OREGON STATE HOUSING COUNCIL

Council Members:
Aubre L. Dickson, Chair
Mayra Arreola
Tammy Baney
Michael C. Fieldman
Zee D. Koza
Marissa Madrigal
Adolph "Val" Valfre, Jr.

NOVEMBER 7, 2014 | MEETING PACKET

Juniper Gardens, Forest Grove, Oregon

Date: November 7,, 2014
Time: 9:00 a.m.-12:00 a.m.
Location: Somerville Conference Room | 775 Court Street, Salem, OR 97301
Call-In: 1-877-273-4202; Room Number: 4978330

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1. Call to Order and Roll Call

2. Public Comment

3. Draft Meeting Minutes for Approval
   October 3, 2014

4. Residential Loan Program, Consent Calendar, *Kim Freeman*, OHCS
   700 Silver Street Drive, Central Point, 97502

5. 2014 Notice of Funding Availability (NOFA), *Margaret Van Vliet*, OHCS Director

   1. Overview and Staff Presentation, *Julie Cody,* OHCS

      a. HOME Projects
         - Statewide

      b. Low Income Housing Tax Credit (LIHTC) Projects by Region
         - Metro
         - Non-Metro
         - Balance of State

   2. Public Comment

6. Report of the Director

7. Report of the Chair

Adjourn State Housing Council Meeting

Oregon State Housing Council | 725 Summer St. NE Suite B, Salem, OR 97301-1266 | (503) 986-2000

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(DRAFT)

OCTOBER 3, 2014 | MEETING MINUTES

Housing Council Members Present	OHCS Staff Present
Jeana Woolley, Chair	Margaret Van Vliet, Director
Mayra Arreola	Julie Cody, Assistant Director Housing Finance
Tammy Baney	Rem Nivens, Assistant Director Public Affairs
Aubre Dickson	Caleb Yant, Chief Financial Officer
Mike Fieldman	Alison McIntosh, Communications & Government Relations Liaison
Zee Koza	Mike Boyer, Legislative Coordinator
Marissa Madrigal	Janna Graham, Loan Specialist
Val Valfre	Mike McHam, Loan Specialist
	Kim Freeman, Single Family Section Manager
	Margo McGiveny

Guests Present
Nicole Peterson, Bridge Housing Corp
Scott Moses, Warm Springs Housing

Call to Order and Roll Call

Chair Woolley called the October 3, 2014 meeting to order at 9:12 a.m. and asks for a roll call. All Council members were in attendance, including the newest member, Marissa Madrigal. Chair Woolley congratulated Madrigal on her appointment to the Council and welcomed her to her first official meeting.

Public Comment

Chair Woolley opened the floor to anyone wishing to public comment, there being none the council moved to the next agenda item.

Draft Meeting Minutes for Approval -*August 1st, 2014*

Chair Woolley asks Council members for any comments, additions or corrections to the draft August 1st, 2014 meeting minutes. Aubre Dickson stated that he had a few non-substantive edits to the

draft minutes that had not yet been incorporated. Val Valfre noted that he had non-substantive edits to the draft minutes which he communicated to staff prior to the meeting.
Council members agreed to work with staff to make the revisions.

Chair Woolley requested a motion to approve the August 1st, 2014 meeting minutes with corrections provided by Council members. The motion was read:

Motion: Val Valfre moved and Aubre Dickson seconds that the Housing Council approve the August 1st, 2014 meeting minutes with non-substantive edits.

Vote: In a roll call vote the motion passed without dissent.

Affordability Balance and Choice [ABC] Workgroup Update

Janet Byrd, Executive Director of Neighborhood Partnerships, NP. NP convenes the Housing Alliance to engage the legislature on policy issues. Byrd explained that during the 2013 Legislative Session there were several discussions around the issues of increasing economic and racial segregation, and the imbalance between housing need and housing availability issues due to and location. These conversations lead to the convening of the Affordability, Balance and Choice workgroup in early fall of 2013. Byrd provided Council members with an overview of the progress made by the ABC Workgroup thus far and presented a rough draft of potential joint-legislative proposals being developed by the Housing Alliance and the ABC workgroup for the 2015 Legislative Session.

