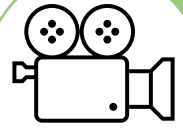OREGON HOUSING AND COMMUNITY SERVICES

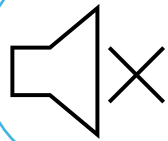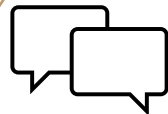# HOD NOFA #2025-HOD Application & Scoring Workshop

January 16, 2025

Housekeeping

The meeting will be recorded. Recording and slides will be posted to our website afterwards.

Please stay on mute.

Enter questions and thoughts in the chat at anytime.

During the discussion section, please raise your hand to speak.

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Agenda

Introduction and Key Documents

Scoring Rubric
- Minimum Scores
- Scoring Rubric
- Portfolio Risk Review

Application Workbook
- General Instructions
- Narrative Guidance
- Documents

Walk-Through Demonstration

OHCS Scoring
- Scoring Process
- Gap Mitigation Interview

Ask an Expert

NOFA Timeline

Jan 6, 2025

NOFA is published

Pre-applications accepted

Info and training sessions hosted through Jan

Mar 10, 2025

Deadline for consideration in first "cohort" of applicants

May–June 2025

First "cohort" presented to HSC & awards issued

Begin accepting application submissions

Feb 24, 2025

NOFA closes to all applications, second "cohort"

May 12, 2025

Second "cohort" presented to HSC & awards issued

July–Aug. 2025

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NOFA Structure

Awards issued on a first-come, first-served basis to applicants who meet all mandatory requirements and reach a minimum score.

Key Terms

- LIFT: Funding available in the NOFA for development of new units

- OAHTC: Funding available in the NOFA for reducing interest rates for permanent loans

- Threshold Scoring: Minimum standards to be approved for funding through this NOFA

- Initial Submission Date: the date you submit your application in Procorem

- Final Submission Date: the date that determines your place in "first-come, first-served," calculated as initial submission date + the days to submit missing info

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Key Documents

Scoring Criteria & Rubric

- Contains:
  - Minimum score requirements
  - Thorough scoring rubric
- Use to:
  - Guide narrative responses
  - Complete Self-Scoring

Application Workbook

- Contains:
  - Project data collection
  - Pro forma
  - Responses to scoring criteria
  - Document checklist
- Use to:
  - Apply for funding

Abbreviated Application Workbook

- Contains:
  - Project data collection
  - Pro forma
  - Short narrative response section
  - Document checklist
- Use to:
  - Apply for funding if project is 4 or fewer units

Scoring Rubric (LIFT)

Threshold Categories

- Development Capacity

- Development Experience

- Equity and Community Engagement

- Financial Viability and Risk Mitigation

- Project Details

- Stewardship

Threshold Review

Must meet minimum threshold in all categories

2025 criteria available here

Minimum thresholds will vary based on developer types

RESCS
All Other Partners
Risk Review

Criteria are paths to reach minimum

Applicants should not feel like they need to get all the points in every scoring criteria!

Special Eligibility (RESCS)

Rural

- Applicants should use the [OHCS Rural or Urban Status Map](#) to identify if their project in an eligible Rural census tract.

Emerging

- A developer that has built no more than five homes for purchase using LIFT or HDIP funding. To be eligible for benefits under this category, an Applicant may submit an application for developments that contain no more than 15 homes total.

Small

- An organization with fewer than 5 total paid staff dedicated to development, management, and compliance and demonstrate the construction of no more than 6 homes a year on average. To be eligible for benefits under this category, an Applicant may submit an application for a development that contains no more than 15 homes total.

Culturally Specific (CSO)

- An entity that provides services to a cultural community and the entity has specific characteristics listed in the NOFA.

Minimum Requirements

	Total Possible Points	Minimum Required Points	RESCS Required Points
Developer Capacity	13	9	7
Developer Experience	14	9	7
Equity and Engagement	30	16	12
Project Details	32	14	10
Stewardship	13	10	7
	Total Possible Points	Medium/High Risk Points	Low Risk Required Points
Financial Viability & Risk Mitigation	17	12	9

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Development Capacity

Is your project pipeline healthy and realistic?

Do you have an established development history that supports the current pipeline?

Do you have the staff capacity to handle this project?

