

Housing Stability Council

MEETING MATERIALS PACKET



Southtown II
Corvallis, Or.

January 09, 2026
9:00 a.m. – 12:15 p.m.
Oregon Housing & Community Services
Webinar

AGENDA

January 09, 2026 9:00 a.m. – 12:15 p.m.
Oregon Housing and Community Services
725 Summer St NE, Salem OR 97301

Council Members:



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

Webinar Mtg Only

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

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



11:15	Homeownership Division (pg. 31) Keeble Giscombe , Director of Homeownership Division <ul style="list-style-type: none">Lottery Bonds for MH Park Preservation (NOFA/ORCA Framework Intro): Talia Kahn-Kravis, Assistant Director of Homeownership Programs		Briefing
11:45	Equity, Diversity, and Inclusion (pg. 35) Chelsea Bunch , Director of Equity, Diversity & Inclusion <ul style="list-style-type: none">OHCS Language Accessibility Update & Final Draft Language Access Plan: Magda Bejarano B., Language Services Policy Advisor		Briefing
12:15	Meeting Adjourned		

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>

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.



**OREGON HOUSING *and*
COMMUNITY SERVICES**

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

Date: January 9, 2026

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: January 2026 PSI Funding Recommendation

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

- **8 NW 8th Building aka The Richard L. Harris Building** in Portland, up to \$1,671,774 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Broadway Vantage Apartments** in Portland, up to \$1,450,000 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Hayu Tilixam** in Portland, up to \$1,250,000 in Property Stabilization Investments (PSI) Preservation funds and OAHTC to attach to a permanent loan in alignment with the PSI criteria and process.
- **Hazel Heights** in Portland, up to \$2,000,000 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Lents Village Apartments** in Portland, up to \$1,521,845 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Magnolia Apartments** in Portland, up to \$1,211,161 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Magnolia 2 Apartments** in Portland, up to \$1,250,000 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Mamook Tokatee** in Portland, up to \$1,400,000 in Property Stabilization Investments (PSI) Preservation funds and OAHTC to attach to a permanent loan in alignment with the PSI criteria and process.
- **Milepost 5** in Portland, up to \$2,000,000 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Nesika Illahee** in Portland, up to \$1,475,000 in Property Stabilization Investments (PSI) Preservation funds and OAHTC to attach to a permanent loan in alignment with the PSI criteria and process.
- **Rosewood Plaza** in Portland, up to \$1,123,857 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.



- **Rockwood Building** in Gresham, up to \$1,175,000 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **The Buri** in Portland **and The Juniper** in Gresham, up to \$2,000,000 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Victorian Inn and Mayfield Court** in Portland, up to \$2,000,000 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.
- **Yards at Union Station A** in Portland, up to \$1,736,790 in Property Stabilization Investments (PSI) Preservation funds in alignment with the PSI criteria and process.

Summary

At the upcoming Housing Stability Council (HSC) meeting, we will be presenting 15 Property Stabilization Investments (PSI) recommendations for approval by the Council.

This recommendation is based on the projects meeting the criteria and process set forth for the PSI preservation resource. As described in ARH Briefing in the HSC October 2025 packet, on October 1, 2025, PSI criteria were updated to be more responsive to the urgent need for financial stabilization of properties that had been widely requested by housing partners. These projects all meet the requirements of that update. More detailed information regarding each project can be found in the attachment following this cover memo.

The maximum PSI loan per project is \$2,000,000. Property owners are encouraged to review their portfolio and submit funding requests for a group of properties facing financial risks and stability. There's a maximum of \$5,000,000 for portfolio applications.

Applications

Since the updated PSI offering was made available to partners on October 8, 2025, ARH received 64 intakes expressing interest in PSI. To date, 55 work centers for application submissions have been opened and 37 complete applications received. ARH is working to quickly review applications and anticipates bringing additional projects recommended for PSI funding in the coming months. A high-level project summary is provided on each. The projects being presented today will use a total of \$23,226,588 to stabilize a total of 1,362 affordable rental units in 15 projects.

Development	Location	Number of Affordable Units
8 NW 8 th building aka The Richard L. Harris Bldg.	Portland	180
Broadway Vantage Apts.	Portland	58



Hayu Tilixam	Portland	50
Hazel Heights	Portland	153
Lents Village Apts.	Portland	63
Magnolia Apts.	Portland	50
Magnolia 2 Apts.	Portland	50
Mamook Tokatee	Portland	55
Milepost 5	Portland	95
Nesika Illahee	Portland	59
Rockwood Building	Gresham	47
Rosewood Plaza	Portland	45
The Buri & The Juniper	Portland, Gresham	207
Victorian Inn & Mayfield Court	Portland	92
Yards at Union Station A	Portland	158
Total		1,362

PSI Structure

PSI is invested as a loan at 1% deferred interest over a 30-year term. The loan, interest, and principal are due at maturity, refinancing, at the end of the affordability period, or re-syndication, whichever occurs first. If a project has less than 60 months of affordability remaining, an additional 5-years of affordability will be added to the project.

Two projects presented have less than 60 months of affordability remaining and will have a minimum required 5 years affordability added to the project:

- Lents Village Apartments
- Yards at Union Station A

In receiving resources, the project must demonstrate sufficient stability after the investment with commitments to ensure that current tenant rents will not be increased more than 5% per year for the next 5 years. Income and rent restrictions are based on the existing program limits where applicable, or HUD-defined Multifamily Tax Subsidy Projects ("MTSP") limits.