The workgroup will be publishing a summary report of their findings on the needs in Oregon communities, from the need to house people living on the street to the homeownership needs in those communities. The workgroup is made up of representatives from all levels of state and local government including OHCS. Alison McIntosh represents the Department on the workgroup. Kim Travis also represents OHCS with an eye from the Governor's office objectives to emphasize the Regional Solutions work.

Byrd then presented the Council members with the set of draft legislative proposals, mentioning that these are very preliminary concepts with more refinement needed before they are final. The proposals are divided into three categories: 1) expanding money resources; 2) land use; and 3) potential model change innovation.

Expanding money resources:

- Amend Article 11 of the Oregon Constitution to allow for the use of General Obligation bond authority to fund affordable housing for non-elderly and non-disabled populations. Byrd explained that currently Article 11 only authorizes OHCS to issue GO bonds to provide affordable housing for these two populations and prohibits the use of GO bonds to benefit any private party (including non-profit organizations).

- Encourage OHCS to explore an 80/20 bond program, which is currently used in New York extensively to provide for inclusionary housing. An 80/20 bond program is a financing tool that would allow jurisdictions to push an inclusionary housing policy.
- Expand the monetary cap to the Oregon Affordable Housing Tax Credit (OAHTC) from 17 million dollars to 40 million dollars. OHCS is currently convening a work group to further explore changes to the OAHTC cap.

Land use issues:

- Require jurisdictions to be more systematic in their application of "clear and objective standards" when evaluating community opposition to a new development so that community oppositions is not utilized as a barrier to specific populations. Byrd added that this proposal would require a deeper look at the balance between the community's right to rely on and enforce land use laws and the freedom of people to choose which neighborhoods they live in.
- Look at potential options for expanding resources to cleanup and redevelop brownfields for possible repurposing as affordable housing sites. Metro and Business Oregon have been convening a large workgroup to evaluate brownfield sites.
- Propose funding increase staff capacity at OHCS to allow the Department to prepare a state housing plan, as required by ORS.456.572 with a "housing lens." Add language to ORS 456.572 that would require the state housing plan to incorporate:
    - Alignment with the work of local jurisdictions to "Affirmatively Further Fair Housing;" Development model ordinances for local jurisdictions (done with the assistance of the League of Oregon Cities);
    - Process for monitoring the local jurisdictional success in meeting housing needs; and
    - Development of strategy of tools to improve compliance.

Model Change Innovation:
Byrd commented that this third section of model change innovation asks the question, what can we do to really change the model to remove barriers and create momentum for groundbreaking innovative work to address overwhelming need?

- Catalog Oregon Department of Transportation owned or other state owned land for possible housing development.
- Work with OHCS to further explore opportunities to build capacity in the single family finance section and resources for homeownership. The workgroup determined that there is a need for a review of OHCS Single Family Bond Program for possible modifications that would increase resources.

Chair Woolley opened the discussion for the Council members to ask questions or make comments.

Marissa Madrigal commented that these draft concepts are similar to a lot of the work she has been exposed to at the and she wondered if those jurisdictions are included in the workgroup.

Byrd answered yes. Metro participates and City of Portland observes. The Workgroup has engaged the Community Alliance of Tenants in addition to environmental justice groups.

Tammy Baney commented that as new housing is developed in Bend it is being swept into the vacation rental market. The push for tourism to build economies has results in a lack of housing in the area. She asked if the ABC Workgroup looked at state agencies outside of ODOT that own state property, potentially the Department of State Lands (DSL)?

Byrd the Department of State Lands publishes a catalog of primarily timber land. DSL determines "best use" when considering transfers of state owned land and is charged with increasing the Oregon Common School Fund.

Baney urged the workgroup to consider potential opportunities with additional state agencies, including DSL when cataloging state owned land for possible housing development.

Val Valfre requested clarification on the noted concept to expand on the joint-recommendations to expand the definition of "clear and objective standards" when evaluating opposition to development for approval. There is a lot of evidence of community opposition to developments that are based on factors unrelated to the physical characteristics of the structure, but instead focused on who will be living there.

Chair Woolley asked if the workgroup has specific examples of the existing issues that each legislative proposal is intended would be seeking to address or cure.

Byrd advised that the ABC Workgroup has a website where all of the meeting materials and notes are available and many of the examples she described during her discussion with the Council could be found there. She indicated that the material information supporting the legislative proposals will be included in the summary report of the workgroup findings and offered to share an outline of that report with Council members.

