

# OREGON STATE HOUSING COUNCIL

September 7, 2012



*Parkside Village, Roseburg, OR  
(36 Units; Preservation Property/Multifamily)*

Meeting held at:  
Oregon Housing and Community Services  
725 Summer Street NE, Room 124B  
Salem, OR 97301  
503.986.2005

# OREGON STATE HOUSING COUNCIL

September 7, 2012

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# Oregon State Housing Council

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**Council Members**  
Jeana Woolley, Chair  
Mayra Arreola  
Tammy Baney  
Anbre L. Dickson  
Michael C. Fieldman  
Zee D. Koza  
Adolph "Val" Valfre, Jr.

## STATE HOUSING COUNCIL MEETING

### Telephone Conference

September 7, 2012

9:00 a.m.

Meeting Location:

Oregon Housing and Community Services  
725 Summer Street NE, Room 124B  
Salem, OR 97301

## AGENDA

- |       |   |                    |
|-------|---|--------------------|
| I.    | CALL TO ORDER                                 | Jeana Woolley      |
| II.   | ROLL CALL                                     | Jeana Woolley      |
| III.  | APPROVAL OF MINUTES                           | Jeana Woolley      |
|       | A. Minutes of August 10, 2012 Meeting         |                    |
| IV.   | DIRECTOR'S REPORT                             | Margaret Van Vliet |
| V.    | PUBLIC COMMENT                                | Jeana Woolley      |
| VI.   | NEW BUSINESS                                  | Karen Tolvstad     |
|       | A. Future Funding Processes                   |                    |
|       | B. Retreat Planning – Agenda items and format |                    |
| VII.  | REPORT OF THE CHAIR                           | Jeana Woolley      |
| VIII. | FUTURE AGENDA ITEMS                           | Margaret Van Vliet |
|       | A. October Retreat                            |                    |

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**OREGON STATE HOUSING COUNCIL**  
**Minutes of Meeting**

Meeting Location:  
Oregon Housing and Community Services  
725 Summer Street NE, Room 124 A/B  
Salem, OR 97301.

**9:00 a.m.**  
**August 10, 2012**

**MEMBERS PRESENT**

Jeana Woolley, Chair  
Mayra Arreola  
Aubre Dickson  
Mike Fieldman  
Zee Koza  
Adolph "Val" Valfre, Jr. (by phone)

**MEMBERS ABSENT**

Tammy Baney

**GUESTS**

Shelly Cullin, Chrisman Development  
John Epstein, Wells Fargo Bank  
John Miller, Oregon ON  
Rob Prasch, NOAH  
Jim Winkle, WDC

**STAFF PRESENT**

Margaret S. Van Vliet, Director  
Karen Tolvstad, Policy, Strategy & Community  
Engagement Division Administrator  
Julie Cody, Program Delivery Division  
Administrator  
Bob Larson, Debt Management Manager  
Roberto Franco, Single Family Program  
Manager  
Debie Zitzelberger, Loan Officer  
Mike Auman, OHSI Administrator  
Joyce Robertson, Loan Officer  
Karen Clearwater, Regional Advisor to the  
Dept.(phone)  
Vince Chiotti, Regional Advisor to the Dept.  
Rebecca Gray, HR Manager  
Angelique Morgan-Goldschmidt, HR Consultant  
Benjamin Pray, Communications Manager  
Kim Travis, Community Engagement Manager  
Jon Gail, Agency Policy Advisor  
Greg Current, Executive Assistant  
Jo Rawlins, Recorder

I. **CALL TO ORDER:** Chair Woolley calls the August 10, 2012 meeting to order at 9:01 a.m.

II. **ROLL CALL:** Chair Woolley asks for roll call. **Present:** Mayra Arreola, Aubre Dickson, Mike Fieldman (arrived at 9:04am), Adolph "Val" Valfre, Jr., Zee Koza, and Chair Jeana Woolley. **Absent:** Tammy Baney.