OHCS applies underwriting guidelines to ensure ongoing project viability and risk mitigation associated with all applicable programs. Guidelines are consistent with industry-standard minimum requirements of mortgage lenders, investors, and other potential public funding sources as detailed in the General Policy and Guideline Manual (GPGM).



Next steps

When a project is approved by Housing Stability Council for a funding reservation, it will receive a conditional commitment of funds and proceed through complete underwriting. The ORCA process for PSI evaluation standards is focused on the risk framework. PSI projects are already in the OHCS portfolio, and the investment is to right-size debt in the property to allow for stable ongoing operations. The projects that qualify must demonstrate that the risk is imminent and once selected require expedited financing to ensure anticipated outcomes. As such, the ORCA has adopted a revised pathway which drives to project financial closing as soon as all requirements are met.

Project Summaries

8 NW 8 th Building aka The Richard L. Harris Building (#3973)			
City:	Portland	County:	Multnomah
State House District:	33	State Senate District:	17
Sponsor Name:	Central City Concern		
Geographic Set Aside:	Metro	Total Units:	180
		Total Affordable Units:	180
Total OHCS Request:	\$1,671,774 PSI, 1% interest for 30 years	Total project stabilization cost:	\$1,671,774
Project Details			
Project Description:	Richard L. Harris Building provides housing for people who are in substance use recovery or who face significant challenges posed by chronic and severe mental illness, justice system involvement, of a history of homelessness. The building contains a mix of single room occupancy (SRO) and studio units, with average rent across all unit types of \$739/month. Insurance premiums have increased statewide since the 2020 wildfires, and at this property annual premiums rose from \$55,000 in 2021 to \$194,000 in 2026. In addition, the size of the building and relative acuity of the resident population requires a 24/7 staffing model, at significant cost. Due to the nature of the tenant population, unit turn-over is more frequent; staff performed 207 unit turns in the past year, a turnover rate of 115%. Payoff of the permanent loan will allow for greater stability of the project and allow for project operational strategies to meet the needs of tenants and ensure full use of permanent housing.		
Anticipated closing date:	3/31/2026		
Focus Population(s):	SPMI/Recovery		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,671,774 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A		
Set-Aside Considerations:	Non-Profit		



Broadway Vantage Apartments (#4001)			
City:	Portland	County:	Multnomah
State House District:	45	State Senate District:	23
Sponsor Name:	Innovative Housing, Inc.		
Geographic Set Aside:	Metro	Total Units:	58
		Total Affordable Units:	58
Total OHCS Request:	\$1,450,000 PSI, 1% interest for 30 years	Total project stabilization cost:	\$1,450,000
Project Details			
Project Description:	This property has struggled due to many factors that were insufficiently supported through property and asset management oversight of project costs and accounting functions. Along with high vacancy rates and persistent challenges of rent non-payment, financial performance issues over the last six years include high staff turnover, inconsistent presence of on-site staff, and not implementing regular rent increases to ensure income. Multiple units were off-line for several months as mitigation and rehab from water damage caused by a fire-line break in January 2024. Site safety and security are also a focus of on-site investments made. The property has incorporated updates to property management and seen improvements. The current management company has solidified their internal processes, built capacity with new hires, and the project currently has applications on most vacant units demonstrating pathways to stabilize with this investment.		
Anticipated closing date:	March 31, 2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,450,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A		
Set-Aside Considerations:	Non-Profit		



Hayu Tilixam (#3994)			
City:	Portland	County:	Multnomah
State House District:	44	State Senate District:	22
Sponsor Name:	Native American Youth and Family Center (NAYA)		
Geographic Set Aside:	Metro	Total Units:	50
		Total Affordable Units:	50
Total OHCS Request:	\$1,250,000 PSI, 1% interest for 30 years OAHTC to attach to a \$2,640,100 loan	Total project stabilization cost:	\$1,250,000
Project Details			
Project Description:	Hayu Tilixam has had persistent financial instability over the past two fiscal years due to a combination of high rates of rent non-payment (economic vacancy averages 25% when including bad debt) and rising operating costs. The property's small scale (50 units) makes these losses unsustainable as they compound over time. Over the past two years, the property has operated below breakeven DCR levels, with significant losses of \$144,000 in FY2024 and a projected \$273,000 in FY2025. These deficits have required more than \$218,000 in ownership operating advances since conversion. Contributing factors include ongoing rent nonpayment, increased payroll and repair maintenance costs, and bad debt from tenant damages and uncollected rents. The project will use a combination of PSI debt buy-down and OAHTCs to stabilize the property's cash flow and incorporate concerted strategies for improved tenant supports alongside property restrictions to remedy rent payment challenges to ensure property performance and tenant stability.		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,250,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A		
Set-Aside Considerations:	CSO and Non-Profit		



Hazel Heights (#3993)			
City:	Portland	County:	Multnomah
State House District:	33	State Senate District:	17
Sponsor Name:	Central City Concern		
Geographic Set Aside:	Metro	Total Units:	153
		Total Affordable Units:	153
Total OHCS Request:	\$2,000,000 PSI, 1% interest for 30 years	Total project stabilization cost:	\$2,000,000
Project Details			
Project Description:	<p>Hazel Heights has had severe financial impacts over the last five years. Insurance premiums have increased statewide since the 2020 wildfires, at specifically this property's annual premium costs rose from \$51,000 in FY2021 to \$228,000 for FY2026. During and since the COVID-19 pandemic, non-payment of rent has been a challenge. Current tenant accounts receivable balances as of October are \$82,000, with another \$30,000 attributable to past residents. Concomitant with rent arrearages, legal fees and unit turn costs have continued to be elevated, as the sponsor invests in efforts to stabilize the property performance. Overall economic vacancy loss has averaged 12% so far (i.e., rent non-payments in 2025), although the sponsor has made marked improvements in recent months. PSI will buy down the primary debt and re-amortize the remaining loan to significantly assist the property with cash flow. The property will also incorporate strategies for improved tenant stabilization alongside property restrictions to remedy rent payment challenges to ensure property performance.</p>		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	<p>Debt Buydown Amount Requested: \$2,000,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A</p>		
Set-Aside Considerations:	Non-Profit		