Chair Woolley suggested to Byrd that she add those examples to the advocacy pieces to make them more compelling.

Director Van Vliet added that the finalized legislative proposals and summary report would be presented to council in advance of the 2015 Legislative Session for review and comment.

Byrd reiterated that the proposals she presented are based on the work done to-date, but are very much in draft form. She added that she is looking forward to coming back to the Council with the next iteration of the proposals. And as a last comment, Byrd mentioned that Neighborhood Partnerships will be hosting a two-day conference with the first day focusing on housing and the second focused on capacity building.

Chair Woolley requested a copy of the summary report be distributed to the Council members and thanked Byrd for her presentation.

Residential Loan Program-Consent Calendar Approval

Kim Freeman, OHCS Single Family Section manager, presented Council members with the Residential Loan Program Consent Calendar for two properties located at; *30500 Kenady Lane, Cottage Grove 97424* and *1300 Neahkahnie Street SE, Salem 97306* and asked Council members if there were any questions based on the information provided in their packets.

Freeman provided background on the Single Family Residential Loan Program and the loans that would come before the Council for review and approval within that program, when the loan amount is larger than 75% of purchase price within the county where the property is located or $190,000.00 whichever is greater.

Chair Woolley asked how many loans the program does on average so that the Council has an idea since so few come before the Council.

Freeman answered that the number varies but to give an idea the program purchased 18 loans during the week leading up to the Council meeting and she advised that the program likely purchases around 40-60 loans per month.

Chair Woolley called for any questions or comments on the Consent Calendar as presented, there being none a motion was requested.

Motion: Marissa Madrigal moved to approve single family residential loan program consent calendar agenda item.

Vote: In a roll call vote the motion passed without dissent.

Conduit Bond Award for Approval-*The Abigail Apartments*

Janna Graham, Loan Officer introduced herself and the project sponsor, Nicole Peterson. Graham provided background on the Conduit Bond program and Low Income Weatherization Fund Grant program, which will be used to fund this project, if approved. The Abigail Apartment Complex is a planned mixed use, 155-unit apartment complex with under-building parking. This building has been designed as a single, six-story building. There are twenty-seven (27), market rate units comprising the sixth floor and a small, 930 square feet (sf), ground-floor commercial space. Unit types include studios (35), one (33), two (51) and three-bedroom (36) units, all flats. Project amenities include a laundry room on each floor, ground floor tenant lounges, management space and a courtyard with a playground area. Although zoning does not require any parking, the project will have 80 under-building spaces. 63 of the 80 spaces are assigned to LIHTC units at no charge.

The remaining 17 spaces are reserved as rentable spaces for the market-rate units. The site encompasses 0.92 acres or 39,909 square feet of land and is located on the extreme north end of the Pearl District.

Graham noted that an architectural exception has been granted by the Department to build two-bedroom, two-bathroom units to increase the marketability to a larger pool of families and potential cost control by providing the opportunity to have a roommate. She further noted that approval is conditioned upon the borrower complying with the remediation plan as approved by Oregon Department of Environmental Quality (ODEQ). The plan involves excavation and disposal of soil and installation of a methane mitigation system. The borrower must receive a “No Further Action” letter from ODEQ after completion.

Chair Woolley asked if Peterson had any comments she's like to make about the project before opening the discussion for questions or comments from Council members.

Nicole Peterson, re-introduced herself to the Council as the Development Director for Bridge Housing for the Pacific Northwest. Bridge is a new non-profit, started in San Francisco with an anonymous donation of less than $1 million dollars of Hewlett Packard stock options, which was invested in housing. Over 31 years, Bridge has developed 13,000 housing units and has maintained ownership of all but one housing development. Bridge is very mission focused to develop housing catering to the lowest levels of affordability to workforce and some mixed-income housing. The Abigail will be the first project outside of California, but the hope is that it will be the first of many.

Chair Woolley opened the discussion for Council member comments and questions.

Questions and Discussion:
Tammy Baney requested more detail about the remediation process and asked when Bridge anticipates completion?

Peterson answered that the soil on the site is contaminated by sawdust and other industrial pollutants, but not highly contaminated. Most of the remediation plan revolves around the excavation and proper disposal of the contaminated soil. The process should take about 4 weeks. Peterson advised that the remediation may also include dewatering any pools of ground water that might be contaminated.

