OREGON STATE HOUSING COUNCIL
Minutes of Meeting

Oregon Housing & Community Services
Large Conference Room, 124 A/B, First Floor
725 Summer Street N.E., Suite B, Salem, OR 97301
9:00 a.m.
June 6, 2008

MEMBERS PRESENT
Larry Medinger, Chair
Scott Cooper
John Epstein
Stuart Liebowitz
Francisco López
Maggie LaMont
Jeana Woolley

MEMBERS ABSENT

GUESTS
Patricia TenEyck, Habitat for Humanity
Sarah Miller, OECDD Agency Realignment Project Manager
Brian Cole, Consultant, ORBUS Group
Gene Button, Executive Director, Step Forward Activities, Inc.
Clay Martin, Community Services Consortium
Anna Geller, Geller Silvas & Associates
Kathy Lucas, Executive Director, Clatsop County Housing Authority
David Huntington, Executive Director, Lincoln County Development Corporation
Julie Garver, Innovative Housing
Anne Williams, St. Vincent de Paul
Martha McLennan, Executive Director, Northwest Housing Alternatives
Karen Litwiller, Oregon Mennonite Residential Services
Rita Grady, Executive Director. Polk CDC
Jody Ahlstedt
Sheila Heine, Clatsop County HA
Robin Wright

STAFF PRESENT
Victor Merced, Director
Rick Crager, Deputy Director
Bob Gillespie, Housing Division Administrator
Marlys Laver, Asset and Property Management Division Administrator
Bill Carpenter, Information Services Division Administrator
Karen Clearwater, LIHTC Representative/Regional Advisor to the Department
Vince Chiotti, Regional Advisor to the Department
Jack Duncan, Regional Advisor to the Department
Deborah Price, Regional Advisor to the Department
Betty Markey, Housing Resources Manager
Roberto Franco, Director's Office Liaison
Craig Tillotson, Single Family Program Loan Specialist
Shelly Cullin, Loan Officer
Debie Zitzelberger, Loan Officer
Becky Baxter, Loan Closer
Mike McHam, Market Analyst and Appraiser
Tony Penrose, Housing Development Representative
Carol Kowash, Housing Development Representative
Carole Dicksa, HOME Program Manager
Bruce Buchanan, Regional Advisor to the Department
John Czarnecki, Architect
John Fletcher, Senior Policy Analyst
Roz Barnes, Housing Development Representative
Heather Pate, Housing Development Representative
Vicki Massey, CFC Application Process Manager
Jo Rawlins, Recorder

I. **CALL TO ORDER: Chair Larry Medinger** calls the June 6, 2008 meeting to order at 9:06 a.m. and asks for roll call. **Present: Scott Cooper, John Epstein, Maggie LaMont, Stuart Liebowitz, Francisco López, Jeana Woolley and Chair Larry Medinger.**

II. **PUBLIC COMMENT:** None.

III. **APPROVAL OF MINUTES: Chair Medinger** asks if there are any corrections to the May 2, 2008 Minutes. There being no corrections, the Motion was read:

> **MOTION: LaMont moves that the Housing Council approve the minutes of the May 2, 2008 Council meeting.**
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> **VOTE: In a roll call vote the motion passed. Members Voting in Favor: Scott Cooper, John Epstein, Maggie LaMont, Stuart Liebowitz, Jeana Woolley and Chair Larry Medinger. Abstained: Francisco Lòpez**

IV. **CONSENT CALENDAR: Craig Tillotson,** Single Family Program Loan Specialist, gives an overview of the seven loans contained in Council's packet, pointing out that they are scattered around the state from Portland to Coos Bay. The total for these seven loans is $1.75M, at an average of $250,000 per loan. He also points out that loan number 3 lists the year built as 2006, but it should be 2008, which he says brings up an interesting point about what the department considers "new" versus "existing" in the single family program. "New" is defined as a home that has not been previously occupied.

> **MOTION: Wooley moves that the Oregon State Housing Council approve the Consent Calendar.**
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> **VOTE: In a roll call vote the motion passed unanimously. Members Present: Scott Cooper, John Epstein, Maggie LaMont, Stuart Liebowitz, Francisco López, Jeana Woolley and Chair Larry Medinger.**

V. **SINGLE FAMILY REPORT: Craig Tillotson,** Single Family Program Loan Specialist, gives an overview of the loan production for the month of April, pointing out details on delinquency and foreclosures. Loan production for April is higher than the March production, with 226 loans; $41M in loan purchases. The figures for May are even higher. The concentration of loans is typically Multnomah, Clackamas, Washington, Marion and Jackson counties. **Chair Medinger** asks if there is any reason why the general loan amount has gone up, and whether it is because the rest of the market is dysfunctional. **Tillotson** says that what they have been hearing is that OHCS is the best game in town as far as the type of products that the lenders can originate loans for, and that OHCS is a good secondary market for them. **Cooper** states that there had been previous discussions about doing some inquiries on the coastal counties to find out whether there was a structural issue that was causing people not to access the department's programs and asks if the department had found out anything. **Tillotson** states that there are some loan officers that are definitely interested in doing more in Clatsop County, and that, if they have not already had the single-family forum training, they will soon. The forums not only promote the department's program, but also bring together various individuals from the real estate community and lenders in the area, which, hopefully, spurs interest in the program. Acquired

properties are at eight again this month, with one each in the following counties: Yamhill, Josephine, Lane, Coos, Deschutes, Umatilla and two in Marion County. Those are current properties that the department has foreclosed upon and is holding ownership of. The current level of foreclosures is 1.09% of the department's overall portfolio, which represents 92 loans. **Epstein** asks if the department's foreclosure rate is reflected in the bond market pricing. **Crager** explains that when rating organizations look at the department's bonds and portfolio, foreclosures is typically considered, and it helps from a rating standpoint. **Epstein** comments that the better rate the department gets, the lower interest rate its bonds float at, which passes through to homeowners.