III. **APPROVAL OF MINUTES**

A. Chair Woolley asks if there are any corrections to the July 13, 2012 Minutes. There being no corrections, the Motion was read:

**MOTION:** Koza moves that the Housing Council approve the Minutes of the July 13, 2012 Council meeting.

1 **VOTE: In a roll call vote the motion passes. Members Present:**  
2 **Mayra Arreola, Aubre Dickson, Adolph "Val" Valfre, Jr., Zee Koza,**  
3 **and Chair Jeana Woolley. Absent: Tammy Baney and Mike**  
4 **Fieldman.**

5 **IV. DIRECTOR'S REPORT: Margaret Van Vliet, Director, reports the following:**

- 6 • **Consolidated Funding Cycle (CFC).** The process of debriefing the results relating to  
7 the recent CFC awards with unsuccessful applicants continues. Applicants are aware  
8 this is a transition year. Input from the applicants has provided an additional  
9 opportunity for staff to hear what sponsors would like to see in future processes.  
10 OHCS is currently gearing up for the next allocation. A map highlighting five years  
11 of projects funded by CFC has been developed (A copy was made available later in  
12 the meeting and is included in the permanent meeting records).
- 13 • **Foreclosure Mitigation.** Good work surrounding the implementation of Senate Bill  
14 1552 during the February 2012 short legislative session continues. The bill requires  
15 banks to meet with homeowners who are at risk of foreclosure in mediation prior to  
16 taking foreclosure actions. OHCS's role is to provide mediation, counseling,  
17 outreach, and legal assistance. OHCS will be reporting its progress to the legislative  
18 interim committees in September 2012. The foreclosure and mediation process is  
19 currently in a state of flux. More information to follow.
- 20 • **OHSI/HHF.** An update to the Oregon Homeownership Stabilization Initiative will be  
21 presented later in the agenda. Currently there are 10 officials from the United States  
22 Department of Treasury at OHCS performing an onsite monitoring review. In  
23 addition, during the week of August 13, there will be eight officials from the Special  
Inspector General for Troubled Assets Relief Programs (SIGTARP), who will be  
performing a review of the hardest hit funds in the state.
- **HUD** is also at OHCS performing an audit of the **HOME** program the week of  
August 6. All is going fine.
- The Governor has released his **10-year energy plan** for the state. There were few  
references to affordable housing and energy efficiency opportunities for low-income  
households. Staff has made a few specific comments that will hopefully be  
incorporated. OHCS is helping partners look at new ways of financing utility  
upgrades with on-bill financing; HUD, USDOE, and state partners are actively  
pursuing.
- **OHCS** has applied for **HUD's 811** demonstration program, which is capital grant and  
rent assistance funding for subsidizing low income and disabled populations. OHCS  
asked for \$2M that would provide 49 units. Awards will be announced by the middle  
of November 2012. This was done in collaboration with the Oregon Health Authority  
(OHA) and the Department of Human Services (DHS).
- **Neighborhood Stabilization Program (NSP).** Out of the three rounds, 90% has been  
spent in the first two, while 36% has been spent thus far for the third round. All of the  
NSP funds need to be spent by March 2014. There will be some amendments to the  
OHCS action plan in an effort to move funds to activities and sponsors that can meet  
these deadlines effectively. HUD is supportive and OHCS is in close communication  
with cities who are local partners.
- Funds for weatherization and sustainable energy are nearly 100% expended. In short,  
the funds went out to 8,250 households that encompass 17,000 low-income

Oregonians. Some 237 contracting firms did the work, and they employed 1600 people for close to 300,000 labor hours.

- **Elderly Rental Assistance Program.** Currently managed by the Oregon Department of Revenue, the Legislature wants to transfer this program to OHCS. OHCS is doing an analysis now to see how this could blend with other rent assistance programs OHCS operates through local agencies. If transferred, the program would be in place during the 2013-15 biennium.
- **Streamlining Pilot Program.** This involves federal, state and local agencies, banks, investors, and the Portland Housing Bureau to look at streamlining such items as compliance monitoring, financial reporting, and physical inspections. Oregon is one of six states picked to perform such a program at the Federal level aimed at the physical inspection side. This is being done in conjunction with the US Department of Agriculture and HUD.
- **September Legislative Days.** OHCS will be in front of several different committees. The Senate Committee on General Government, Consumer, and Small Business Protection wants an update regarding SB1552. The House Human Services Committee has asked OHCS to discuss its role in the area of fair housing.
- **John Epstein. Van Vliet** and the Housing Council membership paid recognition to John Epstein for his service as a long standing member of the Housing Council and prior Chair.