Baney asked what the nature of the contamination referenced in the remediation plan?

Peterson answered that the contamination consists of aluminum, lead and hydrocarbons. The past use of the site was a saw mill and the site is adjacent to railroad tracts. The largest problem on the site is all of the sawdust left behind from the mill.

Baney asked how many of the two and three-bedrooms are affordable versus market rate units?

Peterson answered 41 two-bedrooms and 29 three-bedrooms. Peterson noted that 18% of the units are at market rate.

Chair Woolley asked whether the affordable units are 60% area median income (AMI) units?

Peterson answered yes, with the exception of eight (8) units which will be 30% AMI units.

Val Valfre asked how the eight (8), 30% units will be subsidized?

Graham answered that the project will use Oregon Affordable Housing Tax Credits to reduce the rate of the loan by 4% and the savings from that 4% reduction will be passed through to the units.

Mike Fieldman asked why the remediation plan requires a methane mitigation and filtration system?

Peterson answered that the system is required because as the sawdust onsite breaks down it will emit methane and ODEQ is requiring that they monitor and measure the amounts emitted. There is an 18” slab at the foundation of the parking structure and there will be three methane monitoring stations to ensure that emissions are not building up and that the exhaust system is working properly.

Fieldman asked if this was precautionary since the plan is to remove the contaminated soil and sawdust by excavating it before the project is complete?

Peterson answered that the excavation results in the removal of approximately 12 feet of soil, but it is possible that more material exists below that.

Fieldman noted that the project write-up included $46,000 per year for Impact NW to provide staff to ensure successful resident services and asked if Peterson could explain what services would be provided and where that figure was derived.

Peterson answered that this was the figure provided by Impact NW for a part-time employee, working 20-30 hours per week with resident families. This employee would be providing parenting, cooking, health and financial workshops.

Fieldman asked if this amount would be adjusted for inflation since the contract is for 10 years at $46,000 per year?

Peterson answered that the contract is for 10 years at the specified amount, but the pro forma is inflating it.

Fieldman commented that this figure seemed a bit low when you consider that the aim is to serve approximately 140 families that have varying levels of need.

Peterson stated that the site is capitalizing on The Ramona, another affordable housing site, located across the street from this property. The Ramona houses the Zimmerman Community Center which is fully staffed and under-utilized and the Portland Early Learners Academy which also offers a variety of services.

Baney asked whether Bridge had checked with ODEQ for additional grant money to help with the brownfield remediation.

Peterson answered no, not ODEQ, but they did receive a loan from the State's Brownfield Program, run by Business Oregon for $400,000, with 20-year amortization, 20-year term.

Aubre Dickson asked if this was a soft loan?

Peterson answered that it is actually hard debt.

Baney commented that $400,000 seems low.

Peterson agreed, but noted that the Brownfield Program does not generally prefer a 20-year term loan. The preference is to have the loan for the construction period then replace it with permanent debt.

Baney noted that despite the cleanup the price per unit seems high.

Dickson asked if the Wells Fargo permanent loan listed in the packet at $11,716,300 is actually supposed to be a construction loan?

Graham answered that the short-term bonds at $13,223,785 represent the construction loan. That will be paid off with tax credit equity and the permanent loan.

Dickson asked for clarification on the terms of the Wells Fargo, $11,716,300 permanent loan?

Peterson answered that the underwriting is at 5.15%, but the interest rate is at 5.05% for 35 years.

Chair Woolley asked for any further comments or questions, there being none, the motion was read

Motion: Zee Koza moved, with Val Valfre seconding, that Housing Council approve the Pass-Through Revenue Bond Financing in an amount up to and not to exceed $26,000,000 to Abigail Housing Associates LP for the new construction of The Abigail Apartments, subject to borrower meeting OHCS, Wells Fargo, Portland Housing Bureau and National Affordable Housing Trust (NHT)

underwriting and closing criteria, documentation satisfactory to legal counsel and Treasurer approval for the bond sale.

Motion: Zee Koza moved, with Val Valfre seconding, that Housing Council approve the allocation of Low Income Weatherization Fund grant in an amount not to exceed the lesser of the eligible weatherization components or $163,976, to Abigail Housing Associates LP for the new construction of The Abigail Apartments.