VI. SPECIAL REPORTS:

A. ***OHCS / OECDD Realignment Update.*** **Sarah Miller,** OECDD Agency Realignment Project Manager, gives an overview of the process being used to carry out the Governor's Executive Order No. 08-11, dated May 12, 2008, Restructuring Oregon Economic and Community Development Department. She distributes copies of the Agency Realignment Project Charter and the OECDD Realignment Project Process Overview Report dated June 6, 2008. **Cooper** asks if the OECDD Commission will make the final recommendation. **Miller** explains that the Project Steering Committee will review recommendations before they go to the commission, and that the recommendations are being made at the request of the Governor's Office. The commission is expected to give strategic direction about which alternatives to prepare detailed plans for. **Cooper** expresses his concern about potentially changing the culture of OHCS, and the need for OHCS to be fully engaged in the discussions. **Miller** assures him that OHCS has been engaged from day one in all cases, all workgroups contain a prominent member of OHCS' leadership team as co-chair, and they have offered OHCS the opportunity to bring stakeholders to the table for all workgroup sessions.

Woolley asks if the commission is a stakeholder group as is the overall steering committee. **Miller** says they are not equal, and explains that the Project Steering Committee is the last check inside state government before recommendations are made. She says she would be very happy to bring those recommendations back to Housing Council if they want to be briefed during the process so they have equal opportunity to weigh in on them. **Miller** explains that Phase One program strategic sessions have all taken place, and they intend to have them available for the stakeholder roadshow on June 25th. Phase One alternatives will be considered by the OECDD Commission on July 17-18. Immediately after that, they will be reconvening Phase Two workgroups to start to build tactical plans in anticipation of alternatives being prepared for the commission's September meeting. The results of that meeting will be delivered to the Governor's Office.

Cooper asks what is in each one of the subgroups. **Miller** explains that in public works infrastructure it is the water, wastewater and Brownfields; for the community-based programs, it is the Community Development Block Grant, rural/tribal, ports and Mainstreet. **Cooper** says he is curious about ports. **Miller** says the intention is that ports really leverages infrastructure dollars and Community Development Block Grant to do infrastructure work. The programs they have identified as community-based economic development are really targeted at services to providers as compared to infrastructure projects.

LaMont asks if there is any indication whether the Housing Council will stay the same or change. **Miller** says that at this juncture they believe there will be changes both to the oversight body at OHCS

and the oversight body at OECDD. She cannot articulate what they are until they get to the tactical phase, but says there is no intention to establish another oversight board.

Cooper asks about a legislative placeholder to revise the role of the Council in anticipation of a possible merger. **Fletcher** explains that as part of the workgroups there is a joint OECDD/OHCS legislative subcommittee. The subcommittee will be looking at some of the different statutes, one of which is regarding the roles and authority of the commission. They will be making some recommendations so that the statutes align with the program recommendations. He says those recommendations will be brought back to this Council. **Miller** adds that she believes the intention is to jointly prepare that legislation on behalf of the Governor's office. She does not believe they want both agencies separately proceeding legislatively. **Crager** states that they have been assured by the Governor's office that the legislative concept placeholder that Cooper referred to will be there for the department.

Woolley points out that OHCS does not show up on the reporting chart, and that it seems it should in order to be visible in the process. **Miller** says she would be happy to take that suggestion back. She says that could be handled in a couple of ways. Certainly they will continue to provide updates to Council, and she would like to propose a conversation between Director Merced and Director McCabe about perhaps inviting Council to the table to jointly participate with the OECDD Commission when the recommendations are at final consideration. **Merced** comments that is how it was originally proposed when they started setting up the structure and they will make sure that is put back in. **Woolley** says if it is an easy thing to be fixed, then she asks that it be done. **Crager** says it was their intent to include the Housing Council as they went through this. **Miller** states that they are distributing a weekly project update entitled *In The Loop*, to all OECDD/OHCS staff, and she will make sure Housing Council is put on that list.

VII. NEW BUSINESS:

A. *Consolidated Funding Cycle*

1. Overview. **Betty Markey,** Housing Resources Section Manager, states that the department received 22 applications and had enough resources to provide financing for 15. Eleven of those will be presented to Council today for approval of a grant or loan over $100,000. There are four projects receiving funding that do not require Council approval: 1) ***Admiral Apartments***, a Section 8 project being preserved by REACH CDC, consists of very extensive rehabilitation to the building to assure life safety systems, and extending the durability of the building for another 30 years. They will also be getting the project-based assistance from HUD extended for 20 more years for all 37 units. 2) ***Fieldstone,*** a 5-bedroom residential treatment home at the Villebois Community, the former Damasch Hospital site, constructed by Northwest Housing Alternatives. The project will provide housing for persons with mental illness. 3) ***Hewitt Place***, a 44-unit expiring LIHTC project located in Troutdale, which was originally developed by Innovative Housing in 1992. Innovative Housing is going to be acquiring the property based on the appraised value, and will be using resources to renovate and upgrade the housing, including replacement of the LP siding. 4) ***Santa Clara,*** an existing group home operated by Oregon Supported Living Program, located in Eugene. Oregon Supported Living Program purchased the home in 1998, and has operated the home since 1991. They are getting HELP and Housing Trust Fund, using the majority of the money to renovate, and will use $30,000 to buy down the mortgage to $12,000 so they can pay it off quickly. The pay-

off will allow them the resources to start a maintenance reserve, so they can maintain the property in future years.

LaMont asks if the number of units and project cost of $10M for the *Admiral Apartments* is reflective of what it costs to do development in Portland. **Markey** explains that it is in downtown Portland in a good neighborhood near the Park Blocks; the acquisition costs are close to what acquisition would be for the property; and there is extensive rehab being done, much of which is seismic. **Woolley** comments that sometimes with older buildings, the seismic alone is more expensive than starting from scratch.

Markey gives an overview of the application round, explaining the different funding sources available, the amount used, and the balances, as outlined in Council's packet. **Lòpez** asks with regard to the special needs population, about farmworker, alcohol drug recovery, and domestic violence. **Markey** explains that there were no projects for farmworkers submitted this time. **Lòpez** asks what the reason is that farmworker projects have not been applying. **Markey** says that a lot of times farmworker projects include tax credits and this was not the round for new construction. There is also an issue on farmworker housing with the tax credit programs nationwide. The IRS is saying that it is not open to the general public, so they are looking at it potentially not being allowable to utilize tax credits. **Cooper** asks, historically, when the department started funding farmworker housing, and if there are projects expiring that need preservation dollars. **Markey** explains that for the last round there was a farmworker project renovation. **Cooper** says it might be interesting for future rounds to take the list of preservation projects in the pipeline and break them out by category and see what would likely be expected in terms of categories in the future. **Merced** comments that the department just last week approved three on-farm farmworker tax credit projects. **Markey** states that the department is just about out of farmworker tax credits, if not out for this year.

