

Housing Stability Council

MEETING MATERIALS PACKET



King Park Apartments
Portland Oregon

April 1, 2022
9:00 a.m. – 1:00 p.m.
Oregon Housing & Community Services
Webinar

Council Members:
 Claire Hall, Chair
 Sami Jo Difuntorum
 Mary Ferrell
 Barbara Higinbotham
 Candace Jamison
 Mary Li
 Javier Mena
 Gerard F. Sandoval, PhD

AGENDA

April 01, 2022 9:00 a.m. - 1:00 p.m.
 Oregon Housing and Community Services
 725 Summer St NE, Salem OR 97301



Webinar Mtg Only

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

TIME	TOPIC	SWHP Priority	ACTION
9:00	Meeting Called to Order		Call Roll
9:05	Public Comment		
9:15	Report of the Chair		
9:30	Report of the Director		Briefing
10:00	Homeownership Division (pg. 01) <i>Emese Perfecto, Director, Homeownership</i> <ul style="list-style-type: none"> Oregon Bond Loan Approvals: Kim Freeman, Assistant Director Homeownership Programs Homeowner Assistance Fund: Ryan Vanden Brink, Assistant Director of Homeowner Assistance Programs OHSI final report: Carmel Charland, OHSI Administrator 		Decision Briefing
10:30	Affordable Rental Housing Division (pg. 08) <i>Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing</i> <ul style="list-style-type: none"> MF Housing Transaction Recommendations: Tai Dunson-Strane, Production Manager <ul style="list-style-type: none"> Moorehouse Apartments Timber Ridge Tigard Senior Housing Market Cost Offset Fund – Extension Request: Roberto Franco, Assistant Director of Development Resources and Production Resource Allocation strategy; LIFT and Housing Trust Funds: Becky Isom, LIFT Senior Program Analyst; Andrea Matthiessen, HOME & HTF Senior Program Analyst 4% LIHTC / Private Activity Bond & other Short Session Investment Strategies, verbal update: Natasha Detweiler-Daby, Interim Director Affordable Rental Housing 		Decisions Briefing
11:45	15 min Break		
12:00	Housing Stabilization Division (pg. 35) <i>Jill Smith, Interim Director, Housing Stabilization</i> <ul style="list-style-type: none"> Special Session Eviction Prevention: Mike Savara, Assistant Director of Homeless Services, Roserria Roberts, Homeless Program Coordinator, Judy Hui-Pasquini, Homeless Services Policy Strategist US DOE Weatherization Assistance Program State Plan: Tim Zimmer, Assistant Director of Energy Services, Dan Elliott, Senior Policy Analyst, Steven Divan, Weatherization Program Manager Low Income Household Water Assistance (LIHWA) Program: Tim Zimmer, Assistant Director of Energy Services, Joy Aldrich, Program Analyst, Dan Elliott, Senior Policy Analyst 		Briefings
1:00	Meeting Adjourned		

All times listed on this agenda are approximate and subject to change. Agenda items may also be taken out of order and addressed at different times than listed. The agenda may be amended by the Council at the time of the meeting.

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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.

The 2019-2023 Statewide Housing Plan outlines six policy priorities that focuses OHCS' investments to ensure all Oregonians have the opportunity to pursue prosperity and live from poverty.

Statewide Housing Plan Policy Priorities

For more information about the Housing Stability Council or the Statewide Housing Plan, please visit Oregon Housing and Community Services online at <https://www.oregon.gov/ohcs/OSHC/Pages/index.aspx>



Equity & Racial Justice



Homelessness



Permanent Supportive Housing



Affordable Rental Housing



Homeownership



Rural Communities

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April 1, 2022

To: Housing Stability Council
Andrea Bell, Acting Executive Director

From: Ryan Vanden Brink, Asst. Director of Homeowner Assistance Programs
Emese Perfecto, Director of Homeownership

Re: Update on the Oregon Homeowner Assistance Fund

There is no motion for approval required on today’s briefing.

This memo provides an update on the Oregon Homeowner Assistance Fund (HAF) mortgage relief program, which was established by the American Rescue Plan Act in March 2021. HAF helps pandemic-impacted homeowners become current on their mortgage and other housing costs and, for certain homeowners, provides monthly mortgage payments. Based upon program guidance and stakeholder feedback, OHCS will target HAF assistance to low- and moderate-income homeowners who are the most at risk of foreclosure or displacement.

HAF is currently open in Phases 1 and 2 of its phased opening and is accepting a very limited number of applications from homeowners who are the most at risk of foreclosure and displacement. Additional information about HAF and the phased opening is available at www.oregonhomeownerassistance.org. An agency HAF webpage contains additional resources for homeowners and housing counselors at <https://www.oregon.gov/ohcs/homeownership/Pages/Homeownership-Assistance-Fund.aspx>.

As of Tuesday, March 22, 2022, HAF has received 78 applications. The HAF team has escalated several applications that were facing imminent foreclosure or displacement, which is one of the primary goals of the Oregon HAF program. The breakdown of application statuses are as follows:

Number of Applications	Status	
21	Applications in review for Phase 1 or 2 eligibility.	
33	Applications in underwriting and information exchange with mortgage servicers	
3	Approved, with loan documents generated for applicant review and signature.	



1	Loan documents returned and ready to fund.	
2	Applications in the funding process.	
2	Funded applications (both homes were in the period after a county tax lien foreclosure).	
*Application detail is a point in time reference and it subject to change post writing of this memo		

As part of the program, OHCS is tracking and reporting on demographic data for both compliance and mission reasons. Federal program guidance requires OHCS to provide 60 percent of assistance dollars to low-income households and to prioritize other assistance dollars for US Treasury-defined “Socially Disadvantaged Individuals.” The HAF program is also intended to: 1) fulfill the agency’s vision and mission; 2) further Oregon’s Statewide Housing Plan priorities for Equity and Racial Justice, Homeownership, and Rural Communities; and 3) meet Governor Brown’s *State of Oregon Equity Framework* for planning an equitable recovery.

Of the 78 total applications, including those withdrawn, 76 households earn less than the US Treasury’s low-income benchmark for the program, 30 applicants and co-applicants are racial and/or ethnic minority, 54 are female, 1 is nonbinary gender, 17 are retired, 35 are disabled, 4 are veterans, 5 speak a non-English language at home, and 21 stated they care for disabled dependents.

The HAF program will continue to ensure a broader equitable recovery. Phase 3 will open the program to include homeowners who are traditionally unrepresented or underserved in mortgage and housing markets, as well as homeowners who may need additional assistance completing the application. It will expand eligibility to include elderly (62+) homeowners, disabled homeowners, rural homeowners, homeowners with limited English proficiency, racial and ethnic minority homeowners, and homeowners recovering from natural disaster property destruction. OHCS looks forward to providing you additional updates on the Oregon HAF program.





Date: 3/21/2022

To: Housing Stability Council Members
Andrea Bell, Acting Executive Director

From: Kim Freeman, Assistant Director Homeownership Programs
Emese Perfecto, Homeownership Director

Re: Residential Loan Program

Recommended Motion: Housing Stability Council approves the Consent Calendar

Background: State statutes require the Housing Stability Council to establish a single-family loan threshold for loans to be review and approved prior to purchase. The current threshold for single-family loans includes all loans equal to or greater than 95% of the applicable area program purchase price limit.

Considerations:

1. The loan(s) under consideration is greater than or equal to 95% of the applicable area program purchase.
2. Staff has reviewed all of the following loan files and concluded that the borrowers and properties meet all relevant program guidelines for the Residential Loan Program. All required documents have been properly executed, received, and the loans have been approved for purchase. In addition to being approved by staff, the loan files have been underwritten by the applicable lenders and are insured by either FHA (FB), Rural Development (RG), or Uninsured (U) with a loan-to-value of 80% or less.