The motions were taken together and a roll call vote commenced.
Vote: In a roll call vote both motions passed without dissent.

GHAP Affordability Requirements for Approval- *Greeley Heights*

Mike McHam, introduced himself and Scott Moses Executive Director of Warm Springs Housing Authority and a member of the Confederated Tribe of Warm Springs. He provided a description of the project as a LIHTC, 35-unit, single-family detached residential subdivision, plus a community building to be constructed in the Northeastern quadrant of the community. Houses will be three (14), four (15) and five-bedroom (5) units). An additional three-bedroom unit will be a management unit housing an on-site police officer. Houses will be both a one and two-story wood frame construction and all units will have an attached 1.5-car garage.

The target market is large Native American families at 30%, 50% and 60% AMI income levels. Proposed rent levels are 22% to 48% AMI. This market was selected due to overcrowding of households and multigenerational households because housing doesn't exist on the reservation currently.

LIHTC generally is used to fund multi-family projects. Never before has it the LIHTC program been used to fund a single-family residential subdivision and this is only second time in history that OHCS has used LIHTC funding to fund a project on an Indian Reservation.

Greeley Heights was originally fully funded with OHCS contributing LIHTC during the competitive NOFA last year. This project received only two construction bids, both extremely high which created a gap in financing. OHCS and the sponsor worked together to problem-solve the financing gap. The sponsor voluntarily reduced his developer fee by $103,111 to assist in closing the gap and worked diligently to reduce the project costs. A $200,000 gap in funding remained, which led to this request for $200,000 of GHAP funding. The Department approved this amount to make the project whole.

The remaining issue requiring Council member review and approval is the GHAP 60-year period of affordability at 80% or below MFI memorialized in a declaration of restrictive land use covenants. This 60-year affordability requirement does not coincide with the LIHTC requirements or the restrictions imposed on the land by Federal law for land held in trust.

Scott Moses, Warm Springs Executive Director and member of the Tribal Council of the Confederated Tribes of Warm Springs, expressed his appreciation the state's willingness to work through the hurdles presented by this project. He added that the Department had been very helpful.

Chair Woolley opened the floor for comments and questions from the Council members.

Mayra Arreola commented that she is very supportive of the project.

Zee Koza inquired about the population on the Reservation?

Moses answered that there are approximately 5300 individual members with approximately 4,500 living on the Reservation.

Moses 5300 tribal members 4500 living on the reservation and mentioned that there is a somewhat high unemployment rate.

Zee added that she felt this is a great project.

Mike Fieldman commented that he was impressed with the job well done to navigate through the various entities and requirements to problem-solve. He asked if either McHam or Moses had any idea why the construction bids came in so high?

McHam stated that he felt this was due to a lack of understanding on how to work with Tribes.

Moses added that he felt the location of the Reservation was problematic as it is secluded from urban areas.

Val Valfre asked Moses to expand on the high unemployment rate he mentioned earlier.

Moses stated that he sis not have exact information but that the rate is increasing each year. He added that over the next few years he anticipates 1,000 new, 18-year olds which will only make that number grow.

Marissa Madrigal offered her congratulations on putting together complex project and problem solving through the systems to make this work.

With no further comments or questions, Chair Woolley requested a motion.

McHam clarified that the motion is simply to align the LIHTC declarations with the GHAP funding declarations. There are other details that will need to be worked out regarding how to implement

this change, but the troubleshooting is being worked on diligently by Dee Carlson at the Oregon Department of Justice.

Aubre Dickson asked whether the motion to approve this change would be for GHAP overall or just this single transaction? He commented that he was excited to see the creativity used around the use of the funds to facilitate this deal.

Director Van Vliet expressed her enthusiasm for this deal and the creativity, but cautioned the Council from attempting to make the motion more broad in its applicability to the affordability period because more public process will need to be had around the potential impacts of make a widespread change. She advised that this issue will be looked into further and brought back to the Council for discussion.

Fieldman asked if the Council had the authority to approve this change of the required affordability period for GHAP funded projects?

Julie Cody, OHCS, answered yes. The current 60-year affordability period requirement was set by the Council and changes to it are within the purview of the Council.