2. and 3. ***Grant County Group Home #2831, and Grant County Group Home #2832.*** **Roz Barnes,** Housing Development Representative, introduces **Brian Cole**, Consultant, ORBIS Group; **Gene Button**, Executive Director of Step Forward Activities, Inc.; and **Bruce Buchanan,** Regional Advisor to the Department; explaining that she will be presenting the two group homes in one presentation. The home descriptions are identical and their sources and uses are the same. Step Forward Activities, Inc. proposes the construction of two five-bedroom group homes in John Day. They are requesting separate funding awards for each of the homes, $175,000 in Trust Fund and $235,584 in HOME. The homes will be marketed as disabled housing with services for adults who have moderate to profound developmental disabilities. The homes will be 3,100 square feet and will provide housing for five disabled adults in each home. She gives an overview of the project, and asks for the approval of the two separate motions contained in Council's packets.

Lòpez asks how close the group homes are from community activities and if they are close to the center of town. **Button** says they are within less than a mile from the downtown. **Lòpez** asks if they have access if they want to go to community activities. **Button** says yes, they provide all that as part of the services, socialization, banking, medical needs, and shopping, and that they have their own transportation. **Lòpez** asks, with the recent publicity over the abuse in group homes, what the track record is of Step Forward. **Button** explains that he has been with Step Forward for 19 years, and in that time they have never been sanctioned for any abuse. They must go through mandatory licensing review every three years, both within their vocational programs and their residential programs. They

are accredited and go through a separate audit through accreditation and pass that every time. By law they are required to make sure that 75% of all the labor that is performed by their organization is done by people with disabilities; that is audited every year; and they were at 98% last year. **Lòpez** asks if a vacancy would be filled by a local person. **Button** says the state will post the vacancy statewide and they try to match, as close as they can, behavior to behavior. They refer it to the county case manager, who reviews the application and sends it to him to make a determination through visitations. **Lòpez** says that in the future he would like to see the track record of the entity with regard to abuse and neglect.

Epstein points out that they are the first two homes going into a new development and asks if they are confident they will not be by themselves. **Cole** states that there is very limited housing development in John Day, and this is one of the first new developments in many years. Construction is underway on the infrastructure, and they have reason to believe it will be successful. **Lòpez** comments that this could lead to another report on how integrated the group homes are in the rest of the community. **Cole** points out that there was no opposition to this project from the Planning Commission.

> **MOTION: Lòpez moves that the Oregon State Housing Council approve a $235,584 grant reservation of HOME funds and a $175,000 grant reservation of Housing Development Grant Program Trust Funds to Step Forward Activities Inc., completing the new construction of Grant County Group Home #2831, in John Day, Oregon, contingent upon meeting all HOME and Housing Development Grant Program requirements and conditions of award.**
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> **MOTION: LaMont moves that the Oregon State Housing Council approve a $235,584 grant reservation of HOME funds and a $175,000 grant reservation of Housing Development Grant Program Trust Funds to Step Forward Activities Inc., completing the new construction of Grant County Group Home #2832, in John Day, Oregon, contingent upon meeting all HOME and Housing Development Grant Program requirements and conditions of award.**
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> **VOTE: In a roll call vote the motions passed unanimously. Members Present: Cooper, Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger.**

4. Tern House. **Roz Barnes,** Housing Development Representative, introduces **Clay Martin,** Community Services Consortium, and **Jack Duncan,** Regional Advisor to the Department, and explains that Community Services Consortium proposes to acquire the Tern House, an existing 6-unit building in Newport, that will serve persons experiencing long-term homelessness. They are requesting a total of $608,800 in Housing PLUS funding, using $540,000 for the acquisition and rehabilitation of the property, and the balance for service subsidy. She gives an overview of the write-up contained in Council's packet and asks for approval of the recommended motion. **Martin** states that this is a great project that is flowing out of the recently completed 10-Year Plan for addressing chronic homelessness in Lincoln County. It is a natural outgrowth and evolution of

Community Services Consortium's already existing programs toward the homeless and long-term homelessness. Most importantly, because of the nature of the project, they are able to get six units on line and open so that people can move in very quickly. They could have six and potentially ten long-term homeless individuals off the streets, out of camps, and into a place before winter. **Lòpez** asks how in tune this project is in relationship with the Ending Homelessness Advisory Council. **Crager** states that this project is a model of the recommendations that are a part of the Governor's 10-Year Plan, which will be officially adopted at the June 19 Leadership Homeless Summit, and says Lincoln County is to be commended for their hard work on their Plan. **Cooper** asks about where the revenue for the rents comes from, assuming homeless people do not have much revenue. **Martin** explains that they often do have some income, and that income will increase for the individuals as they are able to access services more consistently. Community Services Consortium does have employment related services that will be available to all of the tenants in Tern House. In addition, they will be providing information and referral so they can access benefits they are eligible for, and they will be able to distribute tenant-based assistance for rent. **Duncan** points out that the request also contains $68,800 for services or rental assistance, or $6,500 per unit per year. **Crager** states that a unique feature of this program is that there is funding for the sticks and bricks as well as services and rent subsidy. **Woolley** asks how long and at what level the money is available for subsidizing the units. **Duncan** says four years, and that the Community Services Consortium also has tenant-based assistance, so there may be a way to extend that out for more than four years. **Woolley** asks at what level they are assuming they can contribute to the rent. **Martin** says he does not have an average figure, but what they anticipate is that they will initially get tenant-based assistance through Community Services Consortium, and they have sufficient time under the program to get them to a housing choice voucher if that continues to be needed. As far as income, that will vary by individual, and they will work with them with on-going case management beyond the four years. **Lòpez** asks where some of the money is going for services, and where that money comes from. **Crager** explains that the package the department got during the 2007 Legislature was all lottery-backed bonds, and typically the bonds are viewed as money for infrastructure. The difference in this is that they are doing a combination of tax-exempt bonds, which is the construction piece, and taxable bonds, which becomes the rent subsidy and services.

