



OREGON HOUSING *and*
COMMUNITY SERVICES

Older Adult Housing Program (OAHP) Manual

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Program Overview and Introduction

The Older Adult Housing Program (OAHP) was established through House Bill 3589 (2025) as part of the Senior Housing Development Initiative to expand Oregon's supply of affordable and accessible rental housing.

Oregon's older adult population is among the fastest growing in the state and is projected to represent 24% of the total population by 2050. This demographic shift underscores the need for housing that is both affordable and designed to support aging in place. National research further highlights this need: a 2023 study published by the National Library of Medicine found that approximately one-third of adults aged 70 and most adults aged 80 report mobility limitations within their homes and immediate surroundings. In addition, findings from the U.S. Senate Special Committee on Aging indicate that fewer than 5% of the nation's housing units are accessible, and fewer than 1% are wheelchair accessible. In response, OAHP prioritizes developing housing that integrates accessibility and visitability at the time of construction, ensuring that residents can remain in their homes as their needs evolve.

This program is designed to support the expansion of accessible, affordable housing for older Oregonians, enabling them to age in place by leveraging state subsidies. In addition to the OAHP subsidy, OHCS can provide Elderly & Disabled bond loans for permanent financing. Housing developed with these funds may serve both low- and moderate-income households and must incorporate residential design elements to meet the needs of older adults as they age.

Alignment with Other OHCS Manuals

Oregon Centralized Application Manual (ORCA): OAHP will be offered through the ORCA, and all projects must adhere to its requirements.

General Policy and Guideline Manual (GPGM): OAHP Development projects must also adhere to the GPGM, found here: [General Policy and Guide Manual \(GPGM\)](#)

Use of OHCS Legal Documents

Applicants must execute and record all documents required by OHCS (in form and substance satisfactory to OHCS), binding the ownership entity and the project to comply with program requirements.

OHCS will provide template legal documents for the OAHF program.

OHCS will only consider project-specific changes to legal documents when it can be demonstrated that the changes are necessary, reasonable, and within program guidelines and applicable law. Any proposed changes must be submitted in writing to OHCS staff, with adequate time provided for OHCS to review and provide comments. All changes must be expressly approved in writing by OHCS, in consultation with Department of Justice (DOJ) counsel, prior to execution and recording. Applicants must seek OHCS authorization before contacting DOJ counsel regarding projects with funding commitments. Applicant is responsible for legal and administrative costs incurred by OHCS in negotiating Applicant's proposed changes to documents.

Eligible OAHF Project Residents

Eligible beneficiaries for OAHF projects are individuals and households that are at or under 120% of the Area Median Income (AMI) and meet the age-based criteria for either 62+ projects or 55+ projects as indicated below. The following age-based project requirements are aligned with Federal Fair Housing law and established exceptions:

- 62+ projects: 100% of tenants are required to be at least 62 years of age
- 55+ projects: 80% of occupied units must have at least one resident who is 55 years of age or older
 - To qualify for the 55+ exemption under the Housing for Older Persons Act (HOPA), a project must meet the following requirements:
 - Occupancy Rule: At least 80% of the occupied units must have at least one resident aged 55 or older.
 - Intent to Operate as 55+: The project must have written policies and rules that clearly state it is intended for older adults.
 - Verification: The ages of residents must be verified using reliable documentation (like a government-issued ID) at least once every two years to ensure that the project continually complies with the HOPA age requirements.

Current income limits, historical data, and FAQs on HUD's income limit data can be found here at HUD's website: [HUD Datasets](#).

Affordability Terms

Eligible projects and activities include new rental housing whereby at least 50% of the units are designated for households with incomes and rents at or below 50% AMI. Remaining units may serve households up to 120% AMI. Projects will be designed to serve older adults with an emphasis on the ability to age in place and households that include a person(s) with a disability.

OAHP-funded projects will be subject to an affordability period of 60 years from the date the project is placed in service. The affordability period is the term during which the project must offer restricted units to the agreed-upon population and AMI levels. OHCS will require the funded property to enter into affordability restrictions that will be legally placed upon the property.