Lents Village Apartments (#3987)			
City:	Portland	County:	Multnomah
State House District:	17	State Senate District:	33
Sponsor Name:	ROSE Community Development Corporation		
Geographic Set Aside:	Metro	Total Units:	63
		Total Affordable Units:	63
Total OHCS Request:	\$1,521,845 PSI, 1% interest for 30 years	Total project stabilization cost:	\$1,521,845
Project Details			
Project Description:	Lents Village Apartments has had severe financial impacts over the last five years. Rising operating costs and the related issues of tenant non-payment of rent, vacancy and unit turnover costs are leading to Lents Village's financial challenges. Insurance premiums have increased statewide since the 2020 wildfires, at this property insurance premium costs have more than doubled from 2023 to 2025. In 2024, tenant non-payment spiked, leading to higher vacancy and uncollected rent (considered bad debt) that has added to the property's financial challenges. Finally, in the current rental market, the projects 50% AMI rents are within the local market rents which limits ability to increase rents to support debt. PSI funds will pay off the current senior permanent loan and provide \$50,000 to replace an HVAC system in the building's common area that is no longer operable. The property will also incorporate strategies for improved tenant stabilization alongside property restrictions to remedy rent payment challenges to ensure property performance.		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,421,845 Capital Repairs Amount Requested: \$50,000 Approved Administrative Fee: \$50,000 Capital repairs to be performed: HVAC system replacement		
Set-Aside Considerations:	Non-Profit		



January 9, 2025

Property Stabilization Investments Reservation Recommendations

Magnolia Apartments (#3983)			
City:	Portland	County:	Multnomah
State House District:	43	State Senate District:	22
Sponsor Name:	Innovative Housing, Inc.		
Geographic Set Aside:	Metro	Total Units:	50
		Total Affordable Units:	50
Total OHCS Request:	\$1,211,161 PSI, 1% interest for 30 years	Total project stabilization cost:	\$1,211,161
Project Details			
Project Description:	This project has struggled with operations through the last decade. Retaining property management staff has been a consistent issue since the building was placed in service. Overall changes to operating costs far above the anticipated 3% escalation factor have meant challenges with retention of skilled staff and impeded the use of cost savings measures to lessen the cost of property maintenance and operational administration. To right-size the property operations, alongside the PSI funding debt pay-off, staff pay rates have been increased to where needed which will allow for staffing retention and ability to leverage cost savings strategies for the property operations.		
Anticipated closing date:	March 31, 2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,175,884 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$35,277 Capital repairs to be performed: N/A		
Set-Aside Considerations:	Non-Profit		



Magnolia 2 Apartments (#3984)			
City:	Portland	County:	Multnomah
State House District:	43	State Senate District:	22
Sponsor Name:	Innovative Housing, Inc.		
Geographic Set Aside:	Metro	Total Units:	50
		Total Affordable Units:	50
Total OHCS Request:	\$1,250,000 PSI, 1% for 30 years	Total project stabilization cost:	\$1,250,000
Project Details			
Project Description:	<p>This project was placed in service in December of 2019 and has struggled with operations since that time. Property management staffing retention and turnover due to staffing costs have also impacted this property. Additionally challenges with tenant referrals through the N/NE Preference Policy adopted for this project have exacerbated the scale of unit turnover and vacancy losses.</p> <p>To ensure sufficient skilled staffing, staff pay rates have been increased to where needed in the affordable property management market, which will also allow for greater operational savings at the property. To right-size financial operations, PSI funds will pay down the loan balance and use OAHTCs to buy down the interest rate to lessen the cost of monthly debt service.</p>		
Anticipated closing date:	March 31, 2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	<p>Debt Buydown Amount Requested: \$1,250,000</p> <p>Capital Repairs Amount Requested: \$0</p> <p>Approved Administration Fee: \$0</p> <p>Capital repairs to be performed: N/A</p>		
Set-Aside Considerations:	Non-Profit		



Mamook Tokatee (#3982)			
City:	Portland	County:	Multnomah
State House District:	43	State Senate District:	22
Sponsor Name:	Native American Youth and Family Center (NAYA)		
Geographic Set Aside:	Metro	Total Units:	56
		Total Affordable Units:	55
Total OHCS Request:	\$1,400,000 PSI, 1% interest for 30 years OAHTC to attach to a \$1,468,499 loan	Total project stabilization cost:	\$1,400,000
Project Details			
Project Description:	<p>Mamook Tokatee has had persistent financial instability due to a combination of high rates of rent non-payment (economic vacancy averages nearly 30% when including bad debt) and rising operating costs. The property's small scale (56 units) makes these losses unsustainable. Over the past two years, the property has operated below breakeven DCR levels, with losses of \$130,000 in FY2024 and a projected \$160,000 in FY2025. These deficits have required more than \$55,000 in ownership operating advances this year alone. Contributing factors include ongoing rent nonpayment, increased payroll and repair and maintenance costs, and extensive bad debt from tenant damages and uncollected rents.</p> <p>PSI funds will be used to pay down the primary mortgage loan and re-amortize the remainder to improve cash flow. OAHTCs will also be issued to make the loan more affordable and reduce pressure on tenants which is part of the strategies that will be incorporated to remedy rent payment challenges to ensure improved property performance and tenant stability.</p>		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,400,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A		
Set-Aside Considerations:	CSO and Non-Profit		