	Loan Amount	Purchase Price Limit	95% of Purchase Price Limit or Max	Monthly Mortgage Payment PITI
Loan #1	\$436,507	\$453,048 Non-Targeted Multnomah	\$430,396	\$2,297
Loan #2	\$306,348	\$312,100 Non-Targeted Jackson	\$296,495	\$1,833



1			<u>Lender</u>	LOAN DEPOT		
			<u>Purchase Price</u>	453,000.00	<u>Note Amount</u>	436,507.00
			<u>Cost Limit</u>	453,048.00	<u>Principal Balance</u>	\$ 436,507
<u>Property City</u>	TROUTDALE	OR. 97060	<u>Appr. Value</u>	\$ 458,000		
			<u>Year Built</u>	1958		
<u>Hshld. Income</u>	\$ 107,920		<u>Living Area (Sq. Ft.)</u>	1,645	<u>Loan-to-Value</u>	95%
<u>Income Limit</u>	\$ 117,119		<u>Lot Size (Sq. Ft.)</u>	19,945	<u>Insurance Type</u>	FB
<u>% of Income Limit</u>	92.15%		<u>Cost per Sq. Ft.</u>	\$ 275.38	<u>Rate</u>	2.250%
<u>Prior Ownership Yes (Y) or No(N)</u>	N		<u>New (N) or Existing (E)</u>	E		
			<u>Construction Style</u>	One Story		

2			<u>Lender</u>	GUILD MORTGAGE COMPANY, LLC		
			<u>Purchase Price</u>	312,000.00	<u>Note Amount</u>	306,348.00
			<u>Cost Limit</u>	312,100.00	<u>Principal Balance</u>	\$ 306,348
<u>Property City</u>	EAGLE POINT	OR. 97524	<u>Appr. Value</u>	\$ 315,000		
			<u>Year Built</u>	1975		
<u>Hshld. Income</u>	\$ 62,400		<u>Living Area (Sq. Ft.)</u>	1,104	<u>Loan-to-Value</u>	97%
<u>Income Limit</u>	\$ 81,200		<u>Lot Size (Sq. Ft.)</u>	8,712	<u>Insurance Type</u>	FB
<u>% of Income Limit</u>	76.85%		<u>Cost per Sq. Ft.</u>	\$ 282.61	<u>Rate</u>	3.625%
<u>Prior Ownership Yes (Y) or No(N)</u>	N		<u>New (N) or Existing (E)</u>	E		
			<u>Construction Style</u>	One Story		



DATE: 3/24/2022

TO: Housing Stability Council
Andrea Bell, Acting Executive Director

FROM: Cassandra Cooper, Operations and Policy Analyst, OHSI
Emese Perfecto, Director of Homeownership

SUBJECT: OHSI Final Report

Background:

The Oregon Homeownership Stabilization Initiative (OHSI) opened in late 2010, in response to the Great Recession. Oregon was one of 19 states to receive federal funding from the newly created Hardest Hit Fund (HHF), established under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.). The objective of HHF was to reduce foreclosures and stabilize communities hardest hit by the economic downturn through innovative programs tailored to each states' needs. Oregon received a total of over \$314 million and used these funds to provide direct assistance to struggling homeowners through a variety of programs.

In terms of OHCS operations, all OHSI employees were limited duration which created a pipeline of candidates to permanently join the OHCS family. To date, OHCS has retained over 20 former OHSI employees across four divisions.

OHSI Programs

The totality of OHSI programs were in the form of a no-interest, five-year, forgivable loan, with twenty percent forgiven each year following assistance. When property was sold in less than five years, the unforgiven amount was paid back and recycled to fund additional participants.

Primary Programs

- Mortgage Payment Assistance
 - For homeowners receiving unemployment benefits and/or who experienced a loss of income



- OHSI paid up to 12 months of monthly mortgage payments made on behalf of the borrower, and up to \$40,000 in past due mortgage payments
- Loan Preservation Assistance
 - For homeowners who experienced a financial hardship, but were in recovery and able to afford their payments once their account was brought current
 - OHSI paid up to \$40,000 in past due mortgage payments on behalf of the borrower
- Principal Reduction/Lien Extinguishment
 - For homeowners on a fixed income who could not afford their payments.
 - OHSI paid up to \$50,000 to pay off the borrower's first mortgage, or put the \$50,000 toward the first mortgage to re-amortize the loan to create an affordable payment

OHSI Journey

- Oregon was the first Hardest Hit Fund program to open and in late 2010 and ultimately, one of the last to close.
- The original \$220 million program allocation was fully committed in July 2014 and the program began its first wind down.
- An additional \$94 million was allocated in 2016 and OHSI developed and implemented new programming expected to run until 2019.
 - In response to a number of large business layoffs in 2019, including NORPAC and Union Pacific, the program to assist unemployed homeowners was re-opened
 - In response to the covid-19 pandemic, we re-opened two programs in 2020.
- Final homeowner funding was December 30, 2021, the last day allowed under the HHF program terms. Any remaining HHF funds must be returned to U.S. Treasury on March 31, 2022.

OHSI Impact

- OHSI has helped 17,200 homeowners keep their homes.
- The program provided \$319,139,642 in direct assistance to Oregonians.
- Recycled funds



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- All allocated program funds were expended by December 2018.
- OHSI used recycled funds to continue programming, resulting in a use of over 123% of program funds that were initially allocated



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Date: April 1, 2022

To: Housing Stability Council Members;
Andrea Bell, Executive Director

From: Natasha Detweiler-Daby, Interim Director, Affordable Rental Housing
Roberto Franco, Assistant Director, Development Resources and Production
Tai Dunson-Strane, Production Manager

Re: **Approval for Resolution #2022-04-01**

Motion: Approve the Resolution #2022-04-01 recommendations for the following projects:

- **Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$7,870,000 to Moorehouse Apartments LLC for the construction of Moorehouse Apartments, subject to the borrower meeting OHCS, PNC, and Umpqua's Bank underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.**
- **Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$19,700,000 to Timber Ridge Apartments LaGrande Limited Partnership for the construction of Timber Ridge Apartments, subject to the borrower meeting OHCS, Hunt Capital, Washington Federal and Citi's Bank underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.**
- **Move to approve Pass-Through Revenue Bond Financing in an amount up to and not to exceed \$14,448,000 to Tigard Senior Housing Limited Partnership for the construction of Tigard Senior Housing, subject to the borrower meeting OHCS, Enterprise, and Umpqua's Bank underwriting and closing criteria and documentation satisfactory to legal counsel and Treasurer approval for the bond sale.**

At the upcoming Housing Stability Council meeting, we will be presenting three (3) 4% LIHTC/Conduit Bond Recommendations for Council approval.

The projects included in the Resolution following this memo were all approved by the OHCS Finance Committee or are scheduled for an approval by the Finance Committee. In this memo we are providing you with a high-level summary of the recommended projects. More detailed



information regarding each project can be found in the individual project summaries included as Exhibit B.

We will provide a more detailed discussion of the overall funding landscape and where these projects fit into during the Housing Stability Council meeting.

4% LIHTC Applications

The 4% LIHTC program has focused primarily on helping OHCS meet its unit production goals; often in partnership with policy aligned gap funds from OHCS or other public funding partners. All applications that are submitted and conform to OHCS's underwriting guidelines and the baseline policy standards established across programs are brought to OHCS's Finance Committee for review and approval, in addition to transactional authority given through Housing Stability Council resolution.

All applications are subject to underwriting and programmatic requirements established under the Qualified Allocation Plan, General Policy and Guideline Manual (GPGM) and MWESB/SDVBE Compliance Manual are eligible to be considered for funding. All applications proposed a percentage target of MWESB contractors and subcontractors above the minimum standards set forth in the OHCS MWESB Compliance Policy, and all have an Affirmatively Furthering Fair Housing Marketing Plan including a Tenant Selection Plan that will market to those least likely to apply. All projects sponsored have signed our Diversity, Equity, and Inclusion (DEI) Agreement.

These 4% LIHTC projects with accepted applications all previously received OHCS LIFT awards as part of the 2020 or 2021 NOFAs cycles or as part of the Metro Bond awards.

Statewide Housing Plan Priorities

Given the 4% LIHTC program's primary focus on unit production, some of these projects are not actively or intentionally achieving the range of policy goals in OHCS's Statewide Housing Plan. The value of building and preserving housing in the ongoing housing crisis is critical. Recent updates to our Qualified Allocation Plan extends policy priorities to applications for resources moving forward; ensuring they are keeping up with the higher standards incorporated into other projects, particularly around services to BIPOC communities.

With that discrepancy between future goals and the program as it exists today in mind, we have worked to categorize the projects we bring the Housing Stability Council into three different "buckets" or Equity and Racial Justice (ERJ) Spectrum Groups: Working Towards, Meeting, and



Furthering. The idea of each of these buckets is to delineate what projects are only meeting base standards regarding ERJ as opposed to those actively engaged in policies, partnerships, and activities striving to further community equity and racial justice:

The ERJ Spectrum Groups are defined accordingly:

- **Working Towards:** those that are meeting MWESB requirements but are not actively furthering equity and racial justice. Production staff will continue to engage these developers in furthering connections in alignment with upcoming capacity offerings for culturally specific service providers;
- **Meeting:** Those that are meeting agency standards of MWESB and Equity Racial Justice through partnerships, and;
- **Furthering:** Those that are furthering Equity and Racial Justice through more dynamic engagement and alignment of equity and racial justice priorities.

OHCS staff will work with partners who are both in need of improvement and meeting minimum standards on strategies to ensure their projects are providing equitable access to BIPOC communities and culturally competent services to the extent possible.

Funding Recommendation:

We are recommending a funding reservation for three projects. Together, these projects will create 200 units of new affordable housing communities across the state. The recommendations are for awards totaling over \$42 million.