Funding Terms

Applicants are required to follow the conditions in OAR chapter 813, division 060, to be eligible for funding. Funding will be awarded as:

- 0% interest loans due and payable at the end of the 30-year loan term. Upon request and subject to OHCS approval, the loan term may be extended. Approved extensions may include cash-flow repayment requirements throughout the remainder of the affordability period.
- OAHP applicants may request a subsidy amount up to 25% above the standard ORCA subsidy level, subject to demonstrated need and narrative justification (see Appendix A).
- Units serving households above 80% AMI for both income and rent restrictions will be subsidized at 50% of the applicable 80% AMI subsidy limit established in the ORCA subsidy limits.

The complete OAHP subsidy limits document will be provided in the Supplemental Documents section of the Procorem WorkCenter assigned to OAHP applicants. For reference, the document is also included as Appendix A, OAHP Subsidy Limits, at the end of this manual.

- OAHP applicants are not eligible for the 'higher accessibility' subsidy (\$200,000) from ORCA.

Application Process

Applications for OAHP will be evaluated in accordance with the requirements and standards outlined below in the process and application of the [Oregon Central Application \(ORCA\)](#). In addition to the ORCA application, applicants must complete the OAHP OAS (Architectural Standards) four-part worksheet.

For questions related to the ORCA process, applicants are encouraged to visit the “Get Help with ORCA” page, which provides access to the questions portal, technical assistance resources, and training materials.

After applying, applicants may review the next steps in the process by visiting ORCA’s Affordable Housing Pipeline page.

Program Requirements

Demonstrated Need and Market Demand

Applicants must demonstrate a clear need and market demand for the proposed OAHP project within the community it intends to serve.

Documentation should support both the demand for affordable housing for older adults and the need for accessible, aging-in-place housing options for income-eligible individuals and households, including older adults and persons with disabilities.

OHCS may consider the following documentation as evidence of demonstrated market demand:

- A third-party market study or housing needs assessment report identifying demand for affordable older adult housing or accessible housing units within the project area.
- Verifiable waiting lists or applicant data from property management entities, housing providers, or service organizations demonstrating unmet housing demand among income-eligible older adults or persons with disabilities.
- Letters, reports, or other supporting documentation from local governments, Coordinated Care Organizations (CCOs), housing authorities, service providers, or community-based organizations identifying a need for accessible and affordable older adult housing and housing for persons with disabilities.

- Local or regional demographic, housing, or displacement data demonstrating population trends, housing instability, cost burden, or unmet accessibility needs among older adults or persons with disabilities.
- Documentation demonstrating the limited availability of comparable, affordable, and accessible housing opportunities within the project's market area.

Applicants may provide additional documentation relevant to the population and geographic area the proposed project will serve.

OAHP Specific Architectural Requirements

OAHP projects are intended to develop residential housing for Older Oregonians that includes accessibility elements to facilitate aging in place. The approach adopted to support these outcomes is to require the use of Universal Design Standards in conjunction with a set of prescribed, program-specific, enhanced accessibility requirements.

This section provides a general outline of the Program Specific Architectural Requirements. Program-specific requirements are in addition to the Architectural Requirements that apply to all OHCS funding programs. More detailed guidance on the Architectural Requirements that apply specifically to OAHP and to the Architectural Requirements that apply, in general, to all OHCS programs is in the OHCS Architectural Standards (OAS).

Dwelling Unit Accessibility Requirements

1. Minimum of 20% of dwelling units must be accessible by the 2010 ADA Standards. Guidance is given in the OHCS Architectural Standards (OAS) regarding how this OAHP Enhanced Accessibility requirement is to be integrated with other Accessibility requirements that may apply.
2. Dwelling units not already meeting 2010 ADA Standards must meet or exceed ANSI/ICC A117.1 Type A dwelling Unit requirements. Guidance is given in the OHCS Architectural Standards (OAS) regarding how this OAHP Enhanced Accessibility requirement is to be integrated with other Accessibility requirements that may apply.
3. A minimum of 5% of dwelling units in the project must be designed with hearing/visual impaired accessibility provisions as prescribed in the 2010 ADA Standards for Accessible Design. Guidance is given in the OHCS Architectural Standards (OAS) regarding how this OAHP Enhanced Accessibility requirement is to be integrated with other Accessibility requirements that may apply.

4. Additional Enhanced Accessibility Elements (all are required):
 - a. Dwelling unit hallways/passages are 30 inches minimum in width.
 - b. All dwelling unit main entry doors and all doors to habitable spaces within the unit are a minimum of 36 inches in width.
 - c. Floor transitions between rooms/spaces in dwelling units and resident use common areas, which would necessitate raised transition strips, have been avoided.