> **MOTION: Woolley moves that the Oregon State Housing Council approve a $608,800 ($540,000 in development and $68,800 in services subsidy) grant reservation of Housing PLUS funds to Community Services Consortium, completing the acquisition and/or rehabilitation of Tern House, in Lincoln City, Oregon, contingent upon meeting all Housing PLUS requirements and conditions of award.**
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> **VOTE: In a roll call vote the motion passed unanimously. Members Present: Cooper, Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger.**

Epstein adds that this project has no debt, so the issue is that in year five will there be money to continue the service for this population? **Crager** says yes. When the department asked the legislature for approval of this program they asked for ten years, and got four. When the department does these types of projects it has to look at ensuring that it has partners that are willing to commit other resources that will allow it to operate for a longer period of time. If you look at them from a

success standpoint on a lot of these rapid re-housing models the services being provided have shown great success. **Cooper** asks if, once this project is built, they would be able to start working the property into the Section 8 program. **Crager** says yes.

5. Washington Willow. **Carole Dicksa,** HOME Program Manager, introduces **Anna Geller,** Geller Silvas & Associates, and **Bruce Buchanan,** Regional Advisor to the Department. **LaMont** states that she needs to declare a conflict of interest because her daughter is employed by New Day Enterprises, Inc. and, therefore, will abstain from discussion and voting. **Dicksa** explains that *Washington Willow* will be a newly constructed four-bedroom group home for individuals with profound developmental disabilities and medically fragile conditions, located in LaGrande and operated by New Day Enterprises, Inc. Resident services will be based on an assessment of each occupant's needs and then implemented through an individual support plan. Qualified staff will be on-site 24 hours a day, 7 days a week to provide and coordinate supportive services for the residents. In addition to OHCS resources, New Day Enterprises will contribute over $50,000 to the project, which includes donation of the site. The rent amount is based on the four-bedroom fair market rent as established by HUD and split between the residents. Services and operation will be funded in partnership with the Oregon Department of Human Services, with federal funding from the Money-Follows-the-Person Program. Washington Willow will primarily serve residents of Union County. According to the Oregon Department of Human Services there are over 90 developmentally disabled adults enrolled in case management services in Union County. It is estimated that 55 of them are on a waiting list for supportive services. Washington Willow will provide permanent housing with services for four disabled individuals. She recommends approval of the recommended motion.

Geller says she wants to thank Bruce Buchanan and DHS and others who worked with her to understand Money-Follows-the-Person and other concerns, and wants to recognize the professionalism of the staff. **Lòpez** asks about the track record of New Day Enterprises regarding cases of abuse or neglect. **Geller** explains the process they go through to find out about the background of a client, and says that her experience in working with the Regional Advisors to the Department is that they are in the community and they know the legitimacy of the organizations they are working with. **Cooper** states that the inflation rate used in preparing these proformas vary between 2% to 4%, and this project did it right by choosing 4%. He asks if the department gives any guidance with regard to that. **Dicksa** says they do look at that, and it depends on the project, but for a project with debt they conservatively like a 3% with income, 4% with expenses. They ask in the application that the sponsors address why they picked the percentages they used. It is part of the financial analysis and ranking process, and they look at it again when they do subsidy layering.

> **MOTION: Cooper moves that the Oregon State Housing Council approve a $235,584 grant reservation of HOME funds to New Day Enterprises for new construction of Washington Willow, in La Grande, Oregon, contingent upon meeting all HOME requirements and conditions of award.**
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> **VOTE: In a roll call vote the motion passed. Members Present: Cooper, Epstein, Liebowitz, López, Woolley, and Chair Medinger. LaMont abstains.**

6. Wapiti. **Carole Dicksa,** HOME Program Manager, introduces **Kathy Lucas,** Executive Director, Clatsop County Housing Authority, and **Vince Chiotti,** Regional Advisor to the Department. **Dicksa** explains that the project will be two four-plexes located side-by-side in the new Forest Rim Subdivision in Warrenton. Each four-plex will have two stories with accessible units on the ground floor. The Forest Rim Subdivision will total 143 acres developed over the next seven years. The complete plan includes over 500 single family homes and around 30 multi-family units. The Clatsop County Housing Authority will purchase the newly constructed units and site from Olstedt Construction for a negotiated sales price of $882,000. The market value of the project will be established by a third-party appraisal in order to ensure that the purchase price does not exceed the actual value of the project. The project comes in at $118,500 per unit, which is considerably less than the average price per unit for OHCS-funded projects. This is due largely to the fact that this is a turn-key project and the Forest Rim developer enjoys the cost benefits from a large scale project. In addition to OHCS resources, the project has a small bank loan, but is able to maintain a 1.2 debt coverage ratio even with conservative estimates on expenses. The unit rents are 20% to 40% under market for the area. Clatsop County Housing Authority has an experienced full-time Executive Director and utilized OHCS resources in previous projects. **Lucas** says this project is much needed in Clatsop County because they are experiencing affordable rental housing shortages as their county has transitioned from logging and fishing to tourist and retail. They anticipate within the next two years 1,000 to 1,500 new jobs in Clatsop County. They currently have five big box stores coming in and 19 other stores in the permitting stage, so affordable housing is critical. **Cooper** asks how the people get from this location to the big box stores. **Chiotti** explains that the City of Warrenton is in the final development stage of walking and bicycle paths that will interconnect, and bus service will be extended to this subdivision. **Lòpez** asks if they will have on-site services and if it will be a referral-type. **Lucas** says no. They anticipate families moving in that are currently employed.

> **MOTION: Lòpez moves that the Oregon State Housing Council approve a $600,000 grant reservation of HOME funds to the Clatsop County Housing Authority for acquisition of Wapiti, in Warrenton, Oregon, contingent upon meeting all HOME requirements and conditions of award.**
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> **VOTE: In a roll call vote the motion passed unanimously. Members Present: Cooper, Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger.**

7. Blackberry Hill Apartments. **Carole Dicksa,** HOME Program Manager, introduces **David Huntington,** Executive Director, Lincoln County Development Corporation, and **Jack Duncan,** Regional Advisor to the Department. **Dicksa** explains that this project will provide nine units of affordable housing for working families and retirees in Toledo. The project consists of new construction of two, two-story buildings oriented on a half-acre site. With the application of $335,745 in Oregon Affordable Housing Tax Credits, all nine units will be available to families earning 50% or less of the area median income. Conservative estimates demonstrate a 1.14 debt coverage ratio, and net rents for the project will be just about half the amount of the market rents for the area. The need for affordable housing for working families in Lincoln County is approaching a state of crisis. The average single family home sale for the past year is $358,000. At a minimum, cost of new construction is $250 per square foot. 70% of all new construction in the past two years

has been built as a retirement or a second home. All of this results in a scarcity of buildable land and increasing housing prices. The Community Development Corporation of Lincoln County has already acquired the project site and has contributed it to the project. The resident services program for the project will be designed to address issues of family, individual and youth self-sufficiency, and development of the life skills that promote it.