With no further questions or comments a motion was read.

Motion: Aubre Dickson moved, with Mayra Arreola seconding, that the Oregon State Housing Council allow the reduction of the General Housing Account Program (GHAP) period of affordability from 60 years to the end of year 15 with a release of the GHAP Declaration, to coincide with the right of first refusal of the LIHTC Declaration upon transfer of the project. The 60% MFI will be maintained on the project and each house until individual houses are eligible for sale. Once any house is eligible for sale, an 80% MFI will be maintained through the remaining term of the 50-year Master Lease.

Vote: In a roll call vote the motion passed without dissent.

Chair Woolley offered her congratulations!

New Council Member

Chair Woolley asked Council members to introduce themselves to the newest member of the Housing Council, Marissa Madrigal.

Director Van Vliet announced that during the September legislative days, Marissa Madrigal was appointed by the Governor and confirmed by the Senate as the newest Housing Council member. Madrigal is currently with Multnomah County serving as the Chief Operating Officer. Madrigal revealed the struggle with ability to house people at the county level particularly housing those with special needs. She expressed her eagerness to connect state and local efforts and to bring her strengths to the council to increase their capacity to make an impact.

Madrigal thanked everyone and expressed her anticipation to bring her perspective to the table to engage in the discussions and the work of the Council. She imparted that this is work that she believes in and that she is dedicated to in her professional life. The discussion had during the meeting reaffirmed Madrigal's enthusiasm and eagerness to begin the work.

Report of the Director

OHCS Strategic and Operational Planning

Director Van Vliet began her report by advising the Council that the strategic planning process has concluded. She pointed out that this was long, but informative process that reinforced the critical nature of housing access and housing stability. She share the OHCS strategic framework and touched on the pivot to the role the Department has in providing housing stabilization. She advised the Council that the work will now turn mostly internal to implement the strategic and operational planning.

OHCS Workgroups

Van Vliet informed Council members that OHCS has begun convening workgroups to explore various programs and opportunities for innovation:

- Oregon Housing Tax Credit Workgroup
- Section 8 Advisory Group
- Homeownership Workgroup

The Director further advised that reports on the progress of these workgroups will be brought before the Council as recommendations are generated.

September Legislative Emergency Board Request

Van Vliet notified the Council that OHCS requested $1.18 million from the September Emergency Board allocated $659,000 foreclosure avoidance counseling, which has continued demand. She added that the future trends are hard to predict and OHCS may return before end of biennium to request additional funds.

Update on Homelessness

In response the Council's request for more information on the Departments efforts to prevent and end homelessness, Van Vliet announced that in the coming months staff will work to inform Council of various efforts, including our role and that of community-based partners. In reality, very little funding or authority flows through OHCS; most federal money goes to local collaboratives known as "Continuums of Care." Van Vliet added that the Department's framework around " housing stabilization" may give us the platform to be more clear about our role, and also help us play more of a convening, statewide policy role, even if we don't control much of the money.

Changes to the Regional Advisors to the Department (RAD's)

Retirements and transition planning have put a pause on work, Van Vliet reported that she is intending to refine the role; move beyond RST's to also integrate with Continuum's of Care, Early Learning Hubs and WIBs. While this work is in process the traditional role played by RAD's is being

absorbed by others, and to some degree OHCS will be doing less deal structuring and technical assistance. Van Vliet considers this a part of the internal focus on delivering remarkable service. She cautioned that it will take time to get it right.

Federal Audits

Van Vliet reported that several programs at OHCS recently underwent Federal Compliance Audit. OHSI, NFMC and PBCA have all completed their audits with clean results. The Director stated that passing Federal Audits is and expectation as part of the work of the Department. However, she felt that it was important to acknowledge that Department staff across many sections have worked hard to improve what had been somewhat shaky performance. Van Vliet imparted the importance of developing and retaining confidence on the part of federal funders and acknowledged the compliance audit results as a step in the right direction.

Calendaring for 2015

Director Van Vliet provided the Council with a proposed meeting schedule for 2015 and an agenda project. The Council discussed the possibility of moving to a bi-monthly meeting in person, with off-months being conducted over the phone. Council members had varying opinions about whether that format would is an ideal model.