Projects with Other OHCS Funding

Project Name	County	Total Units	ERJ Spectrum	Sponsor	Underwriting Stage
Moorehouse Apartments	Hermiston	60	Meets	Chrisman Development Inc	Approved by HSC for -LIFT 2021/ Scheduled for FC meeting
Timber Ridge Apartments	La Grande	82	Working Towards	Northeast Oregon Housing Authority and Community Development Partners	Approved by HSC for -LIFT 2020/ Scheduled for FC meeting

Total 142



April 1, 2021

4% LIHTC/Conduit Bond Funding Recommendations

Projects with Metro Bond Funding

Project Name	County	Total Units	ERJ Spectrum	Sponsor	Underwriting Stage
Tigard Senior Housing	Tigard	58	Working Towards	Northwest Housing Alternatives, Inc.	Scheduled for FC meeting

Total 58

See attached project summaries for additional information.



STATE OF OREGON
OREGON HOUSING AND COMMUNITY SERVICES
HOUSING STABILITY COUNCIL

RESOLUTION No. 2022 – 04 -01
ADOPTED: APRIL 1, 2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SECTION 3. COUNCIL REVIEW, APPROVAL AND PUBLIC MEETING. The Council hereby acknowledges that it has reviewed the information and materials included in **Exhibit A** and in **Exhibit B** attached hereto describing the Projects and the financing of each of the

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

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

[Signature follows next page]

CERTIFICATION OF RESOLUTION

The undersigned does hereby certify that I am the duly appointed, qualified and acting [Chair][Vice Chair][Executive Secretary] of the Oregon Housing and Community Services Oregon Housing Stability Council (the “**Council**”); that the foregoing is a true and complete copy of Resolution No. 2022-04-01 as adopted by the Council at a meeting duly called and held in accordance with law on April 1, 2022; and that the following members of the Council voted in favor of said Resolution:

the following members of the Council voted against said Resolution:

and the following members of the Council abstained from voting on said Resolution:

In witness whereof, the undersigned has hereunto set [his/her] hand as of this ____ day of _____ 20__.

[Chair][Vice Chair][Executive Secretary]

EXHIBIT A

FC-APPROVED PROJECTS

EXHIBIT B

- 1- Moorehouse Apartments**
- 2- Timber Ridge Apartments**
- 3- Tigard Senior Housing**



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SUMMARY			
Project Name:	Moorehouse Apartments		
City:	Hermiston	County:	Umatilla
Sponsor Name:	Chrisman Development Inc		
Urban/Rural :	Rural	Total Units	60
		Total Affordable Units	60
Average Cost per unit	\$262,128	Construction Type New/Acq Rehab	New
Affordability Term	4% LIHTC/Bond 30 years LIFT 30 years OAHTC 20 years	# of units with Non OHCS Requirements	None
# Rent Assisted Units:	none	Units by Size & Affordability:	16 1-BR at 60% AMI 24 2-BR at 60% AMI 19 3-BR at 60% AMI 1 3-BR Manager's Unit
Funding Request		Funding Use	
LIFT Request:	\$4,150,000	Acquisition	\$535,000
4% LIHTC 10 year:	\$7,149,110	Construction	\$11,068,725
Conduit Bonds:	up to \$7,870,000	Development	\$4,123,975
OAHTC:	\$3,25,000	Total:	\$15,727,699

PROJECT DETAILS	
Project Description:	<p>Moorehouse Apartments is a new construction project with 60 units to be located in Hermiston, which consists of four two-story residential buildings and one community building. The unit mix will consist of 16 one-bedroom, 24 two-bedrooms, and 20 three-bedroom units. The community building will include laundry facilities, and community room. There will be a playground as well for the children.</p> <p>Moorehouse Apartments and the 60 units are a stand-alone project and are not subject to a master plan development. Closing is anticipated April 2022</p>
Community Partners :	<p>In the 2018 American Community Survey, the U.S. Census Bureau data indicates that the Latino community in Hermiston has grown to 43.9% of the overall population, an increase of 26% over the last decade according to population estimates from 2009. Chrisman Development has signed an MOU with Intermountain Education Service District (IMESD) to provide educational services and community outreach to residents, as well as the greater</p>



Moorehouse Apartments – Housing Stability Council Bond Recommendation

	<p>Latino community via the community space at Moorehouse Apts. An additional MOU has been signed with the Community Action Program of East Central Oregon (CAPECO), to assist in referrals of families and individuals who are experiencing homelessness. All CAPECO staff in the Hermiston region are bi-lingual, with Spanish as their first language.</p>
<p>Reaching Underserved Communities:</p>	<p>The City of Hermiston formed a Hispanic Advisory Committee to advise the City Council, as well as help local organizations reach and better serve the Latino community. Chrisman Development will be attending at least one of these monthly meetings each year to present information about this project. Relationship building is ongoing with the Latino Business Network (which was created to advise the area’s Chamber of Commerce), the Oregon Child Development Coalition (which offers Migrant and Seasonal, and Early Head Start in Hermiston), and Euvalcree, a culturally specific non-profit based in Ontario Oregon committed to developing the social capital and leadership capacity of Latino community members.</p> <p>At the core of all leasing activities is a commitment to furthering fair housing. With partnership from these and other community organizations, several strategies will be employed at the project to provide equitable access to marginalized communities who are least likely to apply, including targeted outreach to priority populations at lease-up, linguistically appropriate materials, and translation services that reflect community demographics.</p>
<p>MWESB Target:</p>	<p>It was determined that there was a total of 12 businesses that are registered with COBID in Umatilla, Union, and Morrow counties. The Sponsor and General Contractor will complete strategic outreach to obtain bids from COBID-eligible subcontractors by utilizing nearby culturally relevant and responsive organizations, such as the Hermiston Latino Business Network. The General Contractor has had success in reaching between 16% to 25% of budgeted work awarded to MWESB firms, COBID-certified or not since they formed in 2019. Chrisman Development has committed to achieving a minimum target for 20% of subcontracts to be awarded to COBID-certified businesses and of COBID-eligible subcontractors.</p>
<p>Alignment with Statewide Housing Plan:</p>	<ul style="list-style-type: none"> • Equity and Racial Justice • Affordable Rental Housing • Rural Communities
<p>The LIFT program requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.</p>	
<p>This development conforms to all OHCS underwriting standards. The primary risk is with the current unknown environment relating to COVID-19 and whether it will affect the construction period or delay any material deliveries necessary for the project. Upon Housing Stability Council approval of the established conduit bond funding limit,</p>	



Moorehouse Apartments – Housing Stability Council Bond Recommendation

ultimate approval will be based on conformance with OHCS underwriting standards and due diligence, and is delegated to OHCS Finance Committee and the Executive Director.

Rendering:





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SUMMARY			
Project Name:	Timber Ridge Apartments		
City:	La Grande	County:	Union
Sponsor Name:	Northeast Oregon Housing Authority and Community Development Partners		
Urban/Rural :	Rural	Total Units:	82
		Total Affordable Units:	82
# Rent Assisted Units:	35	Units by Size & Affordability:	34 1-BR at 60% AMI 26 2-BR at 60% AMI 20 3-BR at 60% AMI 2 4-BR at 60% AMI
Average Cost Per Unit:	\$462,992	Construction Type:	New
Affordability Term:	4% LIHTC/Bond 30 years LIFT 30 years GHAP 60 years	# of Units with Non-OHCS Requirements:	None
Funding Request		Funding Use	
LIFT Request:	\$7,884,840	Acquisition	\$322,396
4% LIHTC:	\$18,479,866	Construction	\$29,889,034
GHAP:	\$4,726,614	Development	\$7,753,956
Conduit Bonds	up to \$19,700,000	Total:	\$37,965,386

PROJECT DETAILS	
Project Description:	<p>Timber Ridge Apartments is a new construction project with 82 units located in La Grande. The project received additional OHCS gap resources and bond allocation approved by HSC in November 2021. However, due to continual rising costs in materials and labor in rural markets and Davis Bacon wages the project was resized from 104 units to 82 units and 11 buildings to 8 with the community space included in one of residential buildings to be able to close. This material change in number of units and the inclusion of bond financing requires subsequent Council review and approval.</p> <p>The unit mix will consist of 34 one-bedrooms, 26 two-bedrooms, and 20 three-bedroom units and 2 four-bedroom units. The community space will include offices for services and service providers, community room, and central kitchen. Additional project features are solar power allowing lower utility cost for tenants and the project, split units providing heat and air conditioning, washer/dryers, and covered parking for each unit.</p>