Czarnecki points out that the sponsor has provided some underground parking. **Lòpez** asks what the services are for the disabled and if there are any on-site services. **Dicksa** says there are no on-site services because this will be primarily workforce housing. There is one, one-bedroom unit that will be either for a senior or disabled person. She explains that with the CFC application they get a fairly substantial description of the services that will be provided and that is reviewed by department staff, and then as a condition of award a more fully developed service plan is reviewed. **Lòpez** asks if the unit cost of $175,311 is reasonable. **Dicksa** says construction cost per unit is $134,000. The cost per square foot comes in at about $147. The average cost of new construction in that area for single family homes runs about $250 per square foot. Plus they own the site and are contributing it to the project. **Czarnecki** adds that one thing that does impact a project like this are the site conditions. If those additional costs are pulled out, then the prices fall. In the single family market for custom built homes the cheapest you can get pretty much anywhere is $110-$115 per square foot, and any amenity at all would increase that to about $150. **Chair Medinger** says he would concur with that. **Epstein** states that nine units at 3% vacancy seems light and asks if that is due to the population and turnover in the units. **Huntington** explains that they have an 80-unit apartment complex in Lincoln City and its vacancy rate is 1% due to the high demand for housing. Their other two properties have longer vacancy periods due to the selection process for the specialized populations they serve. They feel the 3% is realistic and may be a bit high.

> **MOTION: Epstein moves that the Oregon State Housing Council approve a $1,097,057 grant reservation of HOME funds to Lincoln County Development Corporation for new construction of Blackberry Hill Apartments in Toledo, Oregon, contingent upon meeting all HOME requirements and conditions of award.**
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> **VOTE: In a roll call vote the motion passed unanimously. Members Present: Cooper, Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger.**

8. Crest Butte Apartments. **Heather Pate,** Housing Development Representative, introduces **Deborah Price,** Regional Advisor to the Department. She says they are requesting Council's approval of $140,342 in weatherization grant funds. The project is located in Bend and is an existing multi-family, rural development project, with 52 units; 16 one-bedroom, and 36 two-bedroom apartments. The complex was constructed in 1978 and has been poorly maintained through the years, necessitating a complete and expensive rehab. Rental assistance is provided to 30 of the 52 units, with an additional eight units covered by Section 8. She gives an overview of the weatherization measures and funding sources set out in Council's packet. She requests Council's approval of the recommended motion. **Price** adds that the department and the community will be well served by this additional rehab effort, as well preserving and saving the units. **Woolley** asks if the scope of work described will be done to all units. **Pate** says yes.

MOTION: Cooper moves that the Oregon State Housing Council approve a $140,342 grant reservation of Weatherization funds to Chrisman Development and Management Inc. for the acquisition rehabilitation of Crest Butte Apartments in Bend, Oregon, contingent upon meeting all weatherization program requirements and conditions of award.

VOTE: In a roll call vote the motion passed. Members Present: Cooper, LaMont, Liebowitz, López, Woolley, and Chair Medinger. Epstein was absent (left meeting at 11:00 to participate in conference call; returned to meeting at 11:50).

9. *Clifford Apartments.* **Heather Pate,** Housing Development Representative, introduces **Julie Garver,** Innovative Housing, Inc., and **Vince Chiotti,** Regional Advisor to the Department. She says they are requesting Council's approval of $850,000 in Housing PLUS funds. The project was built in 1911, is a four-story brick building with 83 units, consisting of SRO's, studios and one-bedroom apartments, with ground floor commercial space. The basement will be converted to include community space, laundry, kitchenette, storage and private meeting rooms. Five units will be added to the existing 83 to better serve the target populations, which are homeless, ex-offenders and disabled. She gives an overview of the renovations and improvements, and financing as outlined in Council's packet. **Chiotti** comments that the sponsor has experience with this population, and this is one of the first projects like this on the east side. **Liebowitz** asks about the continuation of services after four years, and whether they have any thoughts on how that gap would be addressed. **Garver** says that is what is available and that is what they designed the program around, and discusses other possible options. **Liebowitz** asks if they have targeted all the units for Housing PLUS, or are there specific units that were designated for Housing PLUS services. **Garver** states that there are specific units. Out of 88 units, 45 of them will be programs for permanent supportive housing. All of those would have separate sources for rental subsidy, so they are just talking about the services for Housing PLUS. The other 43 units are affordable units at 30% or 50% of median income. They would be served by their resident services program and their job employment program. **Lòpez** asks if they have any plans to work with Multnomah County Mental Health or any of the providers, to ensure that those in their program will be successful. **Garver** says they have been in discussions with staff at Multnomah County and the City of Portland for three years. They needed to design a program that had long-term stability outside of fluctuations of particular politics, so they targeted the Department of Community Justice because they have historically had good funding for both services and rental subsidy for those exiting corrections. They have also focused on LukeDorf as their primary service provider because they have a good reputation in the community, an excellent relationship with Multnomah County, and they help them get access to other funding and other programs.

Cooper says he has concerns on this project based on the proforma. The income is calculated on a 2% annual inflation rate and expenses are calculated on a 3% annual inflation rate. Over time there is a potential divergence that will begin to stress them by the end of the project. They have an unstable population with a 5% vacancy rate that he suspects will be higher. With this population there tends to be higher repair bills. He says he has long-term concerns about the stability of the