Do you have the financial capacity for this project?

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Development Experience

Does your organization have a history of developing similar projects?

Does your *developer* have a history of developing similar projects?

Do you have experienced staff and a culture that values institutional knowledge?

Do you have experienced partners?

Do you have experience with the PDCB grant?

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Equity and Community Engagement

Do you have an understanding of and relationship with a focus community underserved in homeownership?

Do you include that community in internal decisions?

Did you include that community in the design of your project?

Are you including that community or promoting equity during construction?

How are you ensuring that community has equitable access to the homes in your project?

Are you a CSO or do you work with a CSO?

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Project Details

Do you have a strong project narrative?

Is your project desirable for reasons other than affordability?

Is your project innovative?

Is your project environmentally conscious?

Is your project accessible?

Is your project part of a larger community effort?

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Stewardship

Do you have experience with your shared equity model?

What are the details of your shared equity model?

Do you have a ground lease ready?

Do you have a plan for preparing homebuyers for your model?

Do you have all of the processes ready to manage this project long-term?

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Financial Viability and Risk Mitigation

Is your project financially sound?

Is there a market for your homes?

Have you taken steps to reduce costs?

Have you identified risks and mitigated against them?

Can you provide additional risk mitigation for LIFT? (optional)

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Reading the Scoring Rubric

How does your organization promote equity and serve your focus community in marketing/outreach, home sales, and beyond? (7 points)		
Applicant describes a comprehensive outreach plan that promotes equity and/or encourages participation from the focus community.	Applicant provides a description of their outreach plan that includes thoughtful and thorough methods to ensure that the focus community will have access to the project.	2
	Applicant provides a clear description of their outreach plan for the project.	1
Applicant describes a comprehensive homebuyer education program either in house or through a partner.	Applicant or partner provides a robust menu of pre-purchase education and counseling	2
	Applicant or partner provides standard homebuyer education or counseling	1
Applicant describes an equitable method of identifying and selecting buyers that complies with fair housing laws.		+1
Applicant describes post-purchase support that helps homebuyers succeed (in-house or through a partner)		+1
Applicant describes any additional efforts or services that make homeownership more accessible to their focus community.		+1

1. Heading/Description or Question (In Application)
2. Question or Scoring Criteria (In Application)
3. Scoring Rubric
4. Points
5. Uncategorized Criteria

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Scoring Rubric Sample 2

Provide the following information about the systems and processes for the long-term management of ground leases in their portfolio. (4 points)		
Do you use Homekeeper? If not, what platform or tools do you use to manage your portfolio?	Applicant used a shared and centralized system such as Homekeeper or an Excel document with backup and/or versioning.	+1
How do you monitor the habitability and needed maintenance of homes?	Applicant provides a sufficient explanation for how they ensure the homes are properly maintained through the long-term affordability period	+1
What actions are taken in case of resident turnover?	Applicant describes a method that ensures permanent affordability of the unit such as exercising a right of first refusal	+1
How do you ensure you have the resources required to manage homeowner turnover?	Applicant describes sufficient resource planning, including but not limited to: program staff to manage the process, an up to date waitlist, and/or financial reserves to buy back the home	+1

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Type of Scores
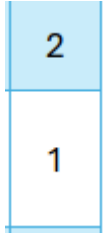
Ranked Scores – One criteria is worth multiple points, scorers will "grade" this criteria and assign the most applicable score, including 0, even if it's not listed
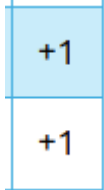
Additive Scores – Applicant receives one or more points for each criteria met (True/False). Applicant should try to address all applicable points in responses.

Special Additive Scores – Applicants receives one or more points for each criteria met but should not strive to include all points. Meant to award credit for diverse and innovative work.