Timber Ridge Apartments – Housing Stability Council

	Timber Ridge Apartments and the 82 units are a stand-alone project and not subject to a master plan development. Closing is anticipated to be in May 2022.
Community Partners	Northeast Oregon Housing Authority, the project manager of the project will partner with EngAGE NW to provide the needed services to the residents, which are anticipated to be primarily families and seniors. They are planning on partnering with the Latino and Pacific Island Communities, Eastern Oregon University for Headstart, Grande Ronde Recovery, Wainwright Memorial VA and East Oregon Workforce Board.
Reaching Underserved Communities:	<p>The property manager, NEOHA, is an experienced agency and knowledgeable of the populations they serve. They actively work with community partners to assist with outreach to attract individuals least likely to apply. Both NEOHA and EngAGE NW are committed to equity and racial justice and will work with Latino and Pacific Island Communities in LaGrande and the neighboring counties to assure the community is aware of the housing being developed and provided a clear path for accessing applications.</p> <p>NEOHA is in the process of implementing DEI training and will be partner with other Housing Authorities of Oregon who have applied for a DEI grant from Meyer Memorial Trust. Staff will be further trained in diversity, equity and inclusion training as an ongoing developmental process to support their professional development.</p> <p>NEOHA is committed to furthering fair housing. Several strategies will be employed at the project to provide equitable access to marginalized communities, including targeted outreach to priority populations at lease-up, linguistically appropriate materials, and translation services that reflect community demographics.</p>
MWESB Target:	This project is expected to exceed 20% MWESB participation with an aspiring goal to reach 30% participation for both professional services and contracting.
Alignment with Statewide Housing Plan:	<ul style="list-style-type: none"> • Affordable Rental Housing • Rural Communities
The LIFT program requires that all project sponsors sign a Diversity, Equity, and Inclusion (DEI) agreement and engage MWESB organizations.	
This development conforms to all OHCS underwriting standards. The primary risk is with the current unknown environment relating to COVID-19 and whether it will affect the construction period or delay any material deliveries necessary for the project. Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence, and is delegated to OHCS Finance Committee and the Executive Director.	



Rendering: Project Layout





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SUMMARY			
Project Name:	Tigard Senior Housing		
City:	Tigard	County:	Washington
Sponsor Name:	Northwest Housing Alternatives, Inc		
Urban/Rural :	Urban	Total Units	58
# Rent Assisted Units:	23	Units by Size & Affordability:	35 1-BR at 60% AMI 23 1-BR at 30% AMI
Cost Per Unit:	\$441,143	Construction Type:	New Construction
Affordability Term:	4% LIHTC/Bond 30 years OAHTC/ 20 years OMEP/ 10 years	# of Units with Non-OHCS Requirements:	12 units at 50% AMI 23 units at 30% AMI
Funding Request		Funding Use	
LIFT Request:	N/A	Acquisition	\$7,501
4% LIHTC:	\$8,893,680	Construction	\$17,463,200
Conduit Bonds:	up to \$14,448,000	Development	\$8,115,612
OMEP:	\$18,000	Total:	\$25,586,313
OAHTC:	\$2,500,000		

PROJECT DETAILS	
Project Description:	<p>Tigard Senior Housing consists of one, 4-story, elevator building located in downtown Tigard, and will include 58 units (including one manager’s unit) with a mix of fifty-eight 1-bedroom units. Along with 4% LIHTCs and tax-exempt bonds, Tigard Senior Housing will utilize OHCS MEP funds of \$18,000. Tigard Senior Housing is a stand-alone project, not subject to a master plan development.</p> <p>The primary population target is seniors aged 62 and older and will prioritize housing for veterans, seniors with disabilities, and households at risk or coming from homelessness. 40% of the units in the project will serve extremely low-income individuals. This includes 18 units that are designed for Project Based Vouchers (PBVs) and 5 VASH units that will serve senior veterans.</p>
Community Partners:	The following MOUs and partnerships are in place to serve the Tigard Senior Housing community:



Tigard Senior Housing – Housing Stability Council

	<p>Pathways – The Sponsor signed an MOU with Pathways, which is a program of Northwest Housing Alternatives that provides housing case management to adults with a qualifying severe and persistent mental illness (SPMI). 3 units at Tigard Senior with project-based subsidy will be reserved for individuals and households referred by Pathways.</p> <p>Washington County Disability, Aging, & Veteran Services (DAVS) –The Sponsor signed an MOU with DAVS who provides services and programs to maintain and enhance the quality of life to assure that basic needs are met for Washington County seniors, veterans, and people with physical disabilities. DAVS will provide referrals to programs and services for Tigard senior residents, and coordinate with other providers to ensure service plans that promote successful tenancies.</p> <p>SAGE Metro Portland – The Sponsor has identified a Proposed Partner in SAGE Metro Portland however they currently do not have a signed MOU. SAGE provides advocacy services to LGBTQ+ older adults. Northwest Housing Alternatives is proud to be certified by SAGE as a LGBTQ+- friendly housing provider for older adults, and plan to certify Tigard Senior Housing once it is opened and utilize the community space at the property to hold events for the LGBTQ+ older adult community.</p> <p>Meals on Wheels – Letter of Support from Meals on Wheels who will provide meal delivery and support successful tenancies of Tigard Senior residents by ensuring that they remain connected to their community through the Dining Center, which is located within Tigard Senior Center (next door to Tigard Senior).</p>
<p>Reaching Underserved Communities:</p>	<p>The property manager, Northwest Real Estate Capital Corp. (NWRECC),has reached out to the following local community action organizations to assist with reaching the underserved targeted communities:</p> <ul style="list-style-type: none"> • Asian Health & Service Center - AHSC has extensive experience with the Asian population, they will provide flyers and information to those in the Asian community who need housing. • Familias en Accion – Will provide flyers and information to those in need of housing in the Hispanic/Latino community. • Black United Fund of Oregon - Will distribute information to persons in the Black/African American community who may be in need of housing.
<p>MWESB Target:</p>	<p>Through an agreement with the Metro Housing Bond program with Washington County, this project is committed to awarding 30% of the dollars that comprise the total construction contract to professional vendors who are COBID-certified, and their businesses are either listed with one or more of the DMWESB classifications. Additionally, the project is committed to awarding 20% of the dollars for professional services to COBID-certified businesses.</p>



Tigard Senior Housing – Housing Stability Council

Alignment with Statewide Housing Plan:	<ul style="list-style-type: none">• Affordable Rental Housing• Homelessness
<p>This development conforms to all OHCS underwriting standards. The primary risk is with the current unknown environment relating to COVID-19 and whether it will affect the construction period or delay any material deliveries necessary for the project. Upon Housing Stability Council approval of the established conduit bond funding limit, ultimate approval will be based on conformance with OHCS underwriting standards and due diligence, and is delegated to OHCS Finance Committee and the Executive Director.</p>	

Buildings:





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Date: April 1, 2022

To: Housing Stability Council Members;
Andrea Bell, Acting Executive Director

From: Roberto Franco, Assistant Director of Development Resources and Production
Natasha Detweiler-Daby, Interim Director of Affordable Rental Housing Division

Re: Market Cost Offset Fund; Request to Re-Establish and Continue Delegation of Authority

MOTION: Re-establish the Market Cost Offset Fund and continue to delegate authority to the Executive Director to approve increases to funding reservations recommended by OHCS' Finance Committee to fill gaps caused by construction materials and labor cost increases for projects that have yet to close on their construction funding. Also delegate same authority to approve Acquisition Funds that can help stabilize the financials of projects in pipeline still working on securing their construction and development financing.

Background

The dramatic cost increase in building and construction materials generated by the 2020 COVID-19 pandemic and related supply chain issues has continued to impact the construction industry resulting in significant project cost increases and closing delays.

The Oregon Legislature, at their February 2022 session, approved \$50 million in general funds to address cost increases in OHCS-funded developments impacted by supply chain disruption, labor cost increases, tax credit availability, and require additional support to remain viable. In addition, they funded \$10 million for the acquisition of property for impacted projects where delays are requiring increased costs or pose a risk of losing property due to extended closing timelines. With these resources OHCS plans to re-open the Market Cost Offset Fund (MCOF) established in the summer of 2021 to offset increased hard construction costs for projects already holding a reservation of funds, minimize disruption to projects, and ensure project completion.

The attached pages provide the general framework for the funding gap resources and the Acquisition Fund. This framework builds on lessons learned from the first iteration of the MCOF; including expanded criteria of due diligence developers must perform before being considered for a funding gap request. These resources will be made available to projects with OHCS fund reservations that have not yet closed and only those under construction that meet certain conditions. The resources will be aligned with readiness to close conditions so the funds



are not held up while other project may be ready to close and use the funds sooner. In an effort to extend the impact of these resources as broadly as possible, we expect projects in our pipeline that have capital financing from other public funders to also secure funds from those jurisdictions wherever possible before we supplement their funding gap.

We also included in the attached pages the proposed and general framework for making the Acquisition Funds available. The resources will serve as seed money for revolving low or no interest loans, enabling developers who may be carrying expensive land acquisition costs to stabilize their project's financials, or quickly secure the property purchase while they continue their due diligence towards closing. Providing them as an extension of the MCOF is an effective mechanism for delivery and addresses land acquisition costs in projects being impacted by timeline delays.