whole project. **Garver** responds that it is a skinny budget on the capital side and on the operation side. They focused on operations because they have some of the same concerns and IHI has a long history of operating properties. They are in it for the asset management and they have a professional property manager that manages all of their properties. They have vetted the project with them to try to determine if it makes sense. Fortunately, they have NOAH involved as a lender on this project, who is careful about reviewing the timeline and how debt service is covered. NOAH is comfortable with these numbers. With regard to on-going maintenance of the property, they have done a long-term replacement reserve assessment, have capitalized that initially, and have an on-going contribution. The City of Portland does have a risk mitigation pool. They feel that this is important for the permanent supportive housing units because they do take more wear and tear. What is not seen in the repair and maintenance budget is the risk mitigation pool access for damages that are above and beyond regular turnover damage. **Cooper** asks if those are grants. **Garver** explains that it is a grant up to a certain portion, and it is a cost reimbursement program. There is an upper limit. It is a good encouragement for people to be willing take the risk on permanent supportive housing because it is harder to manage, with more costs. **Woolley** asks what the upper limit is. **Garver** says it's $8,000 per access, per unit, per time. **Cooper** asks if there is a lifetime cap. **Garver** says she does not think they have figured out the lifetime cap yet, and that she does not think they have had a property access it that many times. **Cooper** asks if they capitalize it with general funds. **Garver** is not certain, and says it has been an on-going program with the City's commitment to the 10-Year Plan. **Chiotti** comments that it incentivizes people to do this type of housing because they are taking a much more difficult population and some of the early sponsors said we cannot do this because of the difficulties we are having. That is how the pool came to be.
Crager adds that it was part of the City's investment as part of the 10-Year Plan to create this type of housing.

> **MOTION: Woolley moves that the Oregon State Housing Council approve a $850,000 grant reservation of Housing PLUS funds with $690,000 in development and $160,000 in services to Innovative Housing Inc. for the acquisition rehab of The Clifford Apartments located in Portland, Oregon, contingent upon meeting the Housing PLUS regulations and conditions of award.**
>
> **VOTE: In a roll call vote the motion passed. Members Present: Cooper, LaMont, Liebowitz, López, Woolley, and Chair Medinger. Epstein abstains (left meeting at 11:00 to participate in conference call; returned to meeting at 11:50 following presentation and discussion).**

10. Vet LIFT III. **Carol Kowash,** Housing Development Representative, introduces **Anne Williams,** St. Vincent de Paul Society of Lane County; and **Jack Duncan,** Regional Advisor to the Department. **Kowash** explains that the project is for chronically homeless veterans in Eugene, with nine units, plus a unit for an on-site manger. 1,400 square feet of retail space will be converted into an ADA unit, and an area to house Vet LIFT staff offices and provide services. She gives an overview of the renovation plans and the funding as outlined in Council's packet. Cost of construction will be $82 per square foot and $40,700 per unit. **Williams** states that this is a critically needed project for chronically homeless veterans. They have seen vets on the streets for 30 years and those coming back from Afghanistan and Iraq are seriously disturbed individuals. This will

create additional housing and supportive services for them. **Liebowitz** says that clearly this type of population is very dependent on services, which has Housing PLUS make sense on one level, but that it does not make sense in year five when you end up in the red, and asks about what happens after that. **Williams** says they have a couple of strategies. They will be developing an operating reserve fund for the first four years the subsidies are in place. They have been extremely successful working with service partners that have other sorts of housing subsidy available. She is in conversations with their local continuum of care to access some McKinney supportive housing dollars that might replace this state's Housing PLUS. They were also able to use HUD VASH, which is essentially Section 8 attached to the VA Department. Also, because a number of chronically homeless vets are HIV positive because of self-medication with IV drug use, they can access HOPWA vouchers as well. The other piece that is important to note is the project carries no debt, so they are only looking at having to manage the operating and support dollars.

Woolley comments that Council has been asking the same question on the projects that have Housing PLUS funds, and each time there is discussion about the follow-up coming from certain sources. She asks if there is a strategy that could be applied on a statewide basis instead of every individual trying to come up with the other funding. **Merced** says there are two ways to do that: Have the discussion along with the budget and policy option packages; or work very closely with some of the local foundations to try to get additional resources. The department has an outstanding $1M request with Oregon Community Foundation to provide some additional resources over the next three years for the projects that have been funded. He says he is not certain that it is going to happen, but it is part of the department's mandate to look beyond what it has available and try to bring in some outside resources. **Crager** states that Roberto Franco is the staff person specifically designated for this program and the work around homelessness. Part of the Governor's 10-Year Plan is to have local governments engage local partners and the private sector to bring in other resources, which has been successful, and that effort needs to be replicated with the counties and communities. The department is also working with a private foundation to bring dollars into this as well. **Cooper** comments that his local government partners would expect him to point out that the counties and cities are under siege in this arena with the veterans' issue in trying to provide services to this returning population. While they would love to help out, the demand on their services for providing mental and public health are all fighting for the same resources that could otherwise go to housing. **Merced** adds that the department is also part of the Governor's Veterans' Services Task Force, which includes other government agencies that are looking for ways to better integrate services. The department is also part of the Governor's Re-Entry Council, which looks at ex-offender issues and better ways to integrate services for that population. He says he appreciates Mr. Cooper's perspective, but thinks as a state government we have a responsibility to continue to work with counties and cities and look for ways to be more efficient in delivering these services.

> **MOTION: Lòpez moves that the Oregon State Housing Council approve a $715,429 grant reservation of Housing PLUS funds (with $482,929 in development costs and $232,500 in services/rental subsidy) to St. Vincent de Paul Society of Lane County, completing the acquisition and rehabilitation of Vet LIFT III in Eugene, Oregon, contingent upon meeting all Housing PLUS requirements and conditions of award.**

VOTE: In a roll call vote the motion passed unanimously. Members Present: Cooper, Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger.

11. Willard Street Duplex. **Tony Penrose,** Housing Development Representative, introduces **Martha McLennan,** Executive Director, Northwest Housing Alternatives, and **Vince Chiotti,** Regional Advisor to the Department, and states that Northwest Housing Alternatives is asking approval of $232,000 in Housing PLUS, with $180,000 in development and $52,000 in rental subsidy and resident services. The proposed project is an acquisition and rehabilitation of an existing duplex in Milwaukie, and will provide permanent supportive housing for homeless families. He gives an overview of the rehabilitation, services, and funding as described in Council's packet. **McLennan** gives an overview of Northwest Housing Alternatives' involvement in addressing the needs of homeless families in Clackamas County for over 20 years. She explains that this project is based on a model of providing permanent supportive housing with case management. The idea being that families, especially those with children, can succeed better if they do not have to relocate and disrupt their educational experience as they move from homelessness into stability. **Cooper** states that he has concern about this project. It was purchased for $350,000, which was affordable at the time they bought it, and then they added $220,000 worth of costs on top of that, of which they have put $45,000 back in the agency's pocket. He says it is a good project, but he is concerned that the price tag is running a little high for what we end up getting out of it. **McLennan** states that the developer fee is about $25,000; there was a fee to a third party who prepared the application; and what NHA will get out of it is smaller than that. **Cooper** says he is doing the broad brush approach as if he were on the legislature. **McLennan** explains that this is a small scale property and they lose the opportunity for efficiency of scale. It was a property they had the opportunity to acquire, and it made sense for them by being contiguous with their campus. The units are significantly larger than the typical two-bedroom units, and they will be able to serve families well.