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Portfolio Risk Review

- Evaluates your organization's risk to OHCS HOD's funding portfolio. Considers:
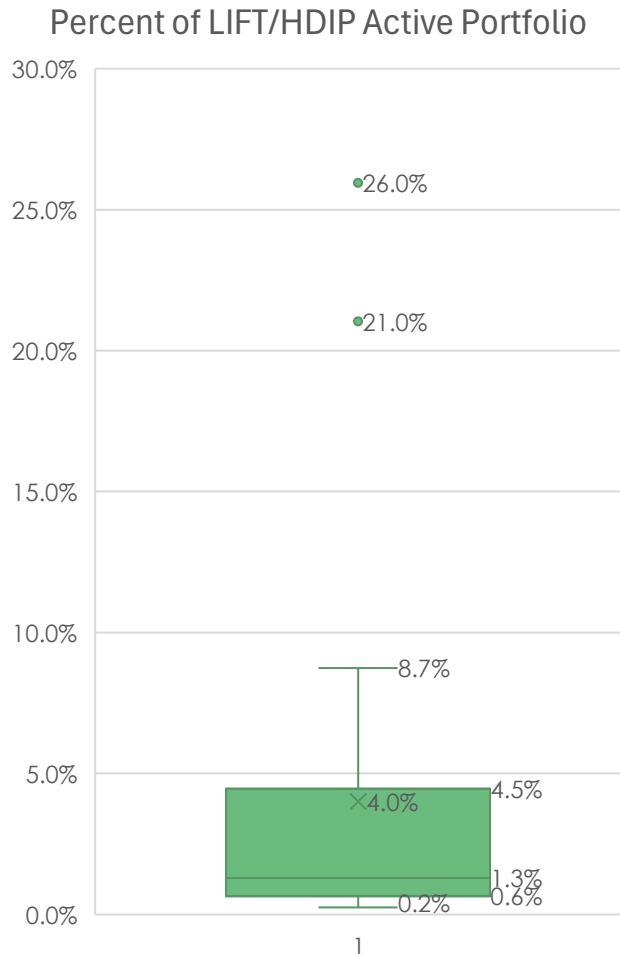
Active Funding   Timeliness   Financial Health   Communication

- Base risk based on active funding, additional risk if there are issues with other factors

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Baseline Risk Score

Percent of LIFT/HDIP Active Portfolio

- Baseline risk is 0-10
- Based on quartiles of what percent of HOD funding each organization has
- Dollar amounts consider new 2025 funding
- You will not be considered high risk based on funding alone

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Other Factors

Timeliness (+4 Risk)

- Progress of other active projects
- Meeting deadlines for document submission

Financial Health (+2 Risk)

- Have you had budget issues?
- Were they resolved without issues?

Communication (+2 Risk)

- Do you initiate conversation and share changes/needs?
- Do you respond in a thorough and timely manner?

Risk Review Results

Low (0-4 Risk)	Medium (5-10 Risk)	High (11-14 Risk)	Deny (15-18 Risk)
• Lower Financial Viability scoring threshold • No additional requirements	• Higher Financial Viability scoring threshold • Receive 3 points in risk-related questions	• Higher Financial Viability scoring threshold • Receive 3 points in risk-related questions • Provide at least 1 additional risk mitigation measure	• Applicant will not be approved for more funding until issues are resolved or one or more current developments are completed

Applicants may request OHCS complete the risk review prior to application submission. Details in section 4.10 of the NOFA document.