Building and Site Accessibility Requirements

1. All common spaces and resident use features and amenities in the project are accessible via an accessible path.
2. All common space hallways/passages must be a minimum of 60 inches in width.
3. All doors to resident use common spaces in the project are a minimum of 36 inches in width.
4. Floor transitions between rooms/spaces in dwelling units and resident use common areas, which would necessitate raised transition strips, have been avoided.
5. Accessible parking. When on-site parking is provided for resident use, it must comply with all the following requirements:
 - a. Provision of Accessible Parking spaces as may be required by state or local building and development codes.
 - b. All parking spaces not required to be accessible under item a. above must be a minimum of 11 feet wide by 20 feet long.

Program Specific Universal Design Requirement

1. All developments must incorporate a minimum of three Universal Design elements.

Applicants will be required to complete a program-specific OHCS Architectural Standards (OAS) form in which they identify the UD elements they intend to include in the project and provide a narrative explanation of how the selected UD elements will benefit the tenants served by their project. Applicants are encouraged to select UD elements that are genuinely *additive* to the project's design as opposed to listing elements that would commonly be included as 'standard' elements.

UD elements may include (but are not limited to):

- Enhanced safety and convenience technology (e.g., Smart lighting, digital shower controls, and humidity-sensing vents)

- Use of color contrasting/tactile contrasting hardware, trim, and surfaces
- No step threshold entry showers with built-in or moveable shower seats
- At least 75% of storage and other places where items are stored or organized should be located between 18–48" (46–122cm) from the floor.
- Lighting that is adjustable for brightness with simple and intuitive control, is glare-free, and illuminates accessibility paths in the unit to aid safe passage

Universal Design resources for research and reference can be found at the following links:

1. [Universal Design Specifications](#)
2. [Universal Design is Architecture for All](#)
3. [The Importance of Universal Home Design: Building for All](#)
4. [The Real Cost of Inclusion: Why Universal Design Pays Off](#)
5. [Universal Design: When to Go Above and Beyond ADA Requirements](#)

Definitions

Accessible means that the housing complies with federal accessibility guidelines implementing the Fair Housing Amendments Act of 1988, 42 U.S.C. 3601 et seq., as amended and in effect on January 1, 2004.

ANSI Type A Unit is a dwelling unit designed to meet specific ANSI/IBC criteria for mobility-friendly features.

Applicants means persons or entities submitting an Application for OAHP funds.

Bonds means a bond, as defined in ORS 286A.001, if issued on behalf of the Housing and Community Services Department.

Lending Institution means any insured institution, as that term is defined in ORS 706.008, any mortgage banking company that maintains an office in this state or any community development corporation that is organized under the Oregon Nonprofit Corporation Law.

Local Government means any city, county or metropolitan service district formed under ORS chapter 268 or an association of local governments performing land use planning functions under ORS 195.025 (as defined by ORS 197.015).

Major Life Activity includes but is not limited to self-care, ambulation, communication, transportation, education, socialization, employment, and the ability to acquire, rent, or maintain property.

Market Study means a professional analysis of the demand for a proposed housing development within a defined market area which evaluates whether there is a viable market for the project, what price points or rent levels potential tenants would be able to afford it, and how the development fits into the surrounding community.

New means that the housing being constructed did not previously exist in residential or nonresidential form.

New does not include the acquisition, alteration, renovation or remodeling of an existing structure.

Nonprofit Corporation means a corporation that is exempt from income taxes under section 501(c)(3) or (4) of the Internal Revenue Code as amended and in effect on December 31, 2023.

Older Adults are defined as people aged 55 years and older.

Procorem WorkCenter: A secure portal technology solution by ProLink Solutions™ and used by OHCS to help facilitate collaboration and communication models for all Applicants and future housing partners. The Procorem WorkCenter includes a repository for electronic document submission, a task management and tracking tool, an events calendar, and communication features.

Universal Design means designing environments to be usable by everyone to the greatest extent possible, without the need for adaptation or specialized design.

