payment assistance.

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Anticipated closing date:	August 2025
Equity Indicators:	Meets Standards, Geographic Equity
ERJ Strategy:	Organizational Equity: Thistle & Nest has tangible written policies centering equity in their operations, including a DEI policy statement which mandates that work be viewed through the lenses of diversity and environmental justice, a Procurement policy which requires affirmative MWESB efforts, and a Criminal Record Policy which aims to recognize and mitigate systemic bias. Team members are hired following Affirmative Action and Equal Opportunity polices, and all team members must complete Fair Housing training on an annual basis. Underserved Communities: Thistle and Nest's 2026 projects will provide more accessible homes than any Thistle & Nest development to date, expanding the organization's target population to include households that include a person with a disability, and increasing the small inventory of accessible homes in Lincoln County. Procedural Equity: Thistle & Nest conducts surveys of current homeowners including an assessment of their home and its features which are considered when designing the next homes. The survey highlighted a need for more accessibility features including a bedroom on the primary floor and walk-in shower option. Engagement also included discussions with disability-oriented organizations to identify additional needs and best practices, conversations with local realtors to discuss needs for coastal living, and future conversation with community members local to Lincoln City. Distributional Equity: Thistle & Nest has a solid history of engaging MWESB/VBE-eligible firms, with 50-60% of contractors being eligible including a woman-owned general contractor. The team seeks to build relationships with smaller business, create opportunities for contractors that wouldn't normally participate in affordable housing development, and provide Spanish-speaking project management support. Outreach to homebuyers is conducted through community organizations, veterans' organizations, and culturally responsive organizations including

	NeighborImpact and Latino Community Association. Marketing materials, resources, and workshops are provided in both English and Spanish, and marketing and outreach effectiveness is evaluated through demographic tracking, referral source analysis, and homebuyer surveys.
Additional Features:	Housing Stability Council approved Makara Landing (Phase 1) in 2026 for up to 30 homes depending on funding availability. OHCS was able to fund 7 of those homes, and Thistle & Nest has returned for 33 additional homes to create a total of 40 affordable homes.
Alignment with Statewide Housing Plan:	• Homeownership • Rural Communities

Makara Landing Duplex Rendering

Housing Stability Council Project Summary – Homeownership Development

SUMMARY			
Project Name:	Woodhaven Community Housing 4		
City:	Bend	County:	Deschutes
State House District:	54	State Senate District:	27
Sponsor Name:	Thistle & Nest		
Special Designation:	General	Total Units:	38
		Total Affordable Units:	38
AMI Breakdown:	5 at 60% AMI 33 at 80% AMI	Units by Size:	32 3-BR 2.5 Bath 6 3-BR 3 Bath
Cost Per Unit:	$459,789	Average Sales Price:	$285,131
Housing Type:	Duplex	Affordability Term(s):	20+20 years
Estimated Funding Request			
Recommended Funding:	$7,010,000	Total project cost:	$17,471,980

This project has been thoroughly reviewed by the Homeownership Development team. Staff recommends Housing Stability Council approve award and reservation of funds for the full LIFT amount.

PROJECT DETAILS	
Project Description:	Woodhaven Community Housing (WCH) 4 is an exciting next step in the growth of the Woodhaven Estates neighborhood, expanding the success of the earlier phases with 38 additional, thoughtfully designed homes. This scattered-site phase includes 19 new homes adjacent to the existing Woodhaven Estates development and another 19 homes across two west-Bend locations. WCH 4 will provide 37 three-bedroom homes and one four-bedroom home, with six homes built for accessibility. Four homes will be reserved for households earning below 60% of area median income, an affordability target that earlier phases have consistently exceeded. All sites are located within Bend's urban growth boundary, offering residents convenient access to the city's expanding array of services, employment, and amenities. As with previous phases, homes will include garages, modern finishes, and durable, energy-efficient upgrades. Each home is custom-designed to support long-term stability and pride of ownership, reinforcing the dignity the nonprofit strives to provide through every build.

