

# Bond Financing Opportunities

<b>One-Stop Finance Options</b>	<p>OHCS offers the only one stop shopping opportunity for affordable multifamily rental housing finance programs. Through our simplified permanent loan approval process, you can simultaneously access multiple tax credit, grant and predevelopment loan programs. Successful developers have realized that it just makes more sense to partner with a funding source where you have many finance structuring options and full support throughout the process. OHCS staff guides you step by step through an interactive underwriting and approval process where you have an opportunity to work through important issues as they arise.</p>
<b>Committed Staff Make the Difference</b>	<p>The department offers experienced, professional consultation through our Regional Solutions Team Advisors and Loan Officers, and other highly skilled professional staff to assist the borrower throughout the process—from initial concept through loan closing and ongoing asset management. OHCS also offers the opportunity to work with a shared mission to improve Oregonian’s lives and the quality of our communities.</p>
<b>Low Costs from Greater Financing Flexibility</b>	<p>OHCS is dedicated to financing safe, decent and affordable housing to low-income Oregonians. Various financing options are designed to achieve lower project costs. Flexible financing tools can reduce the cost of tax-exempt bond issuance even further for our Risk Sharing AAA, credit enhanced loans. Benefits include reduced total financing costs by spreading fixed costs over several loans in a pooled tax-exempt bond sale. This is especially beneficial for smaller loans. Multifamily Finance and Resources Section offers predevelopment loans, loan guarantees, low interest loans for farmworker housing, and a partial property tax exemption in specified areas.</p>
<b>For more information, please contact:</b>	<p>Heather Pate          Multifamily Housing Finance Manager  <a href="mailto:Heather.Pate@oregon.gov">Heather.Pate@oregon.gov</a></p>