

Questions and Answer to RFA 7279

1Q: Are ITIN homebuyers eligible for HOAP DPA or CRO DPA?

1A: To receive HOAP benefits they must be a legal resident to receive benefits. They must be here legally and a resident of the state.

2Q: The RFA states 'Organizations that provide down payment assistance over a two (2) to three (3) year program period, with an option to extend the program period and additional funding to eligible awarded organizations for an additional two (2) year program period.' but then later states, 'CRO DPA funds must be expended to the homebuyer transaction and the homebuyer transaction must close no later than June 30, 2023.' Does that mean that all CRO DPA funds must be spent down within an estimated 6 months from award,

2A: Yes, these are General Funds and must be expended to homebuyer transaction and transaction must close no later than June 30, 2023. There are no exceptions to this

3Q: What is the homebuyer close timeline for general HOAP DPA?

3A: HOAP DPA transactions must close during the grant performance period (2–3-year grant term), unless included in a CRO DPA transaction.

4Q: Do CRO's have to spend down their funds faster?

4A: No, Culturally Responsive Organizations do not have to spend down their funds faster. However, the CRO DPA funds must be spent within a shorter timeframe than the grant term.

5Q: Can you apply for both general HOAP DPA and CRO DPA, in case you are not approved as a CRO?

5A: Per section 2.3.3 Available Funding, Available Funding and Maximum Limits: **Applicants may request a combination of all funding sources available**

6Q. Can you tell me what the Performance Period for HOAP is? I have reviewed the RFP but cannot find that info.

6A. Section 1.1 Introduction:

Agreement Term: Successful Applicants will be invited to enter into an Agreement with the Agency to set forth the terms and conditions that govern the Award. The initial term of each Agreement is anticipated to be two (2) to three (3) years, depending on funding, with an option for Agency to extend the term for an additional two (2) year period, or longer as deemed necessary by Agency

7Q: In the past, we have been the only agency serving Corvallis and Eugene with DPA. Are we interpreting the RFA correctly, that for CET funds, we are limited to applying for a total of \$300,000 across all jurisdictions combined? Or can we ask for the total available funds per jurisdiction that we intend to serve?

7A: Agency reserves the right to provide grant funding in amounts less than the maximum grant amount and less than the amount of applicable Reservation as stated in this RFA. In addition, Agency reserves the right to negotiate with successful Applicants to increase the grant amount for any funding source not fully subscribed, including HOAP DPA, HOAP-Veteran DPA, CET DPA and CRO DPA in an effort to get all allocated funds distributed pursuant to this RFA. Agency further reserves the right to modify Grant amounts after-the-fact to accommodate Agency, legal, financial, or program needs.

CET DPA: amount available to the area or \$300,000 (whichever is less)

8Q: Would OHCS consider making the maximum allowable award of all four funding categories (\$1.4 million) fungible across all areas?

8A: Applicants serving more than four (4) counties may apply for an amount above the stated limits.

9Q: With the maximum allowable award capped at \$300,000 per category (DPA, CET, Veterans), and the DPA max for 1st generation at 60k and first-time homebuyer at 30k, we would serve between 5 and 10 households. We have the capacity to serve more. How was the maximum allowable award determined?

9A: The maximum in HOAP funding per organization was established in 2018 and approved by the Housing Stability Council.

Agency reserves the right to provide grant funding in amounts less than the maximum grant amount and less than the amount of applicable Reservation as stated in this RFA. In addition, Agency reserves the right to negotiate with successful Applicants to increase the grant amount for any funding source not fully subscribed, including HOAP DPA, HOAP-Veteran DPA, CET DPA and CRO DPA in an effort to get all allocated funds distributed pursuant to this RFA. Agency further reserves the right to modify Grant amounts after-the-fact to accommodate Agency, legal, financial, or program needs.

10Q: Page 4 of the RFA states that OHCS intends to make grants to eligible organizations that provide down payment assistance over a two-to-three-year period, with an option to extend the program period and additional funding to eligible awarded organizations for an additional two years. However, page 12 of the RFA states that CRO DPA funds must be expended, and homebuyer transactions must close no later than June 30, 2023. **To what extent is the CRO DPA program period extendable?**

10A: CRO DPA funds are NOT extendable, the funds must be expended to the homebuyer transaction and the transaction must close no later than June 30, 2023.

Are all the programs extendable? Which are and which are not?

HOAP DPA, HOAP Veterans DPA, and CET DPA funds may be extended. CRO may NOT be extended.