Recommendation

Due to the need to address these funding gap requests timely to avoid future construction delays, we are recommending that the Housing Stability Council allow OHCS to re-establish the MCOF and continue to delegate its authority to the Executive Director in conjunction with a recommendation from the OHCS Finance Committee for the approval of MCOF resources funding gap requests.

As a reminder, these transactions in need of supplementary funds to close, have been before the Council previously for approval or briefing, as appropriate. When recommending additional funds to close construction gaps, staff will be providing an analysis of the request to the Finance Committee and the criteria set forth for the MCOF expectations will be addressed when seeking approval of an increase in funding.

MARKET COST OFFSET FUND (MCOF) FOR OHCS AFFORDABLE HOUSING PROJECTS FUNDING ASSISTANCE FOR CONSTRUCTION COST INCREASES AND STABILIZATION

Oregon Housing and Community Services (OHCS) has established the Market Cost Offset Fund (MCOF) which uses capital resources to supplement funding gaps created by unanticipated market conditions that affected material and supply costs resulting in increased hard construction costs for developments recently awarded reservation of funds. New in 2022 is the inclusion, under the umbrella of the MCOF, of the Acquisition Funds. These are additional resources to help stabilize the financials of projects with reservation of funds but carrying expensive acquisition costs

FUNDING GAP ASSISTANCE

In 2022 the fund received additional limited and temporary resources from the February legislative session. The fund is designed to support competitive and non-competitive awards facing a funding gap specifically due to increases in hard construction costs. The additional funding will be made available on a first come, first reviewed basis with submission of a complete request and required documentation as further described below.

MCOF resources cannot be used to pay for change orders resulting from changes in increased project scope, to pay for additional cash developer fees, or other costs that are unrelated to documented construction cost challenges.

Funding Request and Review Criteria

- The MCOF resources will prioritize multifamily rental housing development projects that have a current reservation of OHCS funds and have yet not closed because of market and other cost increase conditions
- Projects already under construction may be considered, subject to availability of funds. Developer or sponsor must demonstrate they have used all other measures including contingencies to address the hard construction cost over runs
- Projects need to be within thirty to ninety days of closing and OHCS reserves the right to re-evaluate the project budget throughout this process. If the project does not close within ninety days of MCOF award, OHCS reserves the right to rescind the reservation of the MCOF resources and may consider use of the resources for the next project ready to close. The applicant may re-apply for these funds, subject to availability.
- Funding gap requests for multiple projects from the same developer/sponsor will be reviewed with consideration of the geographic location of projects. Sponsor's inability to close on multiple projects holding reservations of OHCS funds may be taken into account when evaluating the sponsor's capacity in a new NOFA application
- OHCS will only consider requests from projects that already have a reservation of funds, including bond-financed only projects where OHCS is the tax credit allocator and bond issuer

- Projects that have received MCOF resources previously will not be eligible to receive a secondary allocation
- Projects in OHCS pipeline, that also have capital funding from other public funders need to have secured additional funding gap from those jurisdictions before submitting a request or receiving a MCOF award to supplement the gap.

Since these funds are limited and considered supplementary, OHCS expects developers to do or have done their own due diligence and demonstrate the remedies they put in place to address the cost increases in advance of seeking MCOF resources. OHCS expects developers to evaluate the degree to which they can apply each of the following measures according to their circumstances prior to requesting MCOF resources:

- Value engineering to reduce project costs without seriously compromising project livability elements
- Increase deferred developer fee to the extent it makes the deal work and provided it can be paid off within 15 years. Developers are expected to not increase cash developer fee from what was approved in their application.
- Seek to re-negotiate higher tax credit pricing with investors
- Maximize permanent loan to be as large as project income will support
- Secure other non-OHCS resources

State and Federal Resources

OHCS, at its discretion, may add other state and federal funds to these legislatively approved resources, including LIHTC if available, or a combination of both. No additional tax-exempt conduit bond financing is available for this purpose. Federal resources such as Housing Trust Fund and HOME may be provided to projects that benefit very low-income households or that already have these resources unless they trigger additional federal requirements resulting in additional and higher funding gap.

Whenever possible, supplemental resources will be granted or loaned in the same type of financing as originally awarded to a project to minimize altering loan, grant and regulatory documents.

Supplemental MCOF Funding Requests Requirements

Developers are encouraged to work closely with the Production Analyst assigned to the project who will coordinate with program staff to identify the best suitable resources.

In order to request funds under this initiative, the submission must include the following:

1. **Updated** OHCS Application Proforma tabs:
 - a) Budget Sources
 - b) Budget Uses
 - c) Sources and Uses
 - d) Rents and Incomes (if applicable)
 - e) Operating Budget (if applicable)
2. Finalized construction bid(s)

3. Final equity commitment letter(s) reflecting any additional LIHTC pricing amount
4. Final or revised lender LOI if additional permanent loan funds have been secured
5. Formal Request Memo and Narrative with the following required information:
 - a) A formal request for the increase, including a specific amount of additional resources and a statement certifying the additional funding being requested is specific and only covers increases in hard construction costs.
 - b) Funding Gap Details: Applicant must detail the current funding gap based on the original award and reservation of funds, updated development and construction costs. Describe attempts to increase equity pricing from the submitted core application, increase loan amounts, other sources of funding and minimally impacting value engineering cost savings.
 - c) Uses Update: Note the changes (\$) in the Total Construction Hard Costs and Total Developments costs as compared to the original application submission, a detailed breakdown of the Hard Construction Cost increases and narrative explanation of the cause(s).
 - d) Sources Update: Detail the change in Sources of Funds. How much additional funding has been raised since initial application and reservation of funds to cover the cost increases? Include non-LIHTC sources and non-OHCS sources that have increased since initial application. Include any increased equity based off the original award
 - e) Timeline to Closing: The projected timeline to closing and construction commencement (if closing/commencement has not yet occurred). See the closing timeline requirement above.

OHCS staff and leadership may make final decision on resources requested and reserve the right to consider other factors in determining the amount of assistance awarded including but not limited to remaining contingency and construction costs and fees relative to other projects, and the degree to which the development team has worked proactively to mitigate cost increases.

ACQUISITION FUNDS

OHCS will also make available through the MCOF, a separate funding resource for projects that may be carrying expensive acquisition costs. This resource is funded with \$10MM approved by the Oregon Legislature during their February 2022 session. The objective is to assist projects in the pipeline to stabilize their costs by securing the property purchase while the sponsor/owner continues their due diligence towards closing. The funds will be available until depleted and/or replenished.

Qualifications Framework

To request Acquisition Funds, a project sponsor/applicant must submit a formal, written request, stating clearly how obtaining this funding will help stabilize costs for their project.



August 6, 2021

Delegate Approval Authority for the Market Cost Offset Fund`

The project must have received a funding reservation within the last 12 months, be active in current pipeline and expect to close within 36 months from the date of the letter of reservation of the Acquisition Funds. OHCS may consider a request for an extension of the closing timeline. Upon review of the formal request, and subject to availability of funds, the applicant/sponsor will be invited to complete a full application resembling the application used for OHCS Land Acquisition Program.

The Acquisition Funds will be provided in the form of a loan with the following terms:

- 1% interest rate
- Term: 36 months or due at the time of closing, which occurs first
- Loan Security: OHCS will utilize the purchased property to secure the LAP loan. OHCS shall be in the first lien position of all property loan documents.
- Loan Size: \$500,000 to \$2.5MM. Applicants are required to provide copy of project site sales agreement and documentation of outstanding balance of site acquisition costs

The detailed narrative and documentation for the MCOF for funding gap or the Acquisition Funds must be completed in full and emailed to ARH.HCS@oregon.gov with the email copied to the OHCS Production Analyst assigned to the project if applying for funding gap.



Date: April 1, 2022

To: Housing Stability Council
Andrea Bell, Acting Executive Director

From: Andrea Matthiessen, HOME and HTF Senior Program Analyst
Becky Isom, LIFT and LAP Senior Program Analyst
Amy Cole, State Development Resources Manager
Roberto Franco, Assistant Director Development Resources and Production
Natasha Detweiler-Daby, Interim Director of Affordable Rental Housing

RE: Resource Allocation Strategy; LIFT and Housing Trust Funds

Overview

During the April Housing Stability Council meeting the Affordable Rental Housing Division plans to introduce a potential resource allocation strategy for consideration and feedback. This strategy aims to both follow up on commitments made during the creation of our 2022-2023 Funding Calendar to pursue alternative strategies for obligating our National Housing Trust Funds (HTF) as well as explore expressed interest in layering our state resources with Metro Bond funded projects in order to reduce reliance on constricted Private Activity Bonds. The goal of the April meeting will be to get general guidance and feedback to inform next steps.