Milepost 5 (#3980)			
City:	Portland	County:	Multnomah
State House District:	45	State Senate District:	23
Sponsor Name:	Community Development Partners		
Geographic Set Aside:	Metro	Total Units:	95
		Total Affordable Units:	95
Total OHCS Request:	\$2,000,000 PSI, 1% interest for 30 years	Total project stabilization cost:	\$2,000,000
Project Details			
Project Description:	<p>Milepost 5 has experienced persistent operating deficits driven by prolonged vacancy and reduced rent collections that have persisted following the pandemic. While the property has made substantial efforts to resolve the building and property management challenges that had developed in operations of this historic building conversion, financial challenges are a long-term barrier to ensuring continued performance improvements. Retaining occupancy is a critical need, and the market for Single Room Occupancy units were acutely impacted since COVID-19; alongside escalating insurance premiums and operational costs, have compounded these financial pressures and limited the property's ability to pay for today's building operational costs and prevent the project from building needed reserves to fund long-term repairs. In partnership with the current lender, ownership will pursue either full debt retirement or conversion to a 0–1% soft note, reducing annual debt service by approximately \$350,000. Concurrently, the sponsor will restructure management operations and enhance resident services to improve collections, reduce turnover, and strengthen long-term financial and physical stability.</p>		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce (Artist Preference Community)		
PSI Request Detail:	Debt Buydown Amount Requested: \$2,000,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A		
Set-Aside Considerations:	None		



Nesika Illahee (#3979)			
City:	Portland	County:	Multnomah
State House District:	43	State Senate District:	22
Sponsor Name:	Native American Youth and Family Center (NAYA)		
Geographic Set Aside:	Metro	Total Units:	59
		Total Affordable Units:	59
Total OHCS Request:	\$1,475,000 PSI, 1% interest for 30 years OAHTC to attach to a \$2,678,459 loan	Total project stabilization cost:	\$1,475,000
Project Details			
Project Description:	Nesika Illahee has had financial instability over the past two fiscal years due to a combination of high rates of rent non-payment (economic vacancy averages 18% when including bad debt) and rising operating costs. The property's small scale makes these losses unsustainable as they compound over time. Over the past two years, the property has operated below breakeven DCR levels, with losses of \$293,000 in FY2024 and a projected \$223,000 in FY2025. These deficits have required more than \$460,000 in ownership operating advances since conversion. Contributing factors include ongoing rent nonpayment, increased payroll and repair and maintenance costs, and extensive bad debt from tenant damages and uncollected rents. PSI investment, plus obtaining OAHTC's on the re-amortized permanent loan, will stabilize the property which is part of the strategies that will be incorporated to remedy rent payment challenges to ensure improved property performance and tenant stability.		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,475,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed are: N/A		
Set-Aside Considerations:	CSO and Non-Profit		



Rockwood Building (#3972)			
City:	Gresham	County:	Multnomah
State House District:	49	State Senate District:	25
Sponsor Name:	Our Just Future		
Geographic Set Aside:	Metro	Total Units:	47
		Total Affordable Units:	47
Total OHCS Request:	\$1,175,000 PSI, 1% interest for 30 years	Total project stabilization cost:	\$1,175,000
Project Details			
Project Description:	<p>The Rockwood Building has had years of negative cash flow, and the property has relied on reserves and funding from the non-profit sponsor to support operations. 15 of the 47 units are project-based voucher units that house permanent supportive housing families; rent payment standards for these units were not increased over several years and have continued to be kept below the rate of inflation as the housing authority manages the project based rental assistance resource available. So although property management has consistently applied 4-5% rent increases for non-voucher units, consistent with OHCS rent increase policies, the expenses have increased at a rate that exceeds initial proforma projections there is insufficient funding to pay for operations. PSI funds will be used to pay down the mortgage so that the property can use its modest cash flow to pay down A/P, pay to repair the HVAC system to a functioning state, and rebuild its replacement reserve as the building ages and prepares for a rehabilitation.</p>		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	<p>Debt Buydown Amount Requested: \$1,175,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A</p>		
Set-Aside Considerations:	Non-Profit		



Rosewood Plaza (#3971)			
City:	Portland	County:	Multnomah
State House District:	47	State Senate District:	24
Sponsor Name:	Our Just Future		
Geographic Set Aside:	Metro	Total Units:	45
		Total Affordable Units:	45
Total OHCS Request:	\$1,123,857 PSI, 1% interest for 30 years	Total project stabilization cost:	\$1,123,857
Project Details			
Project Description:	<p>Rosewood Plaza has had years of negative cash-flow, and the property has relied on reserves and funding from the non-profit sponsor to support operations. Expenses have increased at a rate that exceeds initial proforma projections. The property has required more staff than initially projected to manage operations. There have also been periods of high vacancy rates, and years with significant maintenance costs due to tenant damage, as well as rising insurance costs. Since COVID-19 pandemic, non-payment of rent has continued to pose a financial challenge for this property, and the high number of households not paying rent consistently cause cash flow challenges for the property through legal expenses, bad debt, and turnover costs. The property has since been able to fully lease-up and gain some stability in late 2025, but continues to face debt and arrearages. PSI funds to buy-down debt and help with needed capital repairs will help the project stabilize the property's cash flow and incorporate concerted strategies for improved tenant supports alongside property restrictions to remedy rent payment challenges to ensure property performance and tenant stability.</p>		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	<p>Debt Buydown Amount Requested: \$1,016,143 Capital Repairs Amount Requested: \$74,980 Approved Administrative Fee: \$32,734 Capital repairs to be performed: Exterior door repairs with lock replacements, plumbing repairs, stairwell flooring replacement, siding repairs</p>		
Set-Aside Considerations:	Non-Profit		