Additional Information

- Scoring Gap Interview and OHCS Adjustments
  - Small allowance for OHCS to adjust points outside of the listed scoring criteria
  - Most likely utilized for Development Capacity & Experience
- Scoring for Applications with Four or Fewer Homes
  - Threshold Review is Pass/Fail based on 4 narrative questions
  - Must pass all 4 narratives to be recommended for funding
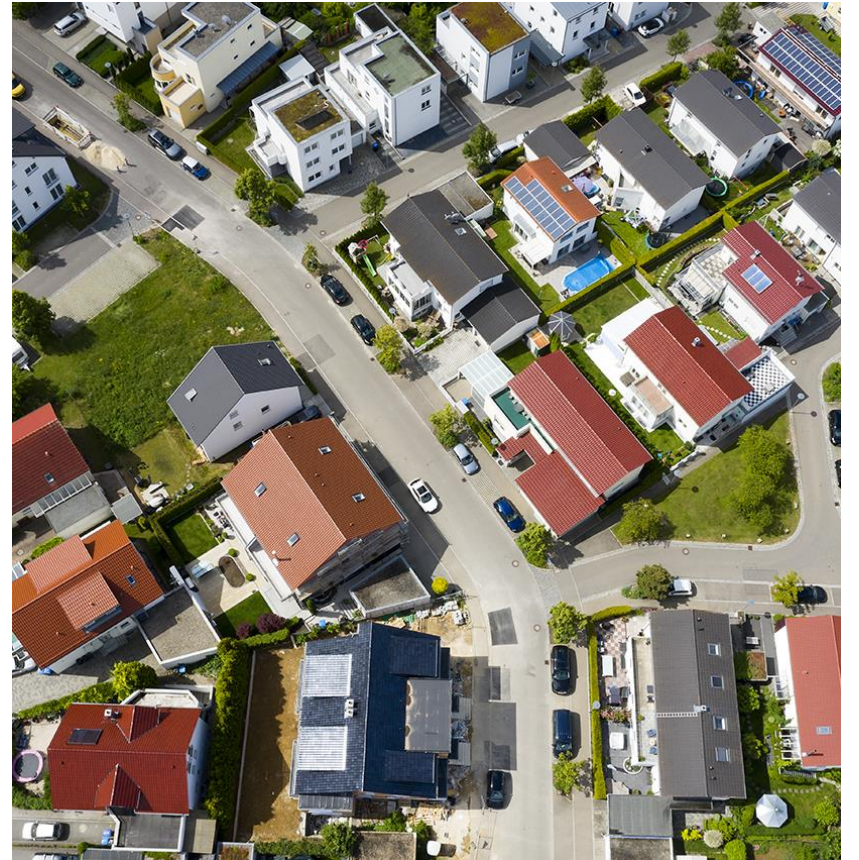
Application Workbook

Choose Your Workbook

- 1-4 Units: Abbreviated Application Workbook
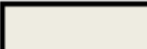- 5 or more Units: Full Application Workbook
- OAHTC Only: OAHTC Stand-alone App

Notice!

If your application includes more than 4 units, you are using the wrong application. If you submit this application for a project with more than 4 units, you will be asked to resubmit the full application at your own expense. This resubmission will impact your Final Submission Date and affect your ability to compete in the first-come, first-serve basis. If you have any questions about which is the correct application, reach out to HO.Development@hcs.oregon.gov

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Navigating the Workbook

- Locked Excel document – can only type in approved spaces.

	No entry necessary – auto-populating field
	Unrestricted answer
	Drop-down or other restricted answer. Do not leave blank, select NA.
	Formula, auto-populate, or other locked cell
	Formula, auto-populate, blank, or other unlocked cell where overriding the formula is allowable but very unlikely

- Arranged in tabs along the bottom. Complete all blue tabs. Use arrows to navigate if needed.

- Red corners are for OHCS use – you can ignore!

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Self-Scoring

- Scoring blocks at regular intervals relate directly to the above question(s) and the matching table in the scoring rubric.

How does your organization promote equity and/or incorporate the voice and perspective of your focus community internally?   (B)

|	Max Score	Self-Score	OHCS Score 1	OHCS Score 2	OHCS Notes
Applicant describes inclusion of focus community in company processes (such as inclusion on staff, board, volunteers, working groups, or other ways your community will have a say in company decisions).	1				
Applicant describes an internal policy implemented to improve equity or work with their focus community.	1				
Applicant describes data practices or impact assessments that consider equity or their focus community.	1				
Applicant describes any other innovative measure that promotes equity or considers the focus community internally.	1				

Narrative Guidance

(C) – Brief explanation. 1-2 sentences.