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Anticipated closing date:	August 2025
Equity Indicators:	Meets Standards
ERJ Strategy:	Organizational Equity: Thistle & Nest has tangible written policies centering equity in their operations, including a DEI policy statement which mandates that work be viewed through the lenses of diversity and environmental justice, a Procurement policy which requires affirmative MWESB efforts, and a Criminal Record Policy which aims to recognize and mitigate systemic bias. Team members are hired following Affirmative Action and Equal Opportunity polices, and all team members must complete Fair Housing training on an annual basis. Underserved Communities: Thistle & Nest's 2026 projects will provide more accessible homes than any Thistle & Nest development to date, expanding the organization's target population to include households that include a person with a disability, and increasing the small inventory of accessible homes in Lincoln County. Procedural Equity: Thistle & Nest conducts surveys of current homeowners including an assessment of their home and its features which are considered when designing the next homes. The survey highlighted a need for more accessibility features including a bedroom on the primary floor and walk-in shower option. Engagement also included discussions with disability-oriented organizations to identify additional needs and best practices, conversations with local realtors to discuss needs for coastal living, and future conversation with community members local to Lincoln City. Distributional Equity: Thistle & Nest has a solid history of engaging MWESB/VBE-eligible firms, with 50-60% of contractors being eligible including a woman-owned general contractor. The team seeks to build relationships with smaller business, create opportunities for contractors that wouldn't normally participate in affordable housing development, and provide Spanish-speaking project management support.

	Outreach to homebuyers is conducted through community organizations, veterans' organizations, and culturally responsive organizations including NeighborImpact and Latino Community Association. Marketing materials, resources, and workshops are provided in both English and Spanish, and marketing and outreach effectiveness is evaluated through demographic tracking, referral source analysis, and homebuyer surveys.
Additional Features:	WCH and WCH 2 are nearly fully sold or under contract, and data from the 68 households already served demonstrates strong alignment with priority population goals. The development has supported buyers from 12% to 80% AMI, with 35% of homes placed with households below 60% AMI. Eighteen percent of buyers are first-generation homeowners, and 52% of the households are single women or woman-led families. Twenty percent of the homes are occupied by residents identifying as non-white. Two households were previously homeless, including a Veteran buyer, and three buyers have disabilities. One home was fully customized to meet the needs of a disabled Veteran household. Woodhaven's influence on Bend's workforce has also been transformative. Current buyers include individuals working in wildfire management, education, counseling, nutrition, nonprofit services, construction, medical and chiropractic care, landscaping, elder care, administration, and more. These are the essential workers who sustain the community, and Woodhaven has become a pivotal source of stability and opportunity for them.
Alignment with Statewide Housing Plan:	• Homeownership

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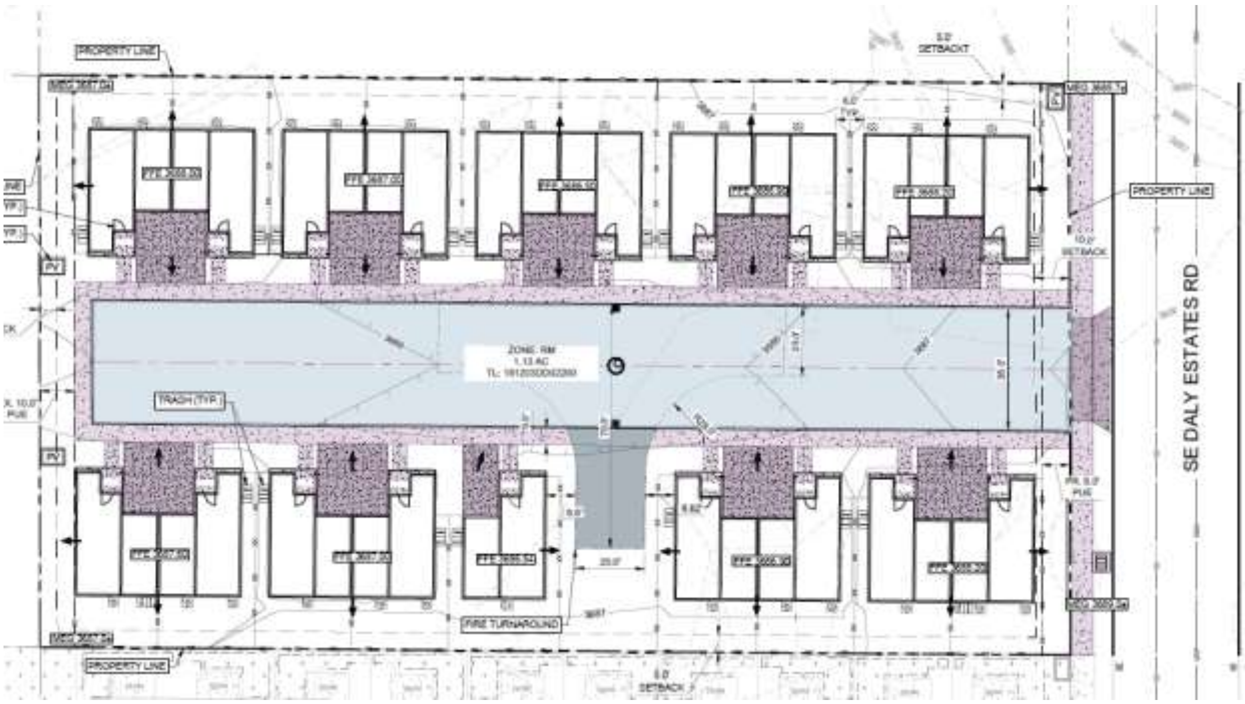