Val Valfre commented that the Council functions much more cohesively when conducting business when the meeting is in person. He also commented that the Council meeting schedule should be predictable and reliable so that it can become a place that the public can utilize for providing comment or raising issues for Council awareness.

Mike Fieldman echoed the sentiments of Valfre.

The Council decided to table this schedule for further discussion at the Council retreat in December.

Presentation of Award

Van Vliet presented outgoing Council Chair Jeana Woolley with an appreciation award for Chair Woolley's nine-years of service and thanked her for all of her leadership. Council members each thanked Chair Woolley for her commitment to leading the group and imparted personal sentiments regarding their experiences sitting on the Council together.

Report of the Chair

Chair Woolley thanked everyone for their kind words and expressed her appreciation for the perspectives that each of them brought to the meetings. She shared her feeling that this is a great time to be on the Council and that the Council members are so diverse, intelligent and engaging that she couldn't be more proud and more happy to see the changes that have occurred since her first term. Chair Woolley stated that she is extremely excited to see what the Council will do because she is sure that they will go on to do great things and have a great impact on the low income people of Oregon. Housing Council has afforded her a great opportunity to make a true

difference in the lives of Oregonians and it affords that same opportunity to each of them. Chair Woolley challenged the group to take that opportunity to push for greater impacts through the development of more affordable housing and the implementation of cohesive policy.

Chair Woolley then turned the gavel over to Aubre Dickson announcing that he will be the new chair of the Council.

Aubre Dickson remarked on his gratitude for Chair Woolley's leadership and assistance, which served to prepare him to take the position of chairing the Council. He thanked her for her years of service and then addressed the Council. He advised Council members that his charge as Council chair is something he takes very seriously as both impactful work and personal mission. Dickson added that he hopes to recalibrate the Council's work to make it more balanced between the substantive policy and the necessary transactional work. He expressed his gratitude to Director Van Vliet and his fellow council members for their confidence in him as the State Housing Council Chair.

Adjourn State Housing Council Meeting

With no further business the council meeting was adjourned.

Oregon
John A. Kitzhaber, MD, Governor

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www.ohcs.oregon.gov

Date: October 30, 2014

To: State Housing Council

From: Kimberley Freeman, Manager
Homeownership Section

Re: Residential Loan Program – purchase of loans equal to or greater than 75% of the local area Acquisition Cost Limit, or $190,000, whichever is greater.

Background: State statutes require the State Housing 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 75% of the applicable area program purchase price limit, or $190,000, whichever is greater.

Considerations:

1. The loan under consideration is greater than or equal to 75% of the applicable area program purchase or $190,000, whichever is greater.

2. Staff have reviewed the following loan file and concluded that the borrower(s) and property meet all relevant program guidelines for the Residential Loan Program. All required documents have been properly executed, received, and the loan has been approved for purchase. In addition to being approved by staff, the loan file has been underwritten by the applicable lender and is 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**	**75% of Purchase Price Limit or Max**
Loan #1	$268,398.00	$273,375.00 Non-Target area in Jackson County	205,031.00

Recommended Motion: State Housing Council approves the Consent Calendar.

1 Borrower		Lender	PACIFIC RESIDENTIAL MORTGAGE		
Co-Borrower					
		Purchase Price	$ 273,350	Note Amount	$ 268,398
Property Address	700 BLOCK SILVER CREEK DR	Cost Limit	$ 273,375	Principal Balance	$ 268,398
	CENTRAL POINT OR 97502	Appr. Value	$ 275,000		
		Year Built	2003		
Hshld. Income	$ 70,065	Living Area (Sq. Ft.)	2,613	Loan-to-Value	97%
Income Limit	$ 77,840	Lot Size (Sq. Ft.)	4,792	Insurance Type	FB
% of Income Limit	90.01%	Cost per Sq. Ft.	$ 104.61	Rate	3.125%
Prior Ownership Yes (Y) or No (N)	N	New (N) or Existing (E)	E		
		Construction Style	Two Story		

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	N/A	Project Number:	1718
Project Name:	La Grande Plaza	County:	Union
Project Address:	703 12th Street, La Grande	Total # of Units:	21
Sponsor Name:	Chrisman Development, Inc.	Construction Type:	Acq/Rehab
Target Population:	Family	# of Years Affordable:	60
Basis Boost Requested: Y/N	N/A	Census Tract, Poverty Rate:	Union CT. 9707, 29.9%