The Buri and The Juniper (#3965)			
City:	The Buri: Portland The Juniper: Gresham	County:	The Buri: Multnomah The Juniper: Multnomah
State House District:	The Buri: 47 The Juniper: 50	State Senate District:	The Buri: 24 The Juniper: 25
Sponsor Name:	Northwest Housing Alternatives, Inc.		
Geographic Set Aside:	Metro	Total Units:	207
		Total Affordable Units:	207
Total OHCS Request:	\$2,000,000 PSI, 1% interest for 30 years	Total project stabilization cost:	\$2,000,000
Project Details			
Project Description:	The Juniper and Buri projects have both been experiencing financial instability that is unsustainable. The Buri has experienced a great deal of physical losses from a fire and subsequent flooding events, leading to high vacancy rates while units were off-line. Increasing operational costs and lower rents has led The Juniper to consistently experience expenses that exceed cash flow. Current operations at both properties are unable to support their growing accounts payable balances. Multiple cash flow projections have shown that, without substantial financial assistance, the properties will not generate positive cash flow and can result in failure to meet debt coverage requirements. Debt buy-down and re-amortization of the permanent loan will assist both properties cash flow, enabling them to invest that cash flow into operational needs such as maintenance.		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$2,000,000 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A		
Set-Aside Considerations:	Non-Profit		



Victorian Inn and Mayfield Court (#3961)			
City:	Portland	County:	Multnomah
State House District:	Victorian: 33 Mayfield: 49	State Senate District:	Victorian: 17 Mayfield: 25
Sponsor Name:	Northwest Housing Alternatives, Inc.		
Geographic Set Aside:	Metro	Total Units:	92
		Total Affordable Units:	92
Total OHCS Request:	\$2,000,000 PSI, 1% interest for 30 years	Total project stabilization cost:	\$2,000,000
Project Details			
Project Description:	To achieve long-term financial and operational stability at Victorian Inn and Mayfield Court, a combination of strategic investments, operational improvements, and external support is required. These actions are aimed at addressing both the immediate financial pressures and the underlying structural and market challenges affecting the properties. Investment in unit and buildings rehabilitation: capital is needed to upgrade aging units, address deferred maintenance, and improve building systems. Renovations will enhance livability, reduce emergency repair costs, and improve resident satisfaction, retention and curb appeal. OHCS PSI funding will be used to buy out debt and support needed capital improvements.		
Anticipated closing date:	3/31/2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,490,000 Capital Repairs Amount Requested: \$510,000 Approved Administrative Fee: \$0 Capital repairs to be performed: Envelope Repairs, HVAC Upgrades, Gutters, Flooring Replacements, Appliance Replacements, Elevator Repairs, Hazard Tree Removal, Concrete/Sidewalk/Asphalt Repairs		
Set-Aside Considerations:	Non-Profit		



Yards at Union Station A (#3958)			
City:	Portland	County:	Multnomah
State House District:	33	State Senate District:	17
Sponsor Name:	Home Forward		
Geographic Set Aside:	Metro	Total Units:	158
		Total Affordable Units:	158
Total OHCS Request:	\$1,736,790 PSI, 1% interest for 30 years	Total project stabilization cost:	\$1,736,790
Project Details			
Project Description:	<p>The primary conditions affecting the project's financial stability include the 2024 ice storm, followed by a fire event, both of which caused significant disruption to operations. Initially, 69 units were impacted and required extensive restoration work. The financial cost of the repair needed from these events is \$4,002,435, representing a significant financial burden that has reduced rental income through units remaining offline and increased costs to maintaining operations. Achieving full stabilization will depend on several key actions: restoring occupancy levels to pre-casualty norms, completing the remaining rebuild work from the 2024 events, improving rent collections, and managing operating expenses more efficiently.</p> <p>Reducing the property's debt burden is also essential to ensuring long-term viability. OHCS PSI funding will pay off the Yard's primary debt in full. This strategic action will immediately strengthen the Yard's financial position by eliminating ongoing debt service obligations, allowing available income to be redirected toward stabilization, maintenance, increased operating and insurance costs, and the property's long-term sustainability.</p>		
Anticipated closing date:	March 31, 2026		
Focus Population(s):	Family/Workforce		
PSI Request Detail:	Debt Buydown Amount Requested: \$1,736,790 Capital Repairs Amount Requested: \$0 Approved Administrative Fee: \$0 Capital repairs to be performed: N/A		
Set-Aside Considerations:	None		





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Date: January 9, 2026
To: Housing Stability Council Members
Andrea Bell, Executive Director
From: Kelso Brasunas, Financial Strategy Analyst Affordable Rental Housing
Natasha Detweiler-Daby, Director Affordable Rental Housing Division
Re: Direct Lending Implementation (SB684) Briefing

Overview

OHCS recognizes the potential to broaden our toolbox for affordable housing production and utilize opportunities only available to Housing Finance Agencies (HFAs) by re-entering the direct lending market. Costs, including operating expenses and debt servicing costs, continue to increase while tax credit pricing continues to decline. Having additional lending tools to reduce reliance on subsidy driven models will be a helpful stop gap.