Site Plan for the Final Phase of Woodhaven Estates

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DATE: August 7, 2026

TO: Housing Stability Council
Andrea Bell, Executive Director

FROM: Liz Weber, Director of Housing Stabilization
Jill Smith, Assistant Director of Energy Services
Steve Divan, Weatherization Unit Manager
Danielle Safford, Weatherization Program Coordinator

SUBJECT: **U.S. Department of Energy Weatherization State Plan and Program Briefing**

Summary: Housing Stability Council Weatherization Program Briefing of the Draft 2026 U.S. Department of Energy Weatherization Assistance Program State Plan for Oregon.

Today, we will provide a briefing on our Weatherization Assistance Program (WAP) and present the changes to the U.S. Department of Energy (DOE) State Plan. As part of this process, we are here to receive any guidance, input, or feedback the Council would like to offer regarding the DOE State Plan for our Weatherization grant. A record of the Council's feedback, and this discussion is a required component of our application for federal funding.

Weatherization: A Snapshot

The WAP uses the latest technologies for home energy and health upgrades, working to improve the energy efficiency of the homes and the quality of life of the occupants. Oregon enters into grant agreements with Community Action Agencies (CAAs) to provide weatherization services across the state to income-qualified households at or below 200% Federal Poverty Level (FPL). Through weatherization, income-qualified Oregonians can access:

- **Energy conservation measures**, including insulation, air sealing, window/door repair/replacement, efficient lighting, and energy-efficient refrigerators
- **Home health & safety improvements**, including heating system and combustion appliance safety tests, indoor air quality improvements, smoke and carbon monoxide alarms, and mold/moisture hazard evaluation
- **Heating equipment repair and replacement**, including heating system care/repair or replacement, heating duct repair and insulation, water heater repair/replacement, and water heater pipe insulation
- **Energy/consumer education**, including education of potential household hazards like carbon monoxide and indoor air pollutants, demonstration of key functions of new mechanical equipment or appliances, and education of energy efficiency

Income-qualified households can benefit from these weatherization services in a variety of situations. Over the past program year (July 1, 2025, to June 30, 2026), the WAP has supported **784 households who own** and **357 households who rent**. Of these households served, there has been a variety of home types:

445 Detached Single Family Homes

381 Manufactured or Mobile Homes

46 Two- to Four-Plex Homes

269 Apartment Homes

Prioritization Methodology

The WAP is designed to serve both renter- and owner-occupied households. Households that meet the 200% FPL income threshold are prioritized through five measures, according to federal guidance: those with individuals experiencing disabilities, elderly individuals, families with children, high energy burden, and high energy usage. In addition to serving households that live in single-family housing, the program provides energy efficiency services to households living in multifamily properties, manufactured homes, and transitional housing and/or shelters (through special projects).

Creating a Program through Braided Funds

To ensure Oregonians with low incomes have access to the Weatherization program, regardless of their fuel type, OHCS must operate the WAP using multiple funding streams.

Fund	Type	Eligible Utilities
U.S. Department of Energy (DOE)	Federal	All fuel types
U.S. Department of Energy-Bipartisan Infrastructure Law (DOE-BIL)	Federal	All fuel types
Bonneville Power Administration (BPA)	Ratepayer	For consumer-owned utilities only
Low-Income Home Energy Assistance Weatherization (LIHEAP-WX)	Federal	All fuel types
Energy Conservation Helping Oregonians (ECHO)	Ratepayer	For Portland General Electric and Pacific Power only

Key 2025 Outcomes

These services are more critical now than ever due to ongoing utility rate hikes. The following outcomes represent the homes and people impacted by all WAP funds for Program Year 2025, which operated July 1, 2025, to June 30, 2026.