(B) – More substantial response but remain brief. Responses should relate to the question and not go too into the weeds or off track.
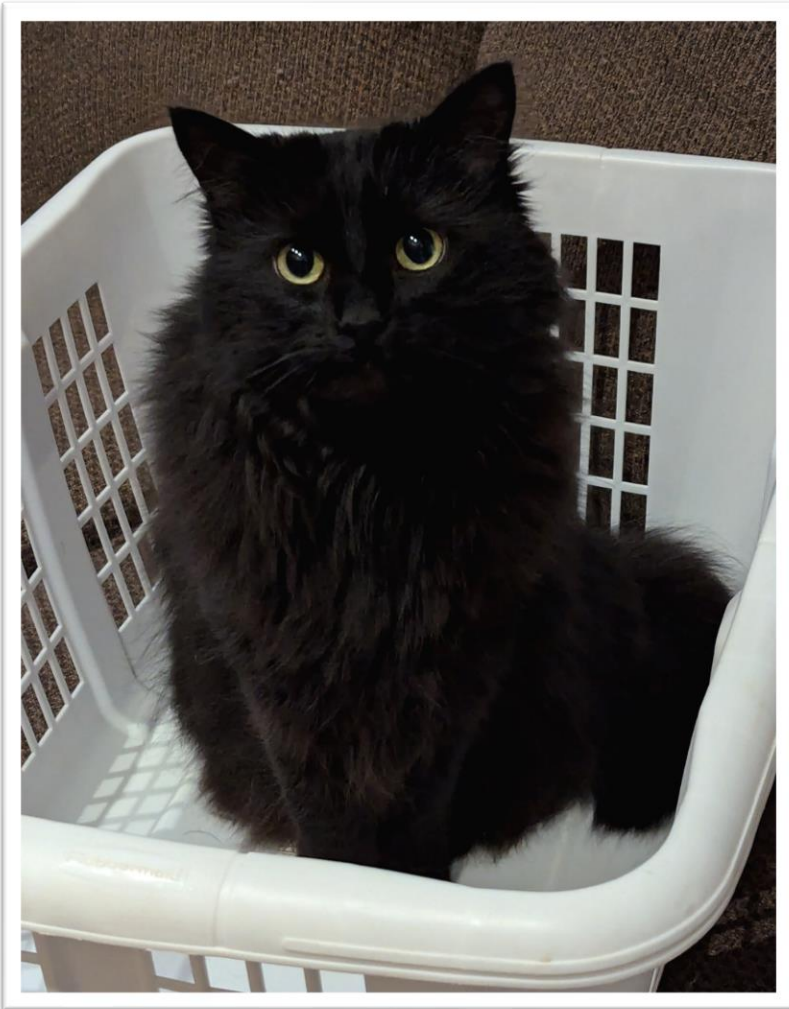
(A) – Most substantial and thorough response. Be thoughtful and creative. May need to address multiple points. Thoroughly consider scoring criteria.

Tell me about your pet. (C)
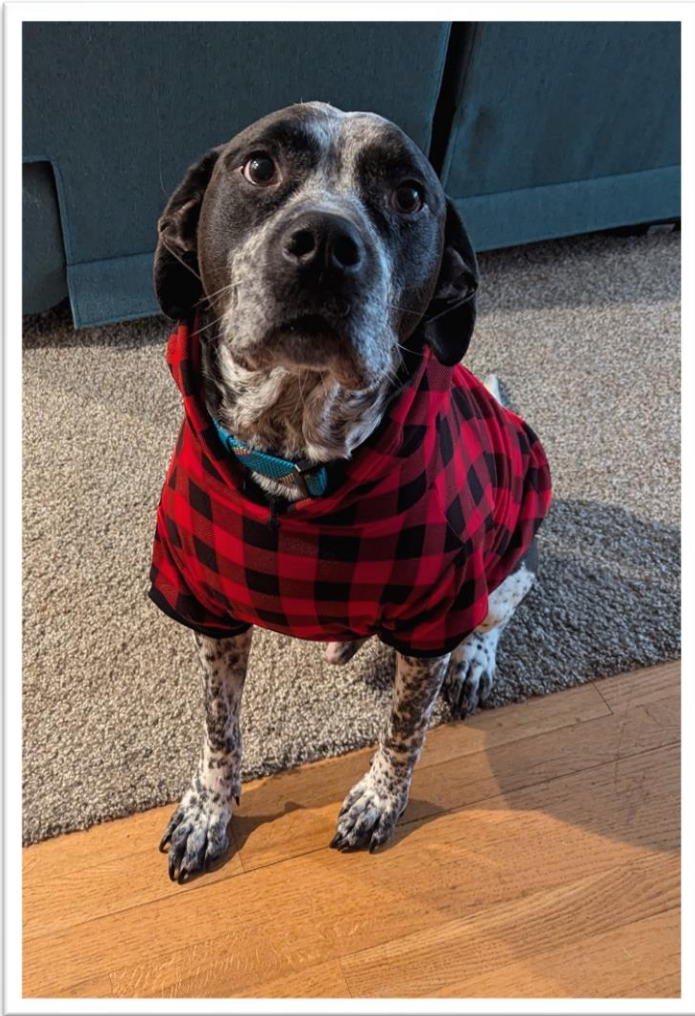
My dog Blaster is a 7-year-old pointer mix. He loves blankets and hates the rain.