MOTION: LaMont moves that the Oregon State Housing Council approve a $232,000 with $180,000 in development and $52,000 in rental subsidy and residential services, grant reservation of Housing PLUS funds to Northwest Housing Alternatives, completing the acquisition and rehabilitation of Willard Street Duplex, in Milwaukie, Oregon, contingent upon meeting all Housing PLUS requirements and conditions of award.

VOTE: In a roll call vote the motion passed. Members Voting in Favor: Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger. Member Voting Against: Cooper.

12. *18th Street.* **Mike McHam,** Market Analyst and Appraiser, introduces **Karen Litwiller,** Oregon Mennonite Residential Services, and **Jack Duncan,** Regional Advisor to the Department, and states that Oregon Mennonite Residential Services (OMRS) is requesting $246,563 in HOME funds for the acquisition and rehabilitation of an existing duplex located in a residential neighborhood in McMinnville, with services targeting developmentally disabled requiring fulltime care. OMRS will maintain ownership as well as manage and provide significant resident services. If

funding is approved, OMRS will purchase the duplex. Approximately $80,000 will go into the rehabilitation, and the remainder will go into acquisition of the property. The total project cost is $350,000, or $175,000 per unit, and will be funded from both HOME and the Trust Fund. There will be no debt against the property. Rents will be approximately $386 per unit, which equates to $193 per resident. **Litwiller** states that in the two counties they work in, there are about 140 people waiting for residential services. The state in the next fiscal year intends to place 130 people statewide, so even at the end of that year, there will be more with DD still waiting for housing. **Lòpez** asks how close the project is to the downtown area. **McHam** says that for this population the proximity to services is a little less important because they require 24/7 care and are not very mobile. **Lòpez** asks about the licensing process for this group home. **Litwiller** explains that OMRS has a good reputation among providers and the people that they work with. They often have physicians, state nurses, and people come into their homes and tell them they wish other providers provided services in the same way that OMRS does. She says they have had no issues.

> **MOTION: Lòpez moves that the Oregon State Housing Council approve a $246,563 grant reservation of HOME funds to Oregon Mennonite Residential Services for completing the acquisition and rehabilitation of 18th Street in McMinnville, Oregon, contingent upon meeting all HOME requirements and conditions of award.**
>
> **VOTE: In a roll call vote the motion passed unanimously. Members Present: Cooper, Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger.**

B. *Ellendale Apartments,* Predevelopment Loan Request. **Becky Baxter,** Loan Officer, introduces **Rita Grady,** Executive Director of Polk CDC, **Anna Geller,** Geller Silvis & Associates, and **Jack Duncan,** Regional Advisor to the Department, and states that Polk CDC is requesting a Predevelopment Loan in the amount of $218,000 for a workforce housing project located in Dallas. The loan proceeds will be used to pay off an existing loan to Enterprise. The proposed project is a 24 unit, two and three bedroom housing project serving families in the 50% – 55% area median income range. Rents would range from $535 to $560 for the two bedroom units and $626 to $636 for the three bedroom units. The proposed design will consist of 16 two-bedroom, 1½ bath units and eight three-bedroom, 1½ bath units. Two units will be fully accessible to those with physical disabilities and all units will be adaptable for use by the physically disabled. Security will be the land, which is assessed at $346,570, bringing the loan-to-value to 63%. **Baxter** recommends approval of the loan request. **Grady** states that Polk CDC has about $120,000 invested in this property already by purchasing a piece that is contiguous to this property that becomes a part of the total project. One of the driving needs in the area is that when the housing authorities issue their Section 8 vouchers they must issue 75% of those to families who have incomes less than 30% area median income, and there are a lot of families above that that are still low income that are not being served.

> **MOTION: Epstein moves that the Oregon State Housing Council approve a Predevelopment Loan in the amount not to exceed $218,000, at a current interest rate of 4.70% per annum for a maximum of two years to Polk Community Development Corporation**

to pay off a higher interest rate loan for the development of Ellendale Apartments.

VOTE: In a roll call vote the motion passed unanimously. Members Present: Cooper, Epstein, LaMont, Liebowitz, López, Woolley, and Chair Medinger.

C. *Esperanza Village,* Predevelopment Loan Request. **Becky Baxter,** Loan Officer, introduces **Jody Ahlstedt,** Program Director for UCAN, and **Karen Clearwater**, Regional Advisor to the Department. **Liebowitz** declares a conflict of interest because he works with UCAN, so he will not participate in the discussion or vote for this project. **Baxter** explains that the name has been changed to *Esperanza Circle,* and states that the project is a six-plex located in Roseburg, that will provide housing to families with at least one individual actively participating in a substance abuse recovery program. The units will be available to families at 50% of area median income or less. Two units will be set aside for the chronically homeless. The appraised value of the land is $130,000, with a loan-to-value at 100% without any additional security. Although the borrower is financially strong, the department determined that with the current economic situation and the 100% loan-to-value, not including interest, the need for additional collateral was warranted. Therefore, the department is requiring an additional $25,000 in funds as additional security, and a security agreement and assignment of account authorization would be a part of the closing process. With the additional security the loan-to-value would be 83%. The borrower intends to apply through the Fall 2008 CFC and is also aware of the new scoring process. UCAN currently has 13 units dedicated to transitional housing for families. The maximum stay in these units is two years. Information provided by the borrower reflects that 70% of clients served by ADAPT, which is a primary substance abuse treatment provider for Douglas County, experienced a housing crisis over the past year. That includes homelessness, denial of housing, or eviction. Permanent affordable housing in a drug and alcohol free supportive setting is critical to helping these individuals obtain their goal to live a self-sufficient and substance-free lifestyle in safe affordable housing. Esperanza Circle would be the first permanent supportive housing complex in Douglas County and would begin to meet the need for these individuals and families to realize their goal. She recommends approval of the loan.