- The CAA network weatherized **1,141 homes.**
- This saved the average household **$372 annually.**
- This addressed health and safety issues for 1,122 homes (98%).
- Weatherization readiness funds helped keep **7 site-built homes and 15 manufactured/mobile homes** from being put on hold (deferred) due to repair issues.
- Priorities met through these weatherization jobs represent:
    - 416 households (36%) with individuals experiencing disabilities,
    - 576 households (51%) with individuals over 60,
    - 342 families (31%) with children 18 and under,
    - 58 households (5%) experiencing a high energy burden, and
    - 32 households (3%) experiencing high energy usage
- Of the individuals served, 59 identified as veterans.
- Among households that reported the race and ethnicity of their members, the demographics included:
    - 1,780 individuals identified as White
    - 987 individuals of Hispanic, Latino, or Spanish origins
    - 34 individuals identified as American Indian or Alaska Native
    - 71 individuals identified as Asian
    - 60 individuals identified as Black or African American
    - 41 individuals identified as Native Hawaiian or Pacific Islander
    - 43 individuals identified as multi-racial
    - 340 individuals did not report ethnicity/ race

Proposed 2026 DOE State Plan Changes

The State Plan focuses specifically on DOE funding. DOE provides annual grants to states, territories, and some federally recognized tribes to improve the energy efficiency of the homes of income-qualified households who are at or below 200% FPL. The DOE planning amount for 2026 is $4,224,655 with an additional $402,222 set aside for Weatherization Readiness Funds. These will be used specifically to bring homes off the deferred projects lists and make them "weatherization ready." On average, the DOE grant provides energy conservation services to 300 homes across the state annually. Each year, this results in an average of $300 in annual household energy savings for program participants.

The US DOE draft State Plan and appendices can be viewed on the Energy Services' Manuals and State Plans page.

The State Plan does not typically change substantially from one year to the next. Although much of the State Plan is mandated by federal regulations, there are areas that allow us to obtain feedback from our service providers and program recipients on the decisions OHCS makes regarding our federal workplan. OHCS works throughout the year in partnership with the 16 CAAs to determine opportunities for improvement and refinement of the plan in an iterative process. These opportunities for engagement occur year-round. Examples include attending Oregon Energy Coordinators Association (OECA) meetings three times a year to discuss new federal program guidance and accept feedback. We also have a comprehensive monitoring team that requests feedback from program participants while inside their homes during our evaluations. Our State Plan goes through a public hearing process, which will occur on Friday, August 7, prior to the Housing Stability Council meeting, for anyone to provide feedback. If the Council requests, OHCS can provide a summary of public comments received during this time.

The most notable changes proposed in the 2026 State Plan are as follows:

- **Adjustments to the overall budget and allocations**. Typically, OHCS adjusts the allocations and program allowance maximums as needed based on federal updates. With this process, we increased the allocation for Health and Safety costs from 15% to 20% and the Average Cost Per Unit (ACPU) to $8,813. Additionally, we modified the language around subgrantee requests for Weatherization Readiness Funds and specified that the maximum investment of $20,000 could be adjusted on a case-by-case basis.
- **Timely subgrantee reporting of completions and expenditures**. To ensure OHCS has more current and accurate data for our reporting needs, we incorporated a 30-day requirement for subgrantees to enter all completions and associated expenditures into the OPUS database.
- **Response to the discontinuation of the weatherization audit tool software**. DOE had notified OHCS that Noresco's REM/Design software for weatherization audits would no longer be supported and, therefore, not considered automatically approved. OHCS invested time and effort to identify other tools available on the market that specialize in weatherization audits. Our final decision landed on a different tool from Noresco that DOE will recognize for automatic approval.
- **Stronger foundation of certifications and technical assistance for subgrantee staff**. It is imperative for subgrantee staff to correctly install weatherization measures to ensure the health and safety of our program participants. We aligned certification requirements for subgrantee staff with established and proven programs. Additionally, we incorporated the OHCS monitoring staff's assessment of subgrantee training needs and participation in either the provision of onsite training or referral to an approved training provider.

In conclusion, staff is seeking Housing Stability Council approval to submit the DOE State Plan (see link in this document); we welcome questions.

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

DATE: August 7, 2026

TO: Housing Stability Council

Andrea Bell, Executive Director

FROM: Liz Weber, Housing Stabilization Director

Sharon Fitzgerald, Housing Retention Section Assistant Director

Leeann Marx, CSBG Program Coordinator

SUBJECT: Community Services Block Grant (CSBG) 2026-28 State Plan Debrief

Summary

The Community Services Block Grant (CSBG) 2026–28 State Plan outlines Oregon Housing and Community Services' (OHCS) framework for administering federal CSBG resources over the two-year period. CSBG is federally funded under Public Law 105285 and supports community-based anti-poverty strategies statewide. The plan describes statewide goals, administrative structures, eligible entity involvement, funding distribution methods, and performance management expectations. This memo briefs the Housing Stability Council on key plan components, engagement processes, statewide goals, program administration updates, and anticipated implementation activities for the federal fiscal years 2026–28. OHCS is presenting this as a briefing item to increase visibility into how CSBG advances housing stability and poverty-reduction outcomes across Oregon's communities.