References

- [House Bill 3589](#) (2025)
- [The Fair Housing Act \(FHA\)](#)
- [Uniformed Federal Accessibility Standard \(UFAS\)](#)
- [The Americans with Disabilities Act \(ADA\)](#)
- [American National Standard Institute 2017 ICC A117.1 \(ANSI\)](#)
- [Oregon Central Application \(ORCA\) Manual](#)

Appendix A: OAHP Subsidy Limits

Gap ORCA Standard Subsidy

Table 1: Gap ORCA Standard Subsidy – Rural New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$275,000	\$335,000	\$395,000
40%	\$265,000	\$325,000	\$385,000
50%	\$250,000	\$300,000	\$350,000
60%	\$240,000	\$290,000	\$340,000
70%	\$230,000	\$280,000	\$330,000
80%	\$220,000	\$270,000	\$320,000
81%-120% (OAHP Only)	\$110,000	\$135,000	\$160,000

Table 2: Gap ORCA Standard Subsidy – Urban New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$265,000	\$325,000	\$385,000
40%	\$250,000	\$300,000	\$350,000
50%	\$240,000	\$290,000	\$340,000
60%	\$230,000	\$280,000	\$330,000
70%	\$220,000	\$270,000	\$320,000
80%	\$210,000	\$260,000	\$310,000
81%-120% (OAHP Only)	\$105,000	\$130,000	\$155,000

LIHTC ORCA Standard Subsidy

Table 3: LIHTC ORCA Standard Subsidy – Rural New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$210,000	\$240,000	\$270,000
40%	\$200,000	\$230,000	\$260,000
50%	\$190,000	\$210,000	\$230,000
60%	\$180,000	\$200,000	\$220,000
70%	\$170,000	\$180,000	\$190,000
80%	\$160,000	\$170,000	\$180,000
81%-120% (OAHP Only)	\$80,000	\$85,000	\$90,000

Table 4: LIHTC ORCA Standard Subsidy – Urban New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$190,000	\$220,000	\$250,000
40%	\$180,000	\$210,000	\$240,000
50%	\$170,000	\$190,000	\$210,000
60%	\$160,000	\$180,000	\$200,000
70%	\$150,000	\$160,000	\$170,000
80%	\$140,000	\$150,000	\$160,000
81%-120% (OAHP Only)	\$70,000	\$75,000	\$80,000

Gap OAHF Up to 25% Higher Subsidy Request

Table 5: Gap OAHF Up to 25% Higher Subsidy – Rural New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$343,750	\$418,750	\$493,750
40%	\$331,250	\$406,250	\$481,250
50%	\$312,500	\$375,000	\$437,500
60%	\$300,000	\$362,500	\$425,000
70%	\$287,500	\$350,000	\$412,500
80%	\$275,000	\$337,500	\$400,000
81%-120% (OAHF Only)	\$137,500	\$168,750	\$200,000

Table 6: Gap OAHF Up to 25% Higher Subsidy – Urban New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$331,250	\$406,250	\$481,250
40%	\$312,500	\$375,000	\$437,500
50%	\$300,000	\$362,500	\$425,000
60%	\$287,500	\$350,000	\$412,500
70%	\$275,000	\$337,500	\$400,000
80%	\$262,500	\$325,000	\$387,500
81%-120% (OAHF Only)	\$131,250	\$162,500	\$193,750

LIHTC OAHP Up to 25% Higher Subsidy Request

Table 7: LIHTC OAHP Up to 25% Higher Subsidy – Rural New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$262,500	\$300,000	\$337,500
40%	\$250,000	\$287,500	\$325,000
50%	\$237,500	\$262,500	\$287,500
60%	\$225,000	\$250,000	\$275,000
70%	\$212,500	\$225,000	\$237,500
80%	\$200,000	\$212,500	\$225,000
81%-120% (OAHP Only)	\$100,000	\$106,250	\$112,500

Table 8: LIHTC OAHP Up to 25% Higher Subsidy – Urban New Construction

AMI Percentage	Efficiency	1 Bedroom	2 Bedroom
30%	\$237,500	\$275,000	\$312,500
40%	\$225,000	\$262,500	\$300,000
50%	\$212,500	\$237,500	\$262,500
60%	\$200,000	\$225,000	\$250,000
70%	\$187,500	\$200,000	\$212,500
80%	\$175,000	\$187,500	\$200,000
81%-120% (OAHP Only)	\$87,500	\$93,750	\$100,000