Will there be a reporting requirement related to post-purchase counseling?

In the grant agreement sample Exhibit A, quarterly reports: states agency may also request counselor notes from Homebuyer one on one counseling sessions, specific to home purchase or post-purchase counseling session.

11Q. Is an MOU that includes a statement from the partner attesting to the longevity of the relationship between the applicant and the partner acceptable if it is dated less than six months before the time of submission?

11A. Per the Culturally Responsive Application required documents: MOU or similar documentation dated at least six (6) months prior to application submission. Provide memorandum of understanding (MOU) or similar supporting documentation supporting the above (b) with at least two (2) organizations, and at least one being Culturally Specific, including the relationships, and how you are working in partnership with these organizations to serve your community(ies) with this Application and your programs. MOU or similar documentation dated at least six (6) months prior to application submission.

12 Q: Page 17 of the RFA states the following performance measure: *Fifty percent of Award to homebuyers at mid-point review.* Is the mid-point considered at the approximately three-month mark, if funds must be spent by June 30, 2023? Or is the midpoint considered to be one year into the program period, or alternatively, at 1.5 years if the program period is three years?

12A: The midpoint would be if you have a 2-year term, the midpoint will be at 1 year, if you have a 3 year term it will be at 1.5 years.

13Q: Do you have to be a resident of the state or does buying a home in the state qualify?

13A: You do not have to be a resident of Oregon but must purchase a home located in the state of Oregon, if they are not a resident of the state of Oregon at the time they are being counseled, they would need still need to receive the counseling, but the purchased home must be in the state of Oregon.

14Q: By when must DPA funds be fully expended?

14A: At the end of the performance period, which could be a 2- or 3-year grant period, depending on when the grant agreements are executed.

15Q: Is there a required font for the application?

15A: No, there is not a font requirement. You just need to stay within the page limits. Most often we suggest 11 pt font. Page size is what counts.

16Q: Can you provide guidance on what is an appropriate level of response for the minimum qualifications' questions? For example, is it sufficient to answer Y/N?

16A: Do not answer with Y/N, provide an explanation, if not relevant just expand on that.

17Q: Can you clarify the deadlines to spend down, that answer was not clear to me

17A: The performance period is the grant term. Funds must be expended by that date, except that CRO DPA funds must be expended to the homebuyer transaction and the transaction must close by June 30, 2023.

18Q: Will you be posting questions and responses online?

18A: All questions and answers received by OHCS, will be reviewed, answered, and posted to the Procurement website. Please continue to monitor this website for all information relevant to the RFA.

19Q: Again, how can it be 6/30 for CRO's, how does that fit with the 2–3-year timeline?

19A: The CRO DPA funds are general funds awarded to Oregon Housing Community Services pursuant to ORS 320.195 and General Funds appropriated in the 2021 Legislative Session and they must be expended by the end of the biennium. There is a requirement for the CRO DPA funds to be expended by June 30, 2023, deadline.

20Q: Under Service Description on page 25, it asks for a general timeline. Should this be 2 or 3 years, or a different scenario if applicants are requesting both HOAP and CRO funds?

20A: Awarded Applicants will enter into a single grant agreement that covers all funding sources. The program requires expending the CRO funds to the transaction and the transaction closes by June 30, 2023. Other funding must be expended within the 2 or 3 year grant period.

21Q: Am I reading correctly that 30% of all awarded funds must go to 1st generation homebuyers?

21A: Yes

22Q: It seems to go against OHCS' DEI goals, to ask CRO's to spend down funds at a rate 4x faster than non CRO's

22A: CROs are not required to spend all of their funding in a short period of time. The requirement applies only to the CRO DPA funds, which are called Culturally Responsive Funds, if an organization receives these funds, it must expend them at the faster rate. Only CRO DPA funds are subject to that requirement. The HOAP, and Veteran and CET funds are not required to be expended at that rate. See 19A above.

23Q: Do you have a target date when we can start using funds? I am concerned about the very short timeline for CRO funds.

23A: Once the application closes, our procurement department will review and evaluate the applications. We are hoping to complete our review and get grant agreements out as soon as possible. We will have to go through a DOJ review process once we award the funds to grantees. The form of grant agreement has been approved but the final agreements must be approved after we insert the grantees name and award amounts. We are hoping to have fully executed grant agreements by January 1, 2023.

25Q: How do we verify/determine if an applicant is a first-generation buyer?