Background

The CSBG program is a long-standing federal anti-poverty block grant administered in Oregon by OHCS as the designated state lead agency. The 2026–28 State Plan was developed with extensive engagement between OHCS, the Community Action Agency (CAA) network, and the Community Action Partnership of Oregon (CAPO). From November 2025 through April 2026, a State Plan Workgroup met regularly to review program goals, organizational standards, use of funds, technical assistance, statewide linkages, and monitoring expectations. Draft materials were shared with CAAs, CAPO, and OHCS leadership for review. A public hearing and two-week comment period were held in accordance with federal requirements.

CSBG funding continues to support 18 CAAs statewide, with no changes to the eligible entity list since the prior plan. The program is funded through federal allocations that are passed through to CAAs using a “Base + Formula” distribution model, maintaining a minimum base of $125,000 per agency.

Policy Intent and Implementation

The 2026–28 plan reinforces OHCS’s role in administering federal CSBG funds, providing oversight, technical assistance, statewide coordination, and monitoring. OHCS continues to position CSBG administration within the Housing Stabilization Division, aligning anti-poverty strategies with broader statewide housing and homelessness goals. Program implementation emphasizes:

- Strengthening statewide and local linkages across housing, energy assistance (LIHEAP), weatherization, TANF, SNAP, public health, workforce systems, and education partners.
- Supporting CAAs in developing and implementing localized anti-poverty strategies driven by Community Needs Assessments.
- Upholding Organizational Standards and improving agency capacity through training and technical assistance.
- Ensuring distribution of funds through a consistent formula and timely disbursement.
- Prioritizing measurable outcomes through Results Oriented Management and Accountability (ROMA) and the CAP Infinity continuous improvement models.

The plan also outlines improvements to master grant agreements, performance-based contracting, updated monitoring structures, and enhanced communication practices.

Engagement Strategies and Themes

Engagement for the State Plan involved:

- A multi-month workgroup with CAPO, CAA Executive Directors, State CSBG staff, and CAA program staff.
- Structured discussions reviewing goals, standards, technical assistance, performance measures, and use of funds.
- Multiple review cycles, including feedback from CAAs, OHCS leadership, and CAPO.

- Public distribution of the draft plan, public hearing notices, and an open comment period.

Themes that emerged include the need for:

- Ongoing clarity in the CSBG annual reporting and organizational standards compliance.
- Consistent statewide communication.
- Strengthened partnerships with systems addressing economic mobility, housing stability, and community-capacity building.

Equity Considerations

The development of the 2026–28 CSBG State Plan continues to be guided by OHCS's mission to advance equitable outcomes for low-income Oregonians, including communities that have been historically marginalized. Community Needs Assessments, disaggregated data review, and feedback from culturally specific partners remain essential elements of program design and oversight to ensure that services respond to identified disparities and local needs.

OHCS's 2026-28 CSBG State Plan was developed in compliance with the Secretarial Directive on DEI-Related Funding, issued by the U.S. Department of Health and Human Services on July 3, 2025 (Secretarial Directive on DEI-Related Funding.pdf). The Directive requires, among other provisions, that CSBG recipients:

"ensure that taxpayer dollars are used to advance the best interests of the government. The Secretary of HHS has determined that awards supporting diversity, equity, and inclusion (DEI) do not meet a public purpose to the extent they are inconsistent with the Department's policy of improving the health and well-being of all Americans and may violate Federal civil rights law..."

None of OHCS's current CSBG practices have been found to unlawfully discriminate based on any protected class status and our review of current practices did not reveal any activities that are out of compliance with the Directive.

OHCS will continue to:

- Ensure that all activities comply with federal civil rights laws and the Directive.
- Maintain data-informed strategies to identify inequalities and service gaps.

- Support CAAs in developing inclusive engagement strategies grounded in legally compliant, community-driven needs assessments.

- OHCS will continue to monitor ongoing federal clarifications and support CAAs in adapting program design to ensure both compliance and continued responsiveness to the diverse needs of low-income Oregonians.

Housing Stability Council Involvement

OHCS is informing Council of the CSBG 2026–2028 State Plan to provide awareness of statewide anti-poverty strategies, alignment with other housing and stabilization programs, and upcoming implementation milestones. No Council action or approval is requested at this time.