V. **PUBLIC COMMENT:** None.

- Council member **Fieldman** apologized for being late. He wanted the July 13, 2012 minutes amended to reflect he abstained from the motion relating to the Eagle Landing, HOME grant in Roseburg, Oregon. The committee agreed to change the July 13, 2012 minutes to reflect his abstention.

VI. **NEW BUSINESS:**

A. *The 1200 Building Apartments (Portland, OR).* Pass-Through Revenue Bond Request; Housing Preservation Fund Grant Request; Low-Income Weatherization Grant Request. **Debie Zitzelberger**, Loan Officer, and **Jim Winkler**, representing the developer of the complex.

**Zitzelberger** explained that CSP 1200 Limited Partnership is going to be the borrowing entity. They have received Finance Committee approval for low income housing tax credit and Oregon Affordable Housing tax credits. The structure is an existing building and all 89 units are covered by Section 8 project based rental assistance. The new owner will extend the Section 8 contract for another 20 years and renovate the property. The lender, US Bank, is also the bond purchaser. All parties involved are on a clear path to close on August 31, 2012. Debie recommended approval of the three motions listed in the meeting packet.

**Winkler** spoke briefly to the projects purpose and level of service it will provide to the indigent aging population in the area.

Council members posed the following comments and questions relating to the 1200 Building Apartment project:

- 1
- **Dickson** asked for clarification regarding the last sentence of the Pass-Through Revenue Bond request relating to the resolution of the Residual Receipts flow of funds control issue. Has it been resolved? **Answer:** Yes.
  - 2
  - **Valfre** asked how many units are fully accessible and if there were one or two elevators available? **Answer:** There are two elevators. Nine units are specifically designated for severely handicapped. Part of the renovation includes installation of hospital lifts to make it more functional for staff members to provide proper care. This would make 9 out of the 89 units fully accessible as opposed to adaptable. There will be further adaptations to all the units to make them more adaptable.
  - 3
  - **Dickson** referred to page 18 of the 1200 Building Apartments Executive Summary, "Cash Flow Analysis," section. The second bullet stipulates, "...the project will continue to serve elderly and disabled tenants with incomes at or below 50% of area median income," while the cash flow grid indicates 60%. Is it 50% or 60%? **Answer:** With respect to the possible expiration of Section 8 contracts; namely, the inability of the federal government to provide them, and at the request of the investors, we want a 60% affordability limit due to the signing of long-term restrictions on the use of the asset for 60 years. Should the federal government be unable to service the half contract, we would be able to default at a higher rental rate (60%).
  - 4
  - **Dickson** asked what is included in the "Other Residential Income" category referenced on page 18 of the Executive Summary. **Answer:** The ground floor is commercial, which includes commercial rents and laundry services as well as parking in the subterranean level.
  - 5
  - **Valfre** provided commentary by speaking to prior write ups from Fair Housing. These write ups referred to having accessible units on one floor leaving little choice to residents, which varies from one location to another. We want to make sure the Fair Housing in these areas does not have an issue relating to accessibility. **Response: Winkler** mentioned an audit has been performed along with experts from the Portland Housing Bureau who have ensured these units meet the standards for accessibility. **Van Vliet** added it would be helpful to weave in a small narrative or profile of who is living in the units and how accommodations have been incorporated in future write ups. Doing so would alleviate questions and/or concerns relating to accessibility.
  - 6
  - **Arreola** inquired as to what diverse populations are represented and how is outreach being conducted? **Answer:** The level of diversity varies from one location to another, while most have very diverse populations. Language coordinators are in place and signage is often displayed in five different languages. Also, there are varied populations as it relates to people of color. This issue has never been so much about outreach but more so about providing affordable housing in good locations where access to basic needs and central services are readily available.
  - 7
  - **Arreola** asked if there were any programs in place to serve the residents in an inclusive way at the community level. **Answer:** Part of the remodel process included the building an office for a resident services coordinator and begins with implementation of the complete program. This can range from exercise and nutrition classes to newsletters and low energy assistance access. Community access coordinators are often brought in to highlight the services they provide.
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1 **MOTION: Dickson** moves that the Housing Council approve the  
following:

- 2 • A Pass-Through Revenue Bond Financing in an amount not to  
3 exceed \$12,542,000 to CSP – 1200 Limited Partnership for the  
4 renovation of The 1200 Building Apartments, subject to borrower  
5 meeting OHCS, US Bank, and Portland Housing Bureau  
6 underwriting and closing criteria, documentation satisfactory to  
7 legal counsel and Treasurer approval for the bond sale. Approval  
8 is contingent upon the sponsor resolving the Residual Receipts  
9 flow of funds control question to the Department's satisfaction and  
10 both CSP-1200 Limited Partnership and CSP-1200 GP LLC  
11 signing an indemnification satisfactory to the Department.
- A Housing Preservation Fund grant request in an amount not to  
exceed \$1,336,000 to CSP – 1200 GP LLC for the renovation of  
The 1200 Building Apartments.
- An allocation of Low Income Weatherization Fund grants to CSP –  
1200 GP LLC for the renovation of The 1200 Building Apartments  
in an amount not to exceed the lesser of the eligible weatherization  
components or \$112,000.

11 **VOTE: In a roll call vote the motion passes. Members Present:**  
12 **Mayra Arreola, Aubre Dickson, Mike Fieldman, Adolph "Val"**  
**Valfre, Jr., Zee Koza, and Chair Jeana Woolley. Absent: Tammy**  
**Baney.**

13 **VII. REPORTS** (A copy of the PowerPoint presentations for each of the reports is included in  
the permanent meeting records):

14 **A. Agency Engagement in 10-Year Plan & Budget.** **Director Van Vliet** began with a  
15 high-level review of the links to Governor Kitzhaber's 10-Year Plan in the six  
16 outcome areas of Education, Healthy People, Economy and Jobs, Healthy  
17 Environment, Safety, and Improving Government. In the first 2-year cycle each state  
18 agency was tasked to begin budgeting and planning in one of these six outcome areas:  
OHSC was assigned the Healthy People outcome. OHCS will play a role in the  
following:

- Ensuring all Oregonians have access to decent housing which meets their basic  
needs and allows them to reach their full potential.
- Ensure access to sufficient, nutritious and affordable food for all Oregonians.

19 Program Funding teams will meet in September 2012 and October 2012 to create  
20 recommendations as to what are the highest priorities state government should be  
21 doing in the next biennium. These will be distilled and given consideration as the  
Governor develops his recommended budget to submit to the Legislature.

22 Lastly, **Van Vliet** spoke to the importance of OHCS being at the table with partner  
23 agencies to discuss how to effectively integrate Health, Human Services and Housing.

1 **B. Residential Loan Program Update.** **Julie Cody**, Program Delivery Division  
Administrator, **Bob Larson**, Debt Management Manager, and **Roberto Franco**,  
2 Single Family Program Manager, provided an overview and update of OHCS's  
3 Residential Loan Program, which has been in place, in one form or another, since  
4 1977 and has serviced 35,653 mortgage loans totaling over \$2.9 billion. The  
5 mortgage loans have been financed with proceeds of bonds issued under three  
6 indentures: Housing Finance Revenue Bonds (1977 to 1985), Mortgage Revenue  
7 Bonds (1988 to Present), and Housing Revenue Bonds (2009 to Present).

8 Future challenges for the loan program include: delinquency and foreclosures that  
9 historically have high levels; shrinking loan portfolio due to foreclosures and high  
10 prepayments resulting from historically low interest rates; remaining New Issue Bond  
11 Program issuance authority expires on December 31, 2012; and, ability to issue future  
12 bonds with structures and rates that will result in mortgage rates that are not attractive  
13 to borrowers.