25A: The homebuyer must self-attest it is a first-generation homebuyer. The definition of first-generation homebuyer is in the RFA (page 8).

26Q: Two or three years is a big difference on pipeline timeline. Should we assume three years in our ask, and we can give funds back if we receive a contract with a 2-year timeline?

26A: To clarify, the two-to-three-year program term would depend on whether you are awarded Veterans funds Veterans funds will have a term of 3 years and all other funds (except for CRO funds) will have a term of 2 years.

27Q: Why weren't those CRO funds awarded to groups before now, since they were awarded in 2021, which could have allowed more time and gotten ahead of the rising interest rates?

27A: When we found out we were awarded these funds we were in the process of reevaluating our DPA program and did our outreach wanting to combine the CRO funds with the current program. Oregon Housing has an approval process for program changes, and we had approval of February of 2022, and then the RFA and grant agreement have to go thru a procurement process, and then again thru DOJ for legal sufficiency. The different processes caused it to take a little longer. We could not just take the money and award it to one of the organizations, we had to have it go thru one of our programs.

We were in a redesign of our Down Payment Assistance program and from stakeholders' feedback about increasing the dollar amounts to homebuyers, that work takes time internally and then our stakeholder engagement.

On the flipside, trying to have multiple grant agreements out with different requirements and different buckets of money as well.

28Q: Is 4pm close of business?

28A: No 5pm Pacific Standard Time on November 14, 2022, at 5pm. Updated to November 21, 2022.

29Q: Can you tell me what the Performance Period for HOAP is? I have reviewed the RFP but cannot find that info.

29A: Section 1.1 Introduction:

Agreement Term: Successful Applicants will be invited to enter into an Agreement with the Agency to set forth the terms and conditions that govern the Award. The initial term of each Agreement is anticipated to be two (2) to three (3) years, depending on funding, with an option for Agency to extend the term for an additional two (2) year period, or longer as deemed necessary by Agency

30Q: The RFA states 'Organizations that provide down payment assistance over a two (2) to three (3) year program period, with an option to extend the program period and additional funding to eligible awarded organizations for an additional two (2) year program period.' but then later states, 'CRO DPA funds must be expended to the homebuyer transaction and the homebuyer transaction must close no later than June 30, 2023.' Does that mean that all CRO DPA funds must be spent down within an estimated 6 months from award,

30A: Yes, these are General Funds and must be expended to homebuyer transaction and transaction must close no later than June 30, 2023, there are no exceptions to this.

31Q: What is the homebuyer close timeline for general HOAP DPA?

31A: HOAP DPA transactions must close during the grant performance period (2-3 year grant term), unless included in a CRO DPA transaction.

32Q: Do CRO's have to spend down their funds faster?

32A: No, Culturally Responsive Organizations do not have to spend down their funds faster, only the CRO DPA funds must be spent within a shorter timeframe then the grant term.

33Q: Can you apply for both general HOAP DPA and CRO DPA, in case you are not approved as a CRO?

33A: Per section 2.3.3 Available Funding, Available Funding and Maximum Limits:

Applicants may request a combination of all funding sources available.

34Q: Are ITIN homebuyers eligible for HOAP DPA or CRO DPA?

34A: To receive HOAP benefits must be legal residents of the United States and a resident of the state of Oregon.

35Q: In the past, we have been the only agency serving Corvallis and Eugene with DPA. Are we interpreting the RFA correctly, that for CET funds, we are limited to applying for a total of \$300,000 across all jurisdictions combined? Or can we ask for the total available funds per jurisdiction that we intend to serve?

35A: Agency reserves the right to provide grant funding in amounts less than the maximum grant amount and less than the amount of applicable Reservation as stated in this RFA. In addition, Agency reserves the right to negotiate with successful Applicants to increase the grant amount for any funding source not fully subscribed, including HOAP DPA, HOAP-Veteran DPA, CET DPA and CRO DPA in an effort to get all allocated funds distributed pursuant to this RFA. Agency further reserves the right to modify Grant amounts after-the-fact to accommodate Agency, legal, financial, or program needs.

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36Q: Would OHCS consider making the maximum allowable award of all four funding categories (\$1.4 million) fungible across all areas?

36A: Applicants serving more than four (4) counties may apply for an amount above the stated limits.

37Q: With the maximum allowable award capped at \$300,000 per category (DPA, CET, Veterans), and the DPA max for 1st generation at 60k and first-time homebuyer at 30k, we would serve between 5 and 10 households. We have the capacity to serve more. How was the maximum allowable award determined?