Background

As we have presented in recent months, given the available resources to leverage with 4% LIHTC from the state (such as LIFT) as well as [Portland](#) and [Metro Bond](#) funds, the demand for housing investments has outpaced the availability of the Private Activity Bonds (PAB) needed to generate the federal tax credit. OHCS is working in deliberate partnership with local funding jurisdictions, housing authorities, and the development community to provide oversight of the current pipeline needs as well as to strategize a future competitive program that adequately prioritizes local resources and geographic coverage and supports the continued allocation of PAB for housing investments. For the next several years this will mean carefully prioritizing projects with remaining Metro Bond funds alongside mission critical Public Housing Authority projects and those with state resources, particularly those located in rural areas of the state.

Last year as OHCS worked to finalize our 2022-2023 Funding Calendar, we cut in half the amount of resources offered to be used alongside 4% LIHTC leverage; the goal of this revision was to reduce the constriction of the PAB and 4% LIHTC pipeline. While this shift was critical, it has not fully resolved the fact that the demand for this resource continues to out-pace the

supply over the next several years. In workgroup conversations with developers and local funders, one of the recommendations put forward was to explore the state’s ability to further use the OHCS resources to layer into upcoming Metro Bond offerings. The goal of such a strategy would be to reduce the amount of tax credits (and therefore PAB) needed to fund a project by providing additional gap resource in lieu of the tax credit investment¹.

Early conversations and thoughts around such a strategy would be to use local funding application processes to vet and commit OHCS funding resources; providing needed parameters and expectations for the use of such resources. As OHCS has explored this concept we have identified two potential resources that could play a pivotal role in such a resource allocation strategy:

- State Local Innovation Fast Track Rental (LIFT Rental) resources
- Federal National Housing Trust Fund (HTF) resources

LIFT Rental Resources:

LIFT is a state resource generated from Article XI-Q bonds designed to develop new units of affordable housing, with a deliberate lens on serving communities of color, creating family sized units, and cost containment. While OHCS is mid-way through the application process for resources identified for 2022 offerings, we have \$120 million in LIFT resources for rental housing calendared to be offered statewide in 2023.

Of these resources, approximately 20 percent (\$24 million) would generally be flagged to fund projects located in the three Portland Metro counties that are recipients of Metro Bond funds. In considering a strategy of aligning these resources with Metro bond funds, we are looking to pursue using the local jurisdiction funding processes to commit this portion of our Urban LIFT funds in lieu of offering them to the Portland Metro counties in a 2023 NOFA offering. The intention of this alignment would be both to have a net reduction to the PAB required to fund Metro Bond projects as well as to ensure that we have fully funded projects that can proceed through development in the near-term. Projects funded through this path would meet all LIFT policy objectives.

HTF Resources:

HTF resources are a federal resource allocated to OHCS to serve Oregon from the Federal Department of Housing and Urban Development (HUD), and are specifically designed to fund units to serve those with extremely low incomes. While we had aligned this resource offering

¹ For every dollar of additional gap, analyses shows that the reduction to PAB use can range from 60 cents – 80 cents.



for the past two years into our Permanent Supportive Housing offering, it has remained undersubscribed. When we were developing our 2022-2023 Funding Calendar we had agreed with Housing Stability Council that if the pre-applications for the Permanent Supportive Housing offering remained undersubscribed we would intervene now to identify an alternative strategy for deploying these resources. OHCS has likely \$5 million in 2021 resources, \$11 million in current year resources, and an additional 11 million in 2023 resources that could make sense to deploy through an alternative approach. HTF dollars must be committed to identified projects within 2 years of the HUD funding allocation.

In looking at alternative strategies, we are interested in pursuing multiple paths of exploration, including identifying needs for these resources for alignment with Metro Bond funds, alignment with other funding efforts of HUD Participating Jurisdictions outside of the Portland Area (Eugene / Springfield and Salem / Keizer), applicability for these resources to help fill gaps and support 30 percent units in our existing pipeline, and creating a long term strategy to support capacity development for rural projects to effectively use this resource. Of key interest, for the use of these resources in rural Oregon and the Balance of State covered by OHCS HOME programs is the forthcoming efforts to deploy HOME ARP resources. HOME ARP is a new one-time federal resource focused on stabilizing homeless/at risk of homelessness populations which we will be bringing to Housing Stability Council in the coming months.

Questions for Housing Stability Council Feedback:

Does Housing Stability Council support our effort to align state and federal resources with local offerings in an effort to reduce constraint in our 4% LIHTC program while supporting more broadly affordable housing development efforts?

If yes:

- What guidance does Council have regarding our outreach and frameworks?
- What concerns would you want our outreach and strategy need to identify and mitigate?

Are there additional strategies or considerations that Housing Stability Council would advise staff to pursue?

Next Steps

Based on feedback from Housing Stability Council, staff will follow up on the identified strategies with stakeholders and partners and work to develop a framework to bring back to Housing Stability Council at our May 2022 meeting for approval.





Date: April 1st, 2022

To: Housing Stability Council Members
Andrea Bell, Acting Executive Director

From: Jill Smith, Interim Director, Housing Stabilization Division
Mike Savara, Interim Chief Programs Officer, Housing Stabilization Division
Roserria Roberts, Program Coordinator
Judy Hui-Pasquini, Homeless Policy Strategist

Re: Eviction Prevention Funding Update

Purpose: To provide a briefing on Eviction Prevention Resources to assist households facing eviction or housing instability. No HSC decision to be made.

Background

In the December 2021 Special Legislative Session, the Oregon Legislature allocated \$100M in state resources to OHCS to plan, develop, and implement eviction prevention measures to protect vulnerable Oregonians who have not yet financially recovered from the economic fallout of the COVID-19 pandemic. Oregon's housing crisis has long forced Oregonians to make decisions about whether they pay rent, put food on their table, or purchase other household necessities. As we look toward equitable economic recovery, OHCS is also looking at the longer-term to develop a system of eviction diversion that addresses issues upstream and works for tenants and landlords to make eviction a rare occurrence.

OHCS has engaged with a diverse, broad array of providers on the immediate, mid-term and future needs of this system, and will continue to work in partnership through an iterative design process. This memo lays out the broad strokes of the investments we have made or plan to make in the coming months. Strategic decisions will be based upon stakeholder feedback, national best practices and OHCS values and mission.

Evictions in Context

It's important to define the problem of eviction before proceeding to discuss the strategies for intervening. Eviction, according to the US Public Health Service is **any action** by a landlord/ owner of a residential property to remove or cause the removal of a tenant, lessee, or a resident of a residential property from said residential property. This definition includes the fact that evictions can occur through unlawful actions that occur without court oversight, especially for the most vulnerable tenants who suffer from decreased lack of access to resources meant to support them with responding to housing issues.



Many attempts at understanding evictions in context focus on evictions as a product solely of the landlord-tenant relationship: a failure of the tenant to pay or uphold some other responsibility. This evaluation fails to account for the complex, interconnected policies that drive higher rates of eviction for certain populations or who experience disparate practices in execution of certain policies. The work of eviction prevention must necessarily include an examination of the structural factors that underly the system and how those factors drive inequity. We must include examinations of discrimination trends, devaluation of communities of color and the local systems that process eviction cases or support those facing eviction as part of our scope.

Strategies for Intervention

OHCS is focusing on creating a system that supports households in need with a variety of key interventions and services. Recommendations from [HUD](#) and the [Urban Institute](#) consistently identify key areas of need for Eviction Diversion programs. The four key areas of emphasis for program design that continue to be at the forefront of our learning and commitment for this system are as follows:

- **Access to local rental assistance** that is flexible to meet the needs of the household, with the ability to connect to longer term services as needed
- **Housing navigation and case management** that ensures that the crisis of eviction and housing instability is addressed through deeper levels of local solutioning to ensure ongoing stability.
- Testing **access to eviction prevention mediation services** that are culturally responsive, informed by equity and are deeply interconnected to the other resources available such as rental assistance and case management
- **Legal services** to ensure that those households who need to be represented in court or get the legal counsel they need will be able to obtain that through strategic partnerships with legal aid and other legal service providers.