Ahlstedt says that UCAN feels very comfortable in planning to build and operate a housing project of this type. They have been very successful in their transitional and permanent housing operations, and they have their own property management, case management, and maintenance program within their agency. Utilizing community volunteers has been one of the mainstays in keeping their operation costs down. At this point in the planning session they do not plan on having any subsidies. They plan on keeping the rents affordable and then utilizing Section 8s and HOME TBAs, and working with families to stabilize their financial situations. Their operations have been recognized on the federal level, receiving the 2008 Maxwell Award, and they are a semi-finalist in the MetLife Award. That money has enabled them to continue to pursue their housing endeavors. **Clearwater** comments that this project is really needed in the Roseburg area. A lot of the people coming out of the transitional program do not have anywhere else to go, but do not yet meet the qualifications that it would take to rent in the private market. This is that extra step to keep them out of the cycle of recurring homelessness, falling out of programs that they need, and to keep them housed.

MOTION: Cooper moves that the Oregon State Housing Council approve a Predevelopment Loan in the amount not to exceed $129,900 at a current interest rate of 4.70% per annum for a maximum of two years to Umpqua Community Action Network for the acquisition of property for the development of Esperanza Village, Roseburg, Oregon.

VOTE: In a roll call vote the motion passed. Members Present: Cooper, Epstein, LaMont, López, Woolley, and Chair Medinger. Liebowitz abstains.

Cooper asked about the term "prioritization process" versus "pre-screening tool." He says he thinks he received a letter from Bill Carpenter and Betty that mentioned it would be a "pre-screening tool." **Merced** says it was always meant to be a prioritization process, and he does not recall the department sending out something that said it was going to be pre-screening. **Cooper** says he will look for the letter. **Markey** explains that it has always been part of the 100 points of the 200 points scoring system process, where the applicant can do the self-score. She says she thinks what they meant about pre-screening was the fact that the applicant can do their self-score portion first and then in a sense "pre-screen" to decide, based on that score, whether to incur additional resources to bring in an application. **Cooper** asks that this be brought up under Old Business at the July meeting for further discussion, and says he believes it is fundamentally unfair to rural communities throughout the state.

VIII. <u>OLD BUSINESS</u>: None.

IX. <u>REPORTS:</u>

A. ***Report of the Chief Financial Officer.*** No report given.

B. ***Report of the Deputy Director.*** **Rick Crager** reports:

- Last month was primarily focused on the OECDD alignment project, with the entire Executive Team involved in the "deep dive" into the process and trying to get a better understanding of the OECDD programs.
- He distributes a copy of the power point presentation shown to the agency's partners at the various budget meetings, outlining the department's fourteen legislative concepts. The department is proposing four policy option packages which address homelessness and hunger, preservation, additional affordable housing development, and sustaining agency operations. Everyone has been appreciative of the presentation, and they feel like we have addressed a variety of needs across the continuum. There have been questions about the homelessness service, and they are happy to see the Emergency Housing Account included. The Governor has signed off on all 14 legislative concepts, including the document recording fee.
- He has been participating in industry group dialogue meetings with many Housing Alliance partners, as well as homebuilders, realtors, and bankers association. It has been eye-opening to discuss the cost of building and the uniqueness of affordable housing. The hope is to gain industry support for the next legislative session.
- The Leadership Homelessness Summit is June 19. Ray Naff will be representing the Governor's Office; and Philip Mangano, Director of the United States Interagency Council on Homelessness, will be the guest speaker. There are over 100 registered participants, most of which

are local leaders, city officials, and county commissioners. There is a lot of momentum in terms of developing 10-Year Plans.

Cooper states that last week the Governor's Task Force on County Payments endorsed preempting the affordable housing recording fee to help fund the short fall of the loss of county payments by counties.

C. ***Report of the Director.*** **Victor Merced** reports:

- There have been budget discussions with stakeholders. The department has identified a $2.8M shortfall, which the department will be asking for in its rebalance package.
- He congratulates John Epstein on being reappointed by the Governor for another four years on Housing Council.
- He attended a foreclosure housing fair with Senator Gordon Smith last week and was able to talk with him about some of the housing bills that are in Congress right now. He seemed very supportive and has worked closely with John Fletcher and staff in terms of making sure they hear our perspective around housing, foreclosure mitigation, MRB issues, etc.
- He attended the grand opening of Merlo Station where Congressman Wu was the keynote speaker, and he was able to spend a few minutes with him talking about some of the housing issues in Oregon. The Congressman seemed particularly pleased with the department's effort and support of some of the issues that he was dealing with in congress in terms of housing support.
- He acknowledges that there is some concern with the document recording fee, and one of the issues the department will have to overcome is that it has been determined to be a tax.
- Judge Cooper has suggested that the Senate Minority Leader's jurisdiction has little loan activity, and that is something the department is going to look into.
- Bob Gillespie and John Fletcher will be attending upcoming DLCD meetings.

D. ***Report of the Chair.*** **Chair Medinger** reports that at the DLCD meeting he attended there were quite a few partners, the farm bureau, housing alliance, 1,000 Friends, etc. It was basically an introductory meeting, but there was a sense in the room that there were things that needed to be worked on as a state. It basically talked about workforce housing in the community where people work, and getting down to anti-commuterism, which could be integrated into the Governor's carbon footprint program. Workforce housing has the problem of land, and where to find free or low cost land. He is hopeful they can keep a focus on those simple, straightforward concepts. They will meet every month and expect to have rulemaking and legislative concept ready in for the next legislative session.

Cooper states that the Senate Republican Caucus 09-11 Strategy that was e-mailed out yesterday to county commissioners calls for, in view of the deteriorating economy and state revenues, a 5% across the board cut in every agency's budget, plus making agencies absorb all of the management wage increases.

XI. Future Agenda Items. Merced suggests the following for the July Council meeting:

- OHCS budget and legislative priorities;
- Priority housing discussions that Judge Cooper requested clarification on;
- Farmworker housing presentation; and

- Sarah Miller monthly update.

For future meetings he suggests the following:

- Portland Metro's regional housing forecasting model (August);
- Housing projects tour either in the Salem or Portland area;
- Quarterly update on Housing PLUS projects.

Chair Medinger adjourns the meeting at 1:22 p.m.

July 25, 2008 — 7/25/08

Larry Medinger, Chair **DATE**
Oregon State Housing Council

Victor Merced, Director **DATE**
Oregon Housing & Community Services