37A: Please refer to question 9 for the response to this question.

38Q: Is an MOU that includes a statement from the partner attesting to the longevity of the relationship between the applicant and the partner acceptable if it is dated less than six months before the time of submission?

38A: Please refer to question 11 for the response to this question.

39Q: Is the 10% admin fee on top of the cap or in addition to it?

39A: The 10% Admin is in addition to the total Award amount (Maximum Applicant Limit) for HOAP-DPA, HOAP-Veteran DPA and CRO DPA only. Administrative or program delivery fee are not allowed to be charged in connection with CET DPA funds.

40Q: If we are not applying for CRO funds due to the time limit, but we do qualify as a CRO, is there any reason or benefit to completing attachment 7 culturally responsive organization?

40A: The purpose of qualifying as a Culturally Responsive Organization for this RFA 7279 is to be eligible to apply for the CRO DPA Funds. If an Applicant will not be applying for CRO DPA, it is not necessary to complete and submit Attachment 7.

41Q: What are the required coverage amounts for D&O and employee fraud as it relates to insurance requirements for OHCS' HOAP program?

41A: D&O it indicates a minimum of \$1,000,000 providing the grant is not higher than that amount. For employee fraud, it is up to the grant amount.

42Q: Instructions for the use of most of the DPA funds for more than \$10,000 requires a payback provision and a lien requirement. Proud Ground ensures permanent affordability for every home we provide DPA to provide. With permanent affordability, is the pay back and lien still necessary/required? The LIFT grant provides for satisfaction of loans when extended affordability is achieved.

42A: Yes, For HOAP-DPA, HOAP Veteran-DPA, and CET DPA: Funds disbursed to eligible homebuyers in amounts of \$10,000 or less may be issued through a grant or loan. Funds disbursed in amounts greater than \$10,000 must be in the form of a second lien loan that is forgivable after five (5) years of owner occupancy, with no payment or finance charges to homebuyer. A Deed of Trust must be recorded at the time of the purchase transaction. Eligible Organizations may not charge loan fees to homebuyers but may charge pass through recording and title fees only.

There are no exceptions to this program requirement

43Q: As it relates to the requirement for a percentage of first-generation homeowners, the percentage is 25% in one place and 30% in another. Which percentage is it? We will assume 25% (which may be challenging to achieve), unless you indicate otherwise.

43A: The required disbursement to First Generation Homebuyers is thirty percent (30%). See Addendum No. 2.

44Q: Since the CPO funds are required to be spent by June 30, 2023, when is it anticipated that these funds will be released?

44A: Grant funds can be requested from Agency by Awarded Organizations upon any executed Agreement.

45Q: Homebuyer Education Requirement – Page 14 of 31

If Applicant is an OHCS approved Homebuyer Education Provider (Homeownership Center), do we still have to provide the Education Provider Application (Attachment 8) and supporting documents as part of the application?

45A: If the Eligible Organization fits the definition of a “Homeownership Center” and is listed on the Agency website [here](#), the Education Provider Application is not necessary.

“Homeownership Center” means an organization that assists in securing the future of Oregonians by providing Homeownership Counseling and Education, Housing Counseling, including financial and post-purchase counseling, in an effort to create stable households throughout the state, particularly in communities of color and is funded by OHCS’ HOAP program.

46Q: Do First Time Homebuyers have to complete eHome America homebuyer education, or does the First Time Homebuyer Workshop offered by CinA satiate the grant education requirements?

46A: Homebuyer Education Definition: “Homebuyer Education” means an in person or virtual, staff lead pre-purchase homebuying education with a minimum of six (6) hours of education provided by an OHCS Homeownership Center, or online Homebuyer Education available from an OHCS Homeownership Center. A Homebuyer Education provider other than an OHCS Homeownership Center can be pre-approved at the time of application, upon submission of an “Education Provider Application” and supporting documents.

Homebuyer Education Requirement: All Eligible Homebuyer Programs, Homebuyer Education must be provided by an **OHCS approved Homebuyer Education Provider** (i.e. a **Homeownership Center** (<https://www.oregon.gov/ohcs/homeownership/pages/homebuyereducation.aspx>); or an Education Provider approved by OHCS). Applicant must submit the Education Provider Application (Attachment 8) and supporting documents as part of Application.

2.3.3 Scope of Work:

If an OHCS Homeownership Center or approved Education Provider, provide Homebuyer Education within twenty-four (24) months of purchase

47Q: What is the required vetting process for both First Time Homebuyers and First-Generation Homebuyers, and who is it completed by?