Direct lending refers to our ability as an HFA to provide long-term mortgages by selling bonds, loaning the proceeds to projects, and reinvesting back into affordable housing production. By selling bonds, this financing tool does not rely on general fund dollars or other legislative appropriations. OHCS previously offered direct lending and at least 17 other HFAs, including HFAs that are a part of state government, actively practice direct lending.

The 2025 Oregon Legislatures SB 684 directs OHCS, by January 1, 2027, to develop and implement direct lending strategies that are within the Department's existing statutory authority to make loans for permanent long-term financing of mixed-income residential housing.

Why Direct Lending?

Reason #1: Cheaper debt for projects can lessen the need for subsidy.

OHCS can leverage lending products that are uniquely available to HFAs and offer lower interest rates, longer loan terms, longer amortization periods and balloon structures.

OHCS financial advisors estimate that for every 0.25% interest rate reduction, OHCS can



utilize 3% less gap subsidy. The agency does not aim to offer products that already exist in the private market or require developers to pick an OHCS loan over other options that can support production. By having HFA lending products available, we expect that there will still be places where private lenders are able to effectively offer debt but that the state rates will be competitive and establish a new baseline for what can feasibly be financed with debt.

Reason #2: OHCS-initiated loans generate resources over time to invest in more affordable housing projects and units.

When an HFA does direct lending, they can invest directly in affordable housing projects, and in doing so, benefit from the *spread* earned on loans. The *spread* is the difference between the bond rate and the mortgage rates, and there are spread limits set by the IRS.

Through a combination of reinvested spread earnings and favorable lending rates and terms, the goal is to produce efficiency on as much of the portfolio as possible, stretching limited subsidy dollars further and increasing available funding for affordable housing by adding up the savings to add additional housing units currently outside our capacity. The spread income streams created are marginal at first but build incrementally, allowing the program to grow and become more sustainable.

Loan Products Overview:

Loan Product #1: Elderly and Disabled (E&D) Bonds

- The E&D program was authorized in 1978 via a state constitutional amendment approved by voters and further amended in 1982 for the issuance of bonds available to developers of housing for people with disabilities and seniors. The last E&D bond to be issued was in 2007.
- This product offers a below-market interest rate because it is backed by the State's General Obligation, a foundation of program equity created from loans originated before 2007, and through utilization of a parity indenture, or legal agreement and associated bank account that allows OHCS to issue multiple series of bonds under the same agreement.
- SB5055 authorizes OHCS to issue \$50M in E&D bonds in the 2025-27 biennium.

Loan Product #2: Risk-Share Traditional

- The HUD FHA risk-share program provides credit enhancement on HFA-originated loans by splitting the risk of default between HUD and OHCS. These bonds are backed by the revenues of the projects, not the State's General Obligation.
- Many other states provide this product.
- SB5055 authorizes OHCS to issue \$500M in direct revenue bonds in the 2025-27 biennium.

Loan Product #3: Risk-Share / Federal Financing Bank (FFB)

- The Risk-Share/FFB program is an interagency partnership between HUD and the US Treasury. First, HUD's Federal Housing Administration (FHA) provides mortgage insurance, taking on 50% of the project risk. Second, Treasury's Federal Financing Bank funds the mortgage, meaning OHCS does not issue bonds for this product.
- The FFB's funding of the mortgage reduces reliance on tax-exempt bonds by offering an attractive taxable rate based on US Treasury rates.

With E&D and risk-share traditional, sponsors can access taxable or tax-exempt rates; FFB is only a taxable rate. Tax-exempt bond rates are lower than taxable because the interest they earn is exempt from federal income taxes. Tax-exempt paths include: 501c3 bonds, recycled bond cap and private activity bonds. OHCS estimates that as of 11/26/25, we can provide a tax-exempt 40-year amortization loan (E&D or risk share traditional) at 5.45%.

Implementation Basics and Timeline

OHCS plans to launch direct lending for project permanent financing in the ORCA in June of 2026. To meet this goal, OHCS is currently working to operationalize updates in the following areas: organizational credit reviews, construction oversight, development team capacity, and market analysis and appraisal. As true debt (meaning debt that must be paid back unlike many other OHCS resources), it will be important to hold the requirements and rigor needed to protect the state and OHCS resources from potential losses.

Upon implementation, direct lending financing opportunities will be offered through the ORCA and projects that seek to leverage OHCS direct lending funds will be evaluated for resource eligibility.

- Full diligence will occur to size the debt in the financial eligibility stage and then upon conversion from construction to permanent debt.
- A project's ability to support debt (as determined by OHCS) will serve as the baseline for determining the size of a potential loan and necessary subsidy.
- Once direct lending is offered, OHCS will also work to incorporate updates across the ORCA Financial Eligibility review for projects to leverage our direct fund offerings to allow for highest impact from the leverage test and evaluation.

Engagement Plan:

OHCS is starting engagement with small focus groups. We plan to meet with national lenders to solicit feedback on underwriting standards, thresholds for org-level financial review, and potential permanent loan conversion challenges as well as areas where they see need for the states lending to focus. In early 2026, we will plan additional focus groups with local lenders, developers and other key partners, before moving into open information and training sessions before the June of 2026 launch.

DATE: January 9, 2025

TO: Housing Stability Council
Andrea Bell, Executive Director

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

SUBJECT: Oregon Centralized Application (ORCA) January 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.

As we move into the new year, we are bringing forward a cohort of project recommendations to Housing Stability Council that are only feasible through the ORCA structure. ORCA allows for intentional project selection and review as well as the ability to build nuance and speed into the funding process. In less than 6 months since legislative allocation, OHCS has allocated nearly a half billion in resources to affordable rental housing projects across Oregon. This represents a significant achievement for both OHCS as we are able to make project investments six times faster than before, and for developers and sponsors, who have been able to reach financial close nearly twice as fast as prior to the ORCA.