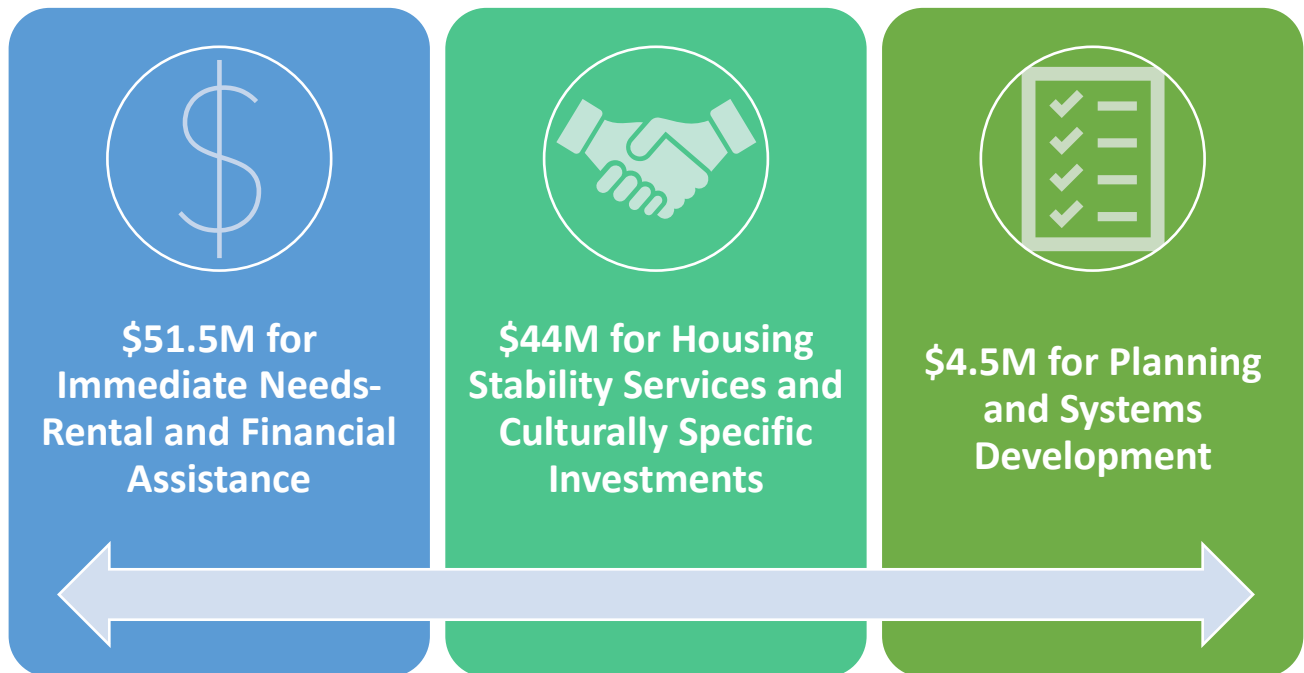
Equity and Impact

While these services are the pillars of the system we are creating; it is critical to note that the investments are being made with the foundation of our work being racial equity. Equity and Racial Justice must drive our decision-making processes and putting our budget in alignment with our values. For far too long, evictions and housing instability have been disproportionately felt by communities of color. One of the key research partners on this project, Portland State University Homelessness Research and Action Collaborative, completed a [report](#) in 2021 on the cost of mass-evictions in Oregon with startling findings related to the impacts on communities of color. In [another study that](#) focused on surveying tenants during the Pandemic, they found that over *half* of the BIPOC tenants surveyed owed back rent as a result of the pandemic while just 35% of all respondents had back owed rent due. The Brookings Institution issued a [report](#) in 2021 showing that the coming risk for evictions will “hit Black communities the hardest”, as evidenced by the eviction filing rates being far higher in Black majority neighborhoods across the United States. The data is clear: we must continue to invest directly into communities who are experiencing the most disparate impacts from the economic fallout and recovery, while also prioritizing system design and organization into the existing processes

Moreover, we are continuing to learn and integrate lived experience expertise into informing the concepts for this program as well as ongoing community engagement work once the programs are operational. Paying people for offering their expertise is cornerstone in ensuring we are going beyond words of solidarity. We need to retain a durable flexibility throughout the program implementation to ensure that feedback from community and stakeholders can affect change in our policies and processes. We are looking to invest directly into a mechanism to gather this wisdom to ensure that people who contribute to the success of the programs are adequately compensated for their time and wisdom.



Pursuing an Equitable System of Care



Immediate Needs - Additional Rental and Financial Assistance

- **\$51.5M | Eviction Diversion and Prevention Programs:** OHCS has allocated over half of the resources directly to the provision of rental assistance through two key pathways. The Community Action Agency (CAA) Network is now operating an Eviction Diversion program that requires CAAs to partner with Community Based Organizations, Culturally Specific Organizations and others in order to deliver rental assistance and eviction prevention services. Additionally, OHCS is working to stand up a rapid response program for those working with attorneys for legal defense against an eviction to ensure those with the highest risk are being served quickly.

Mid-term Response - Housing Stability Services and Culturally Specific Investments

- **\$9M | Oregon Health Authority Network of Community Based Organizations:** OHA's network of culturally specific providers and community-based organizations will receive allocations to support their eviction diversion work for those impacted by COVID-19.
- **\$14.5M | Investments in Immigrant and Refugee Communities:** We know that Oregon's immigrant and refugee communities have been deeply impacted by the pandemic OHCS



plans to make investments in culturally specific organizations and networks that serve this community.

- **\$8.3M | Project Empowerment:** In order to achieve the vision of an equitable system of care, we need to invest in proven strategies to assist the communities most impacted. *Project Empowerment* is the vision of [Urban League of Portland](#) to create interconnected systems within their organization and a network of culturally specific organizations to build capacity and connection to households in need by providing housing services, employment training, legal assistance and health and financial education.
- **\$12.2M | Housing Stability Investments:** OHCS has continued to prioritize a range of investments in housing stability services in this package, continuing many past investments such as the Rental Market Resources funds. OHCS will invest in a broad range of supports, from tenant education, fair housing counseling, services for special populations such as immigrant legal defense or domestic violence services, legal aid services for those facing evictions.

Planning and Systems Development – Long-term Planning

- **\$2M | Eviction Prevention Program Evaluation:** Portland State University's [Homelessness Research & Action Collaborative](#) and Dr. Lisa Bates will provide ongoing research, program evaluation and program design support for the \$215M in special session and other homelessness prevention efforts.
- **\$500,000 | Facilitation Services for Eviction Diversion System Development:** OHCS plans to convene a broad stakeholder workgroup to design an eviction prevention services system that follows national best practices while remaining locally driven. Funds are reserved to support facilitation and participation of the workgroup as well as bring national level technical assistance services that will help local systems utilize best-in-class experts from diverse disciplines.
- **\$2M | Lived Experience Engagement:** OHCS believes that people who are closest to the problems we are trying to solve have the wisdom and expertise needed to transform and create better systems that will work for everyone, not just those with power or influence. We plan to live out these values and beliefs through a concerted investment in engagement with communities most impacted, through the trusted messengers and community organizations that have the deepest ties to those groups.



Alignment with the Statewide Housing Plan

Priority: Equity and Racial Justice

As we outlined above, equity and racial justice is a major determining factor for our investments and our program design. We acknowledge the longstanding structural and systemic racism that is underlying the current systems and commit to endeavoring with communities of color to listen and understand but also act proportionately to the problem. Our budgeting decisions and program design decisions are driven by the data that continue to show disproportionate impact on Oregon's communities of color with respect to the economic impact, need and access to resources and risk for negative outcomes such as eviction and homelessness. These data are clear and conclusive evidence that we need to act swiftly to bolster key networks and systems with additional resources while also evaluating statewide policy and practice that drive these outcomes.

Priority: Homelessness

Evictions are deeply connected to the problem of homelessness. We know that many households first become homeless after an eviction or similar disruption in housing stability. Eviction can compound the experience for many families, making it far more difficult to end one's experience of homelessness when also contending with a poor rental history or eviction records. Homelessness is a moral affront to a society that is as wealthy and prosperous as the United States, and we must also recognize that deep levels of inequity and broken social systems drive these problems. Moreover, homelessness is extremely expensive to manage through the provision of shelters, outreach and other services. By providing upstream support like rental assistance, homelessness prevention and eviction intervention, the cost savings can be felt throughout the system with deeper levels of investment in services meant to support those with higher levels of need.

Priority: Permanent Supportive Housing

N/A

Priority: Affordable Rental Housing

N/A

Priority: Homeownership

While these funds are targeted toward renters and the needs of those facing eviction from rental units, we recognize that these systems are deeply interconnected. If renters do not



have the means to pay rent and don't have the support of a system to help, homeowners and small business owners will be deeply impacted and unable to afford the costs associated with providing housing. By investing in a high-quality system that provides opportunities for renters to get their needs met, we also support homeowners who are providing this housing.

Priority: Rural Communities

Rural communities often lack historic infrastructure investments in order to respond appropriately to the problems of housing instability and eviction in their communities. As part of the community engagement process for Oregon Eviction Diversion and Prevention program (ORE-DAP), we specifically sought feedback from rural providers about what their needs were with respect to program design. We heard feedback that flexibility was the key to their needs, especially with respect to the balance of staffing resources vs their ability to deliver financial assistance. .. We know that rural providers are often faced with challenges when trying to stand up multiple new programs with existing staff while also trying to ensure workforce challenges such as their own housing costs and salaries are keeping up with the market. Program design that incorporates flexibility and local design and implementation is key to ensuring programs work for rural providers. Local control can be aligned with key management indicators and controls that help to ensure oversight balanced with the ability to implement these essential services across rural Oregon.