47A: 2.3.3 Scope of Work: The awarded Organization must provide the following required services (the “Services”), pursuant to the Agreement:

Determine and certify homebuyer eligibility for First Time, First Generation or Build Your Future programs

48Q: We are aware that DPA participants can make up to 100% AMI but can you provide the AMI chart we will be using? We just need clarification on the exact income requirements for different sized households ect...

48A: Attachment: 1 Grant Agreement, Exhibit A. Grant funds must be disbursed to Homebuyers that meet the following criteria (collectively, “Homebuyers” and each, a “Homebuyer”):

b. Homebuyer Household Income must be at or below 100% AMI at time of application for services (See “Veteran Eligible Income” for income requirements applicable to veterans). Use the following website to determine current program year AMI: <https://www.huduser.gov/portal/datasets/il.html> (website is updated by HUD and may change over the course of the program).

49Q: Pg. 14 of 31 Veteran Build Your Future – If a veteran resolves their issues and becomes mortgage-ready in two, rather than three years, are they limited to \$20k or can they receive the full \$30k?

49A: \$10,000 reserved per eligible household after each year of ongoing counseling, up to three (3) years, funded at time of purchase. In your example the Veteran would be limited to \$20,000

50Q: Pg. 12 of 31 HOAP DPA, HOAP-Veteran DPA, CET DPA Funds- Do the 5 year forgivable loans receive total forgiveness only after 5 years or at the rate of 20% per year?

50A: Funds disbursed in amounts greater than \$10,000 must be in the form of a second lien loan that is forgivable after five (5) years of owner occupancy, with no payment or finance charges to homebuyer. The loan is 100% forgiven after five years.

51Q: Attachment 4 Application Information & Homebuyer Certification Sheet – completed and included with grant per Attachment 5 Checklist – Do we just sign and have our signature witnessed but not complete the attestations? We are not stating that we are First Gen or First-Time Homebuyers. That is for the applicant to do. It is also not marked as Attachment 4. Is it an attachment to the cover sheet? Current

51A: Attachment 4 should be listed as a Grant Agreement Exhibit to be used by Awarded Organization for each eligible Homebuyer.

52Q: Regarding CROs and CSOs – if we are not applying for that, do we need to include the Attachments 6 and 7 marked N/A or just omit altogether?

52A: If you are not applying for CRO-DPA it is not necessary to submit Attachment 6 or 7.

53Q: Ex. C, pg. 31 of 47, 2nd bullet point under #2 – what does “Upon 90% of original funds request (first 50%) Program Delivery Funds) expended and/or allocated/reserved, based on business need” mean?

53A: The second half of funds can be requested upon Awarded Organization expending or reserving/allocating the first 50% of funds received. Example: \$300,000 Award, first draw request: \$150,000. Upon expending or reserving/allocating \$135,000 of the \$150,000 received, Awarded Organization may request second half, \$150,000.

54Q: Ex. C, pg. 33 states “These funds must show in Section “L” of the Final Closing Disclosure coming from your organization, or on the Addendum to Closing Disclosure (Organization name or DPA Program Name and name of funding source(s)) and **cannot** be listed as “cash from borrower”, “**seller credit**”, “credit” or “gift” ...Ex. C, pg. 37 or 47, Section L’s example uses “**seller credit**” That is a contradiction. Please clarify.

54A: The Sample Disclosure of Grant funds shows an example of what an Awarded Organizations fund descriptions should look like and are highlighted in yellow. The “seller credit” and other funds listed in this section are other examples of additional credits listed in Section L. of the Disclosure. Awarded Organization funds cannot be listed as “seller credit” or “gift”, they must be listed as funds from the Awarded Organization as in the example Disclosure “Organization Name DPA”.

55Q: Is Debt to Income cap to receive the money for the homebuyer?

55A: The DPA program does not have debt to income ratio limits, it is up to the Awarded organization to determine their additional program guidelines

56Q: Can homebuyers receiving HOAP, CET or CRO down payment assistance use that funding to buy a home that was financed through OHCS LIFT funds?