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Tell me about your pet. (B)

Goblin is an adorable black American long-haired cat with yellow eyes. She is also 7 years old, adopted as a kitten. She is long and lean and has the quietest meow you've ever heard but a loud purr. She loves hunting for bugs and finding the highest point in the house, even at her own risk. She often appears on video calls with me because she doesn't like sharing my attention. Unfortunately, she does not like strangers, so most people will never get to know her true personality.

Tell me about your pet. (A)

We adopted Marvel from a rescue organization when he was already 2 years old and have had him for almost 7 years now. He is a cross between an Anatolian Shepherd and a Great Pyrenees and at almost 9 is considered a Senior for his breed and size. He is a giant-breed dog, weighing over 100 pounds. Anatolian Shepherds come from the Anatolian Mountains where it's cold, so Marvel's fluffy coat makes him well-suited to the winter weather and a challenge to exercise in the warm summer months. They are also a guardian dog, bred to protect sheep in their fields. This independence makes them a challenging and often stubborn breed prone to loud barking, aggression to other dogs, and other traits common in livestock guardians, which is why many end up in shelters and rescues, especially in rural areas where farms are common. Regardless of his genes, Marvel is a sweet and gentle dog who loves making (human) friends, relaxing on the porch in cool weather, and keeping his family safe from the dangers of Salem, like squirrels, other dogs on walks, and the neighbor, inside their own home, but visible through the window.

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Tell me about your pet. (What Not to Do)
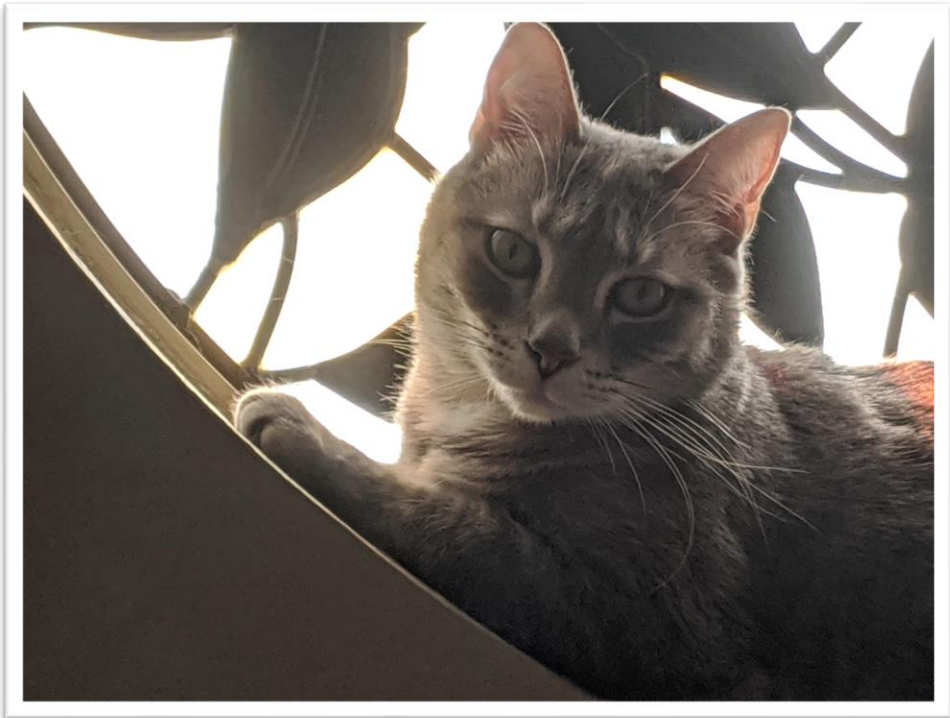
Pixel is my favorite of all of my pets because I have had her for almost a decade. She has been a dream of a cat and has been with me through many stages of my life, and she is the cutest cat. Houseguests often comment on how beautiful she is, one even claiming she looked like a model. There are so many wonderful things that I could share about Pixel, but my favorite story is when she was young I tried to train her to walk outside on a leash and harness. I eventually managed to walk her a good distance from our door before we ran into someone walking their dog. The experience scared her so badly that she never let me take her outside again.