14 **Chair Woolley** commented on breadth and scope of the information presented. She  
15 asked for a layman's overview of this loan program for new and existing council  
16 members. **Franco** explained the program is for first time home buyers. The Debt  
17 Management Section is where the funds originate through bonds and the private  
18 market, which is how OHCS gets the money to invest. Upon obtaining these funds,  
19 OHCS makes them available to a network of lenders throughout the state. There are  
20 price and income level limits associated with this program. Lenders will work with  
21 borrowers; loans do not originate from OHCS. Lenders will list what services are  
22 available from OHCS for borrowers to consider. Lenders will perform tasks  
23 associated with underwriting, income taxes, and credit checks per the program  
requirements. Once the lender funds the loan, all the loan documents are sent to  
OHCS, who will reimburse the lender.

OHCS is looking at a "new" program; Mortgage Backed Securities/TBA program.  
This would allow OHCS to originate loans and sell them into the secondary market  
for future settlement without issuing tax-exempt bonds.

**Van Vliet** pointed to the possibility of being in position to recommend using other  
state resources, i.e. weatherization, document recording fees, etc. It would require  
collaboration with local communities to determine what is feasible.

All of the council members present did agree this level of collaboration will require a  
different way of thinking in the days ahead both to OHCS and its partners.

19 **C. OHSI Program Update.** **Mike Auman**, OHSI Administrator, updated the Housing  
20 Council on the Oregon Homeownership Stabilization Initiative. Oregon was one of 18  
21 states to receive an allocation of \$220 million in Federal Hardest Hit Funds (HHF) for  
22 foreclosure prevention. In order to accept the funding, OHCS created the Oregon  
23 Affordable Housing Assistance Corporation (OAHAC) and a suite 5 programs,  
known as the Oregon Homeownership Stabilization Initiative (OHSI). The suite  
includes; Mortgage Payment Assistance, Loan Preservation Assistance, Loan  
Refinancing Assistance Pilot Program, Loan Modification Assistance, and Transition  
Assistance (no longer part of the initiative).

1 Applications for all programs are initiated through the OHSI web portal at:  
2 <http://www.oregonhomeownerhelp.org/>

3 **Dickson** asked if the refinance program was going to be extended beyond Jackson  
4 and Deschutes counties at some point. **Answer:** The Refinancing Assistance Program  
5 is currently in a pilot phase. At this point, the decision has been made to keep the  
6 program in the pilot phase with these two counties. There has been some prior work  
7 on a national level by both servicers and lenders to determine what traction the  
8 program would receive. Fannie Mae, a government sponsored enterprise, determined  
9 this was not a good model for them at this time. Bank of America and US Bank have  
10 internal governance requirements that do not allow them to participate. This is not to  
11 say it would not be applied to other counties, only there is not enough information at  
12 this point to make that decision.

13 **Valfre** spoke to the positive energy this program has sparked and the good job staff  
14 has done in maintaining transparency.

15 **Arreola** complimented **Auman** and his team for creating a very inviting and easy to  
16 use web portal. She asked who accesses the website, i.e community organizations,  
17 various individuals, etc. **Answer:** Individuals are sent to this portal to begin their  
18 application process. Additionally, OHCS has contracts with the 16 regional agencies  
19 (*Community Action Partners and Community Development Centers*) around the state  
20 to assist individuals where there may be language barriers or no computer access in  
21 getting to this portal. OHCS has also partnered with the Employment Department to  
22 set up their work source centers for application support. There has been targeted  
23 geographical and population advertising. OHCS is tracking demographics, which gets  
reported to the Treasury department on a quarterly basis. These reports are also  
posted on the web portal.

24 **VIII. REPORT OF THE CHAIR:** Chair Woolley reports the following:

- Woolley will have a discussion with the council members next month to determine discussion items for the **October Housing Council Retreat**; namely, items/issues/goals for the Council to consider. She asked for the Council members to send these requests to her, so an agenda can be crafted.

25 **IX. FUTURE AGENDA ITEMS:**

- A. Future Funding Processes (September)
- B. Organizational Change/Strategy in preparation for the October retreat.

26 Chair Woolley adjourns the meeting at 11:45 a.m.

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**Margaret S. Van Vliet, Director**      **DATE**  
**Oregon Housing & Community Services.**