56A: HOAP, CET and CRO Funds can be used to purchase:

“Single Family Residence” means a housing unit intended and used for occupancy by one household, and the property on which it is located, in the state of Oregon and may include 1-4 units

located within a single structure, a condominium unit, a planned unit development (PUD), a cooperative unit, or a combination of manufactured housing and lot (affixed to permanent foundation, de-titled, taxed as real property, and built after 1976).

and can be used in a CLT:

“Community Land Trust” means a private, non-profit organization that owns land on behalf of a community, promoting housing affordability and sustainable development and mitigating historical inequities in homeownership and wealth-building

57Q: With regard to the CRO funds that must be spent by June 2023, when will those funds be made available to approved award recipients (i.e., when could we begin helping homebuyers make purchases with those funds)?

57A: Grant funds can be requested from Agency by Awarded Organizations upon any executed Agreement.

58Q: If we are not applying for CRO funds due to the time limit, but we do qualify as a CRO, is there any reason or benefit to completing attachment 7 culturally responsive organization?

58A: The purpose of qualifying as a Culturally Responsive Organization for this RFA 7279 is to be eligible to apply for the CRO DPA Funds. If an Applicant will not be applying for CRO DPA, it is not necessary to complete and submit Attachment 7.

59Q. The application and Checklist require the submission of Attachment 4 Applicant Information and Certification Sheet, and Attachment 2 Disclosure Affidavit.

59A. The current Attachment 4 is not the correct document and will be updated.

60Q. Are we expected to identify all eligible homebuyers now? Agency does not expect

60 A. Applicants to have a current pipeline of homebuyers at the time of application.

61Q. Or are Attachments 4 & 2 required at reporting?

61A. Attachment 2 is required when Applicant submits an Application, the form is for the Organization to complete. Attachment 4 when updated is required when Applicant submits an Application, the form is for the Organization to complete.

62Q. Can First Time Generation Homebuyers receive up to **\$60,000** maximum per eligible household from HOAP General funds; or is that funding maximum only for Culturally Responsive Organization funds?

62A. All funding sources apply to all of the "Eligible Homebuyer Program" requirements.

63Q. When would the next opportunity come to apply for this again?

63A. The next solicitation for DPA funds may be within 12-24 depending on when Agency has additional funds available, or if Awarded Organizations are unable to complete their program.

64Q: Can you tell me what the Performance Period for HOAP is? I have reviewed the RFP but cannot find that info.

64A: Section 1.1 Introduction:

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65A: Please refer to question 2 for the response to this question.

66Q: What is the homebuyer close timeline for general HOAP DPA?

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68A: Please refer to question 5 for the response to this question.

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69A: Please refer to question 1 for the response to this question.

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80Q: Homebuyer Education Requirement – Page 14 of 31

If Applicant is an OHCS approved Homebuyer Education Provider (Homeownership Center), do we still have to provide the Education Provider Application (Attachment 8) and supporting documents as part of the application?

80A: Please refer to question 45 for the response to this question.

81Q: Do First Time Homebuyers have to complete eHome America homebuyer education, or does the First Time Homebuyer Workshop offered by CinA satiate the grant education requirements?

81A: Please refer to question 46 for the response to this question.

82Q: What is the required vetting process for both First Time Homebuyers and First-Generation Homebuyers, and who is it completed by?

82A: 2.3.3 Scope of Work: The awarded Organization must provide the following required services (the “Services”), pursuant to the Agreement:

Determine and certify homebuyer eligibility for First Time, First Generation or Build Your Future programs.

83Q: We are aware that DPA participants can make up to 100% AMI but can you provide the AMI chart we will be using? We just need clarification on the exact income requirements for different sized households ect...

83A: Please refer to question 48 for the response to this question.

84Q: Pg. 14 of 31 Veteran Build Your Future – If a veteran resolves their issues and becomes mortgage-ready in two, rather than three years, are they limited to \$20k or can they receive the full \$30k?

84A: \$10,000 reserved per eligible household after each year of ongoing counseling, up to three (3) years, funded at time of purchase. In your example the Veteran would be limited to \$20,000.

85Q: Pg. 12 of 31 HOAP DPA, HOAP-Veteran DPA, CET DPA Funds- Do the 5 year forgivable loans receive total forgiveness only after 5 years or at the rate of 20% per year?

85A: Funds disbursed in amounts greater than \$10,000 must be in the form of a second lien loan that is forgivable after five (5) years of owner occupancy, with no payment or finance charges to homebuyer. The loan is 100% forgiven after five years.

86Q: Attachment 4 Application Information & Homebuyer Certification Sheet – completed and included with grant per Attachment 5 Checklist – Do we just sign and have our signature witnessed but not complete the attestations? We are not stating that we are First Gen or First-Time Homebuyers. That is for the applicant to do. It is also not marked as Attachment 4. Is it an attachment to the cover sheet? Current

87A: Attachment 4 should be listed as a Grant Agreement Exhibit to be used by Awarded Organization for each eligible Homebuyer.