Key updates:

- Property Stabilization Investments (PSI): At the January HSC meeting, OHCS is recommending funding reservations of \$23M to stabilize 1,362 affordable homes across 15 projects. OHCS offered a total of \$38M for PSI in October to focus on investments that right-size debt in the property to allow for stable ongoing operations. To date, OHCS received 64 requests totaling \$82M; we anticipate this resource will be fully subscribed by the February HSC meeting project recommendations.

- ORCA manual updates: OHCS plans to make minor changes to the ORCA manual in January 2026 in advance of the 9% LIHTC selection process, these changes are clarifications and not shifts to existing statewide policies.

ORCA pipeline as of 12-30-2025:

	Intake	Impact Assessment	Resource Waitlist	Financial Eligibility	Commitment	Total
# Projects	81	70	35	39	4	229
# Units	6,428	4,560	2,571	2,790	121	16,470
\$ Requested	\$603,254,456	\$1,030,954,671	\$574,997,405	\$552,278,577	\$32,361,600	\$2,793,846,709

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. 18 projects are currently on hold due to the two projects per sponsor limit; and approximately 36 projects are early concepts.

Step: Impact Assessment

There are 55 projects that are actively working on their Impact Assessment applications, which is about 10% less than last month (i.e., projects are completing their application and it's being reviewed by OHCS). 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 15 projects that have submitted their Impact Assessment application and are being actively reviewed by OHCS.

Step: Resource Waitlist

There are a total of 35 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 recommendations were approved at the November HSC meeting; the next resource offering is anticipated for early 2026 and those interested should look for associated Technical Advisories or reach out to the ORCA applications team.
- *LIFT*: This resource has been fully subscribed.
- *PSH*: Approximately \$36M is available to support the development of Permanent Supportive Housing (PSH).
- *GHAP/HDGP*: Approximately \$15M remains via forward allocation 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*: OHCS is finalizing grant application reviews and will be making announcement of grant awards in the coming weeks.
- *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*: This resource has 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.
- *Stabilization*: Approximately \$6M will be remaining after the January HSC meeting. These funds are prioritized for projects with critical risk of loss within the 2025-27 biennium. The balance of set-asides for PSI include: \$875,000 for nonprofit organizations and \$1 million for Culturally Specific Organizations.

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 39 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: January 9, 2026**TO:** Housing Stability Council
Andrea Bell, Executive Director**FROM:** Talia Kahn-Kravis, Assistant Director of Homeownership Programs
Keeble Giscombe, Director of Homeownership**SUBJECT:** Preservation of Manufactured Dwelling Park Program Briefing

Summary: The Preservation of Manufactured Dwelling Park (PMDP) Program recently transitioned from the Affordable Rental Housing (ARH) Division to the Homeownership Division to better coordinate Manufactured Dwelling Park programs. Through SB 5531, PMDP received \$2.5M in Lottery-Backed Bonds for the 2025-2027 biennium. This memo provides a briefing to Housing Stability Council on the planned use for the funds and proposed next steps for the program.

Background

The Preservation of Manufactured Dwelling Parks (PMDP) program provides financial assistance to eligible manufactured dwelling park owners, resident groups, and qualified nonprofit organizations to help preserve affordable housing and prevent displacement of residents. The program supports efforts to:

- Stabilize communities and costs by enabling residents or qualified entities to gain ownership or control of parks.
- Prevent park closures by facilitating the acquisition of parks at risk of being sold or redeveloped.
- Rehabilitate parks, when necessary, to ensure safe and sustainable living conditions.

PMDP funds are typically offered as grants that pair with a permanent loan for acquisition, to cover up to 60% of the combined park acquisition price and the cost of critical infrastructure needs. The grant enables rents to remain affordable to residents and prevents the park from being redeveloped or sold to a private market owner that may raise rents, therefore displacing residents. Parks preserved through PMDP must maintain affordability for a minimum of 60 years with a minimum of 60% of park spaces occupied by residents at or below 80% AMI. PMDP is intended to be the permanent financing and not the “fast acting” funds if parks are at risk of imminent risk sale. That need is largely addressed through manufactured dwelling park bridge financing programs capitalized in part by the legislature, and administered by two outside entities, Network for Oregon Affordable Housing (NOAH) and CASA of Oregon. This bridge financing currently has a combined capacity of \$12.5M.

Since 2006, OHCS has invested over \$115M, primarily from lottery bond and general fund investments, to preserve 37 parks across Oregon. Of these parks, 29 utilized the Oregon Affordable Housing Tax Credit (OAHTC) to bring down the interest rate of permanent loans.¹ This has stabilized housing costs and community for 2,286 households, all of which own their homes and pay space rent.

Preserved Parks generally have two operating models: Resident-Owned Cooperatives and Nonprofit/Housing Authority Ownership. Of the parks that were preserved with OHCS PMDP funding:

- 27 parks were converted to a Resident Owned Cooperative (ROC), facilitated by CASA of Oregon. Through this model, CASA typically provides bridge financing and extensive long-term technical assistance to park residents to ensure sound governance of the park.
- 10 parks were purchased by a nonprofit or housing authority that maintains ownership and management (or contracts with a management agency) of the parks. Seven of these parks were preserved by St. Vincent de Paul.