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Additional Narrative Guidance

- Be thoughtful with self-scoring. Put yourself in the place of a scorer. Use the scoring rubric to ensure your application addresses what we are looking for.

- Be clear and concise in your responses. We don't need fluff or padding – it may hide your actual response!

- Do not feel obligated to fill all of the space for every application.

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Walk-Through Demo

OHCS Scoring

OHCS Review Process

Preliminary Review → Outreach if anything is missing → Threshold Review → Gap Mitigation Interview and Clarification → Award Determination

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Preliminary Review

Application Completeness	Application is filled out and documents are signed & submitted
Eligibility	Eligible covenant holder, new homes, shared equity model
Timeliness	Development timeline, site control, zoning
Financial Info	Balanced proforma, committed financing, profits & contingencies meet requirements

Preliminary Review Process

OHCS creates an internal checklist of documents and mandatory requirements

One OHCS Homeownership Development (HOD) team member completes the preliminary review.

HOD Program Analyst reviews the checklist. If there is anything missing or any concerns, confirms the issue and reaches out to you.

HOD Program Analyst keeps track of response time and impact on Final Application Date.

Threshold Review Process

Small team of 3-4 OHCS HOD Scorers. One scorer is assigned "lead" on your application.

Lead and another HOD team member separately score your application.

Scoring team meets regularly. Lead introduces your project and scores.

If both scorers pass all categories, application passes and moves to award determination.

If one or both scorers fail one or more categories, larger team thoroughly reviews scores and identifies gaps that can be filled or responses that can be clarified.

HOD Program Analyst reaches out to partner for Gap Mitigation Interview.

Gap Mitigation Interview

- May be a meeting or email depending on extent and context of the gap.

- OHCS will ask specific questions or request information to address their concerns directly.

- Interviews will be most likely for Development Capacity and Development Experience categories.

- OHCS reserves the right to deny applications without providing an interview.

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Pre-Requesting Gap Mitigation Interview

- Gap mitigation interviews will add to your Final Submission Date. To avoid this, you may request an interview before you submit your application.

Identify your own gap.

OHCS will not pre-score your application.

OHCS will not meet if a gap hasn't been identified

Come prepared.

Have a strong explanation of your gap and how you are addressing it.

OHCS will consider this during official scoring.

It does not guarantee another more specific gap narrative will not be needed.

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Ask an Expert

Sara Padilla

Habitat for Humanity Oregon

Closing

Outstanding Questions

- How do I handle multiphase applications requiring over the $8 million project award cap?
  - OHCS preference is submitting first phase this year and second phase in following years, but we *will* consider second phases as a lower priority application.
  - Phases must be submitted as separate applications with specific amounts and unit counts each. Phases must be marked on the site plan and proformas must be separate.
  - If second phase is not awarded, adjustments cannot be made to the first phase to add more units, etc.
  - Your second phase will still need to be complete within 36 months of reservation letter.

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Technical Assistance

One-on-One Assistance

Official Training	We CAN answer	We CAN'T answer	Application Process Touch-Points
• General LIFT & NOFA Training • Technical Assistance (Scoring and Application) • Proforma 101	• Will LIFT work for my project? • Does my project meet the minimum eligibility requirements? • What do you mean by this question in the application? • How do I handle a deferred development fee in my proforma?	• How do I become a developer/CLT/GC/etc? • Can you recommend a lender/GC/project mentor/other partner? • How can I answer this question to get the most points? • Can you look over my application and let me know if this will pass?	• After pre-application • After preliminary review • After threshold review • Before HSC approval

Email: HO.Development@hcs.Oregon.gov

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Resources

Refer to the [NOFA Website](#) for postings, announcements, FAQ, and other details

Refer to the [LIFT Manual](#) for additional context and requirements of LIFT

Refer to the [OAHTC Manual](#) for additional context and requirements of OAHTC

[Register](#) for the Proforma Training: Jan. 23, 2025 2-3:30 pm

Thank you for your time!

Have a great rest of your week!