88Q: Regarding CROs and CSOs – if we are not applying for that, do we need to include the Attachments 6 and 7 marked N/A or just omit altogether?

88A: If you are not applying for CRO-DPA it is not necessary to submit Attachment 6 or 7.

89Q: Ex. C, pg. 31 of 47, 2nd bullet point under #2 – what does “Upon 90% of original funds request (first 50%) Program Delivery Funds) expended and/or allocated/reserved, based on business need” mean?

89A: The second half of funds can be requested upon Awarded Organization expending or reserving/allocating the first 50% of funds received. Example: \$300,000 Award, first draw request: \$150,000. Upon expending or reserving/allocating \$135,000 of the \$150,000 received, Awarded Organization may request second half, \$150,000.

90Q: Ex. C, pg. 33 states “These funds must show in Section “L” of the Final Closing Disclosure coming from your organization, or on the Addendum to Closing Disclosure (Organization name or DPA Program Name and name of funding source(s)) and **cannot** be listed as “cash from borrower”, “**seller credit**”, “credit” or “gift” ...Ex. C, pg. 37 or 47, Section L’s example uses “**seller credit**” That is a contradiction. Please clarify.

90A: The Sample Disclosure of Grant funds shows an example of what an Awarded Organizations fund descriptions should look like and are highlighted in yellow. The “seller credit” and other funds listed in this section are other examples of additional credits listed in Section L. of the Disclosure. Awarded Organization funds cannot be listed as “seller credit” or “gift”, they must be listed as funds from the Awarded Organization as in the example Disclosure “Organization Name DPA”.

91Q: Is Debt to Income cap to receive the money for the homebuyer?

91A: The DPA program does not have debt to income ratio limits, it is up to the Awarded organization to determine their additional program guidelines

92Q: Can homebuyers receiving HOAP, CET or CRO down payment assistance use that funding to buy a home that was financed through OHCS LIFT funds?

92A: HOAP, CET and CRO Funds can be used to purchase:

“Single Family Residence” means a housing unit intended and used for occupancy by one household, and the property on which it is located, in the state of Oregon and may include 1-4 units

located within a single structure, a condominium unit, a planned unit development (PUD), a cooperative unit, or a combination of manufactured housing and lot (affixed to permanent foundation, de-titled, taxed as real property, and built after 1976).

and can be used in a CLT:

“Community Land Trust” means a private, non-profit organization that owns land on behalf of a community, promoting housing affordability and sustainable development and mitigating historical inequities in homeownership and wealth-building

93Q: With regard to the CRO funds that must be spent by June 2023, when will those funds be made available to approved award recipients (i.e., when could we begin helping homebuyers make purchases with those funds)?

93A: Grant funds can be requested from Agency by Awarded Organizations upon any executed Agreement.

94Q: If we are not applying for CRO funds due to the time limit, but we do qualify as a CRO, is there any reason or benefit to completing attachment 7 culturally responsive organization?

94A: Please refer to questions 40, 58 and 75 for the response to this question.

95Q. The application and Checklist require the submission of Attachment 4 Applicant Information and Certification Sheet, and Attachment 2 Disclosure Affidavit.

95A. Please refer to question 59 for the response to this question.

96Q. Are we expected to identify all eligible homebuyers now? Agency does not expect

96A. Please refer to question 60 for the response to this question.

97Q. Or are Attachments 4 & 2 required at reporting?

97A. A Please refer to question 61 for the response to this question. Attachment 2 is required when Applicant submits an Application, the form is for the Organization to complete. Attachment 4 when updated is required when Applicant submits an Application, the form is for the Organization to complete.

98Q. Can First Time Generation Homebuyers receive up to **\$60,000** maximum per eligible household from HOAP General funds; or is that funding maximum only for Culturally Responsive Organization funds?

98A. Please refer to question 62 for the response to this question.

99Q. When would the next opportunity come to apply for this again?

99A. Please refer to question 63 for the response to this question.

100Q. Page 14 of 31 of the RFA states that no fees should be charged to homebuyer. To determine viability for loan approval, last time we required reimbursement for a credit report pull equal to the cost of the report to accompany the application. This allows us to pull a tri-merge credit report, which is what a lender uses. It was considered a pass-through fee. Is this still permissible?