2025-2027 Plan for Use of Funds

OHCS received \$2.5M in Lottery-Backed Bonds for PMDP in the 2025-2027 biennium. Given the lower-than-expected investment in the program and the transition of PMDP to Homeownership, the Homeownership Division will keep the program and application process largely the same as it was under the ARH Division. This will help maintain consistency for partners and allow the Homeownership team to evaluate program needs before enacting changes.

Prior to coming to this decision, OHCS held conversations with past and current PMDP applicants, and adjacent stakeholders. Through these conversations, staff learned that many past program recipients don't plan to acquire new parks until they can address infrastructure and home replacement needs within the preserved communities that they operate. OHCS staff also learned about potential parks in the pipeline for preservation, including two parks that have outstanding bridge financing, and others that have been working with CASA to evaluate feasibility and infrastructure needs for preservation. Stakeholders generally agreed on the approach of using the 2025-2027 funds to preserve additional parks rather than shift the use of the funds to address other needs.

PMDP funds will be included in the 2026 Homeownership Development Notice of Funding Availability (NOFA) that will be released at the end of January. We expect that this funding will help preserve one to two small parks. Given the time-sensitive nature of park sales and the need for partners to respond quickly to opportunities, funds will be available on a first-come first-served basis until fully allocated. Homeownership staff will provide technical assistance to

¹ Two more parks are under review through the ORCA.

support applicants, particularly those new to PMDP or with limited capacity, in navigating the application process. In cases where capacity and timing allows, Homeownership staff will work nimbly to help deals move straight to permanent financing rather than relying on interim bridge loans.

Homeownership staff will lean on ARH's PMDP subject matter experts to ensure a smooth program transition for application evaluation, due diligence, and ongoing park compliance.

Longer-Term Strategy

While OHCS is prioritizing partner access to this funding to lesson risks of park residents being displaced, the transition of the PMDP program to Homeownership marks a critical opportunity to take stock of community needs to shape our strategy and approach to this work.

Additionally, SB 51, passed in 2025, directed the agency to:

... establish and maintain an affordable housing preservation program to coordinate affordable housing preservation efforts and incentivize the analysis and preservation of affordable housing, including publicly supported housing and manufactured dwelling parks.

As the ARH Division works to create a new preservation framework for multifamily affordable rental housing, developing a longer-term vision, goals, and resulting updated program for manufactured park preservation will complement and augment these efforts.

As part of this process, OHCS is launching a three-phase partner engagement strategy to better understand the evolving needs of manufactured dwelling parks across the state, ensure alignment between OHCS goals and partner priorities, identify funding and data needs, and support the co-creation of a sustainable, equity-centered preservation strategy:

- Phase 1 (January) will launch engagement with key stakeholders through an introductory email, a short survey on priorities and data use, and presentations at key advisory committees to share the vision and gather initial input.
- Phase 2 (February–March) will involve one-on-one meetings with partners to explore priorities, funding gaps, and data needs in greater depth, culminating in a summary of findings and feedback sessions.
- Phase 3 (April–June) will focus on drafting the PMDP strategy and framework, aligning OHCS and partner goals, identifying resources and policy opportunities, and outlining a plan for future funding and equity-centered implementation. The final strategy will be shared with advisory committees and presented at Housing Stability Council in June.

This longer-term approach to intentional program design will enable OHCS to center equity and residents of manufactured home parks in jeopardy of being displaced. The resulting strategy and framework will also enable the agency to strategically deploy new resources, such as the PRICE Act grant funds, if/when the opportunity arises, in close coordination with manufactured dwelling park bridge financing and other non-OHCS administered resources, and position the



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agency to make informed policy decisions that will preserve and stabilize manufactured housing communities across Oregon for generations to come.

DATE: January 9, 2026

TO: Housing Stability Council
Andrea Bell, Executive Director

FROM: Magda Bejarano B., Language Services Policy Advisor
Chelsea Bunch, Director of Equity, Diversity, & Inclusion

SUBJECT: OHCS Language Access Plan Update

Dear Council Members,

Oregon Housing and Community Services has completed the process of developing the Agency's Language Access Plan (LAP). The document identifies the services required to serve Oregonians, ensuring accessible, culturally responsive, and linguistically appropriate communication. The LAP is included in the meeting materials for your reference.

This LAP represents a renewed commitment to removing housing barriers for the community in general, but specifically for the Oregonians with limited English proficiency and with disabilities, who would be excluded from OHCS' housing opportunities if language barriers were not removed. The agency's commitment to equitable access also extends to supporting staff and partners through education and practical tools that help us engage meaningfully with Oregon's multilingual residents and those who require assistive technology to communicate.

We are thankful to the OHCS staff, partners, and local organizations who contributed to this process with their perspectives and experiences. They included the Housing Authority of Lincoln County, NeighborWorks Umpqua, Jackson County Community Long-Term Recovery Group, DevNW, Neighbor Impact, Klamath & Lake Community Action Services, Community Action of Washington County, Pueblo Unido PDX, Asian Pacific American Network of Oregon (APANO), Housing Oregon, Point West Credit Union, and the consulting team from the Center for Public Service and the Population Research Center of Portland State University.

In the coming months, our LAP will be linked to the OHCS website, and our focus will shift to implementing and tracking the outcomes of the LAP. We appreciate your support in the process and look forward to sharing additional updates in the future.

We welcome your questions and comments in the emails of OHCS Equity, Diversity, and Inclusion Office: hcs.edisection@hcs.oregon.gov, the Language Access Program language.access@hcs.oregon.gov, or the email address of the agency's Language Services Policy Advisor magda.bejarano@hcs.oregon.gov.

Sincerely,

Magda Bejarano B. (Language Services Policy Advisor) and Chelsea Bunch (Director of Equity, Diversity, & Inclusion).