Housing Stability Council Involvement and Next Steps:

No HSC decision needs to be made at this time.



Date: April 1, 2022

To: Housing Stability Council Members
Andrea Bell, Acting Executive Director

From: Jill Smith, Interim Director of Housing Stabilization
Tim Zimmer, Assistant Director of Energy Services
Dan Elliott, Senior Energy Policy Analyst
Steve Divan, Weatherization Program Manager

Re: US Department of Energy (DOE) 2022 Weatherization State Plan Briefing

Briefing item, no HSC decision to be made.

Background

The DOE Weatherization Assistance Program (WAP) provides annual grants to states, territories, and some Indian tribes to improve the energy efficiency of the homes of low-income families. Oregon, in turn, contracts with Community Action Agencies (CAAs) to provide weatherization services to eligible families using the latest technologies for home energy and home health upgrades. The DOE program provides energy conservation services to an average of 340 Oregonians each year resulting in nearly \$300 in annual household energy savings for program participants. Through these program Oregonians with low-income are able to access:

- **Energy conservation measures** (Insulation, air sealing, repair/replace windows/doors, efficient lighting, energy efficient refrigerators)
- **Home health & safety improvements** (Heating system safety tests, combustion appliance safety tests, mechanical ventilation ensuring adequate indoor air quality, smoke & carbon monoxide alarms, evaluate mold/moisture hazards)
- **Heating equipment repair and replacement** (Clean, tune, repair, or replace heating systems, repair heating duct leaks, heating duct insulation, repair/replace water heaters, insulate water heater pipes)
- **Energy/consumer education** (Educate on potential household hazards such as carbon monoxide, mold & moisture, fire, indoor air pollutants, lead paint and radon. Demonstrate key functions of new mechanical equipment or appliances. Educate on the benefits of using energy-efficient products.)

Role of Housing Stability Council

The Housing Stability Council, as established, functions as the policy advisory council for the design and implementation of the DOE Weatherization Assistance Program. This briefing includes an update regarding the grant application timeline, public/partner engagement, and primary changes to the state plan.

The 2022 draft State Plan can be viewed by clicking [here](#).



Weatherization in Motion

The Weatherization Program is designed to serve rental and owner-occupied households equitably. Lower-income families are prioritized based on characteristics including people living with disabilities, elderly individuals, families with children, high energy burden, and high energy usage. In addition to serving families that live in single-family housing, the program provides energy efficiency services to families living in multifamily properties, manufactured homes, and transitional housing and/or shelters.

Proposed State Plan Changes

Although much of the State plan is mandated by federal regulations, there are elements that we have the ability to affect such as design and implementation of comprehensive Health & Safety and Training plans. OHCS convened a work group of five Community Action Agencies to determine areas of how the plan should evolve. This year, the workgroup will be meeting the second week of April to review the plan and propose changes and generally help to improve the flow and accuracy of the written State Plan.

The State Plan does not typically change substantially from one year to the next. Proposed changes to the 2022 plan are few and generally based on new or revised guidance from DOE and/or input from service delivery partners. Primary changes to the 2022 plan include:

General Updates

1. Budget Overview – For 2022, as the federal government is on a continuing resolution, the budget is based on the PY 21 allocation of \$3,531,636 until the PY 22 budget is approved. OHCS and Subgrantee allocations will be adjusted to reflect the 2022 allocation once we know the final allocations.
2. 2022 production schedule and projected energy savings are updated and based on historical average investment per unit.
3. Subgrantee contact information, Housing Stability Council membership, Income guidelines, and average cost per unit thresholds.
4. Removed income tables for the plan and added a link to income tables on the OHCS website.
5. Updated the definition of high energy burden to 6% or more to household income.
6. Updated the training & technical assistance plan to reflect DOE requirements.
7. Updated the Health & safety plan to reflect DOE requirements.

Alignment with the Statewide Housing Plan

Priority: Equity and Racial Justice

People of color—both single adults and families—experience higher levels of energy burden compared to their white counterparts throughout Oregon. OHCS is demonstrating forward-thinking, taking the initiative to reserve funding specifically to serve Native American households.

We are committed to being actively anti-racist, equitably serving the people of Oregon, and doing our part to disrupt entrenched systems that perpetuate racial inequality, within the energy industry and beyond. We stand with the diverse communities we serve and their rights to be respected, safely housed, and to secure environmental and energy justice. We will adopt and adapt policies and practices to eliminate systemic racism from administration and implementation of the program.



Priority: Homelessness

The Weatherization Programs help to stabilize families by permanently reducing energy use and costs freeing up income to help maintain other essential household costs. Additionally, OHCS prioritizes energy efficiency in transitional housing/shelters allowing housing providers to invest in other supports/services for houseless individuals and families.

Priority: Permanent Supportive Housing

N/A

Priority: Affordable Rental Housing

N/A

Priority: Homeownership

N/A

Priority: Rural Communities

N/A



Date: April 1, 2022

To: Housing Stability Council Members
Andrea Bell, Acting Executive Director

From: Jill Smith, Interim Director, Housing Stabilization Division
Tim Zimmer, Assistant Director, Energy Services
Dan Elliott, Senior Energy Policy Analyst
Joy Aldrich, LIHWA & SHOW Programs Analyst

Re: Low-Income Household Water Assistance (LIHWA) Program

Purpose: Briefing to update the Housing Stability Council regarding the implementation of the Low-Income Household Water Assistance (LIHWA) Program. No decision to be made.

Background

In October, the Energy Services Team at OHCS presented to the Housing Stability Council progress updates for the design and implementation of the new federal Low-Income Household Water Assistance (LIHWA) Program. This program is historic in that it is OHCS' first water utility program and in light of World Water Day 2022, we seek provide the council with an update on the administration of this program.

Integrating Equity Components in Contracting

Water burden, especially within the low-income population, is becoming more prevalent. This burden is accentuated in the culturally specific communities. By conducting outreach prior to even sending dollars out to the CAAs, OHCS set the example for which we expect CAAs to serve all eligible populations in an equitable manner

As of today's date, OHCS has successfully executed MGA amendments and allocated funds to 16 of the 17 Community Action Agencies (CAA). The Energy Services Team prepared the first iteration of a scoring tool that was used to screen each Implementation Report (IR) submitted by CAAs, which were included as part of the MGA amendment. Results stemming from this tool will be used solely as a baseline, obtaining an idea of what CAAs are currently doing to serve their communities in an equitable manner. This initial process has also served to highlight potential improvements for future iterations of the tool.

Master Metered Households

Due to statutory limitations, the LIHWA Program cannot directly serve eligible households who pay landlords or third parties for water and sewer services. As this



presents a substantial inequity for low-income Oregonians, the Energy Services Team has collaborated with internal and external stakeholders to identify a sound and equitable solution.

For master metered households, a CAA will determine that a complex or park has arrearages held with the utility. Once the total arrearages are determined, the CAA may award a LIHWA payment to the utility on behalf of each eligible household in the amount equal to the ratio of units qualified to total complex/park units. This means, for example, that for each household eligible in a 10-unit complex, the LIHWA payment can cover 10% of the arrearages. If the complex/park is part of the OHCS affordable housing portfolio, LIHWA payments can cover 100% of the arrearages.

Initial Perspective of the Need for Water Assistance

Each CAA is in varying stages of implementing the LIHWA Program, from executing vendor agreements to hiring and training staff to taking applications and committing payments. Currently, four of the CAAs have established executed vendor agreements in OPUS and are providing benefits. As of mid-March, these agencies have committed \$175,800 in LIHWA funding to 252 unique households. On average, these LIHWA payments have shown arrearages of \$700 per household.

Alignment with the Statewide Housing Plan

Priority: Equity and Racial Justice

We are committed to being actively anti-racist, equitably serving the people of Oregon, and doing our part to disrupt entrenched systems that perpetuate racial injustice. We will adopt and adapt policies and practices to eliminate systemic racism from administration and implementation of the program.

Priority: Homelessness

N/A

Priority: Permanent Supportive Housing

N/A

Priority: Affordable Rental Housing

N/A

Priority: Homeownership

N/A

Priority: Rural Communities

There are a vast number of water and wastewater utilities in Oregon. To ensure that OHCS makes every attempt to engage with those both in urban and rural areas, we have conducted and will continue to outreach to utility associations in addition to the utilities themselves. It is imperative to provide equitable service across the state, regardless of the size of the utility.



Next Steps Towards Statewide Program Implementation

OHCS has made all efforts to provide the CAAs sufficient training, support, and time to implement the LIHWA Program in a manner suited for their specific communities. OHCS began statewide advertising efforts the week of March 14th, distributing messages through the Executive Director’s Message, social media, and program stakeholders. As the CAAs continue to ready themselves to establish statewide program implementation, OHCS will continue to provide technical assistance and training as needed.

We appreciate your time and look forward to hearing your thoughts and input surrounding the LIHWA Program.