100A. A credit report fee is considered a pass through fee and is acceptable in this program, however, Organization may not charge any loan or application fees. In addition, Section 2.3.2 **Homebuyer Fees** At no time should homebuyer be charged fees (service fee, membership fee, or otherwise) to apply and/or receive any down payment funds.

101Q: Can we please get a copy for the legal instruments the Agency will be using for DPA's. Mentioned page 12 of 31 last paragraph?

101A: The Agency is still drafting these documents to submit for Department of Justice review and will be available upon any executed Agreement.

102Q: Is there a Self-Attestation form that has been prepared for First Generation Homebuyers/clients to complete? Mentioned page 13 of 31.

102A: Exhibit I, Homebuyer Certification of the updated Grant Agreement Attachment 1 is the required document for homebuyer certification.

103Q: Eligibility for the DPA is 100% AMI; How will this be defined?

103A: Homebuyer Household Income must be at or below 100% AMI at time of application for services (See "Veteran Eligible Income" for income requirements applicable to veterans). Use the following website to determine current program year AMI: <https://www.huduser.gov/portal/datasets/il.html> (website is updated by HUD and may change over the course of the program).

104Q: In the past we have not been able to combine CET and HOAP funds, but the RFA states: HOAP funds can be combined with CET DPA Funds up to the maximum per household amount or 20% of purchase price, whichever is less, per funding source. So we just want to double check that they *can* be combined under this new RFA.

104A: HOAP funds can be combined with CET DPA Funds up to the maximum per household amount or 20% of purchase price, whichever is less, per funding source. If these funds are combined at any time, regardless of the amount, the loan must be forgivable after ten (10) years of owner occupancy, recorded at time of purchase transaction.

HOAP or CET funds can be combined with CRO DPA funds up to the maximum per household amounts or 20% of purchase price, whichever is less, per funding source, however, CRO DPA Funds must remain a grant to homebuyer and any amount of HOAP or CET funds must be forgivable after five (5) years owner occupancy, recorded at time of purchase transaction.

HOAP DPA and HOAP-Veteran DPA funds cannot be combined at any time, nor can Applicant combine more than two (2) funding sources offered in this RFA.

105Q: Page 13 says: *Applicants must disburse a minimum of twenty-five percent (30%) of all funding to First Generation Homebuyers.* Which is it, 25%, or 30%?

105A: A correction has been made, the correct language is: Minimum of thirty (30%) percent of all funding, in the aggregate, must be disbursed to First Generation homebuyers.

106Q: On page 14, it says: **Homebuyer Fees** *At no time should homebuyer be charged fees (service fee, membership fee, or otherwise) to apply and/or receive any down payment funds* PHC charges a \$99 fee to register for our services, which includes counseling, financial education, and homebuying education. We do not charge for the client to apply for or use the DPA, but they will have to pay the registration fee to receive the counseling and education unless they receive it elsewhere. Is that permissible?

106A: Clients specifically seeking DPA funds may not be charged fees to receive these funds. The Agency will leave it up to each Awarded Organization to interpret the meaning of "fees to receive any down payment funds".

107Q: Regarding the geography of the CET funds: While most of our clients are in the Portland metro area (Milwaukie, Portland, Tigard), they often buy homes elsewhere around the state. How do these awards work? Do we get a general amount of CET funds, or are we awarded an amount for each jurisdiction, or?

107A: You must select the geographic area you plan to serve on the cover sheet, Att. 3. Areas selected on Att. 3 are the areas HOAP-DPA, HOAP-Veterans DPA and CRP DPA funds purchases must be in. You must select the amount of CET-DPA funds for the each jurisdiction you are requesting, up to the maximum amount or amount **available, whichever is less.**

108Q: Since some of the DPA will be delivered as loans, is OHCS providing security instruments Will they generate the note/deed template?

108A: Eligible Organizations without a loan program or capacity to issue loans may have Agency provide lending documents and funding directly to escrow on behalf of awarded Applicant. Agency will manage and track loan. Funds repaid prior to the end of the forgiveness period are repaid to Agency and recycled back into the HOAP DPA, HOAP-Veteran DPA, or CET DPA programs and will be included in future DPA RFAs. Applicant must request Agency's assistance for loan disbursement as directed on the Application Cover Sheet(Attachment 3).

109Q: There are 5 points for "Application Structure", is this a FYI, or do we submit something showing that we followed the structure?

109A: Points will automatically be awarded based on the structure of the application when submitted, there are not additional documentation requirements from this criteria.