Total # of Units by Type and AMI:					
1-Br:		2-Br:	2, 9 (11)	3-Br:	1, 9 (10)*
AMI:		AMI:	50, 60%	AMI:	50, 60%

*No manager's unit

SOURCES & USES			
OHCS LIHTC Allocation:		N/A	
OHCS OAHTC Allocation:		$870,000	
SOURCES		**USES**	
OHCS GHAP:	$435,000	Acquisition Costs:	$720,000
OHCS HOME:	$1,140,000	Hard Costs:	$1,071,480
OHCS WX:		Soft Costs:	$658,525
Local Government Resources:		**TOTAL USES:**	$2,450,005
		DCR:	**1.20:1**
		Leverage of OHCS Resource to Total Project Sources:	OHCS to Non-OHCS Ratio 1.80:1
Mortgage Loan(s):	$870,000		
Tax Credit Equity			
Other funds:			
TOTAL SOURCES:			
Other Non-cash Contributions:	$5,005		

NARRATIVE(S)	
Project Description:	Chrisman Development, Inc. (CDI) is proposing to acquire and rehabilitate the La Grande Plaza I and II Apartments, and consolidate them into one project, La Grande Plaza. La Grande Plaza is a family project that consists of 21 two- and three-bedroom units. The 15 units at La Grande Plaza I were constructed in 1981, and the 6 units at La Grande Plaza II were constructed in 1978. The projects both have a Section 8 Project-Based Assistance Contract, which was renewed for 20-years by the current owners October 1, 2013. With the rental assistance contracted extended for 20 more years, the project-based rental assistance has been preserved, however, the condition of the property is continuing to deteriorate.

Product Description (cont.):	The proposed scope of rehabilitation includes, but is not limited to: replace siding, windows, roof, gutters, underfloor framing repairs, exterior paint, parking resurfacing/restriping, relocation of mailboxes, repair dry rot, increase or add insulation, replace appliances with energy efficient appliances, replace kitchen and bath cabinets, sinks, faucets, vinyl/carpet flooring as needed, replace HVAC adding air conditioning, interior/exterior door replacements, site lighting, etc. The estimated cost of rehabilitation is $1,071,480 or approximately $51,023 per unit.
Sponsor/Developer Profile & History:	CDI has the experience and capacity to develop and own this project. Since 1989, CDI has been a leader in the development, rehabilitation, and management of affordable housing projects in Oregon. Serving Oregon's low income families, seniors, the disabled, and the chronically mentally ill, CDI develops housing its residents are proud to call home. Working in partnership with local non-profit organizations, CDI has developed or rehabilitated 40 affordable housing projects, representing a total of 1,318 units with total project costs exceeding $130,000,000.
Community Need:	La Grande Plaza serves to preserve and rehabilitate 21 affordable units of family housing in the city of La Grande in Union County. La Grande has very high rates of severe housing burden among renters, with over 30 percent of their renters spending more than half of their incomes on housing expenses. Additionally Union County has an aging housing stock with 27 percent of the rental housing units having been built before 1950; a full 10 percentage points higher than the state as a whole. The units in this project represent 12 percent of the project based rent assisted units in the city.
Resident Services and Committed Partnerships for Successful Residency:	There are no existing or proposed contractual agreements in place with local service providers. Due to the fact that the resident service plan is referral based, the management company focuses on maintaining active and engaged relationships with local service agencies that are designed to serve at-risk populations. Existing relationships with local social service agencies will be leveraged to establish linkages to both entitlement and other programs available in the area.
Community Impact:	La Grande Plaza is a family project built in 1978 & 1981, with a Section 8 Project-Based Assistance contract. Half of the households in this preservation project are families, and 76% of the residents are below 30% of Area Median Income. This project has extensive deferred maintenance – rehabilitating this project will improve the quality of life, and provide safe, healthy housing for the families living in the units.
Motion:	To approve a HOME loan or grant in the amount of up to $1,140,000 and a GHAP loan or grant in the amount of up to $435,000 to Chrisman Development, Inc. for the Acquisition/Rehab of The La Grande Plaza project located in the city of La Grande, OR. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	Meet all programmatic, reservation letter, and OHCS requirements.

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	N/A	Project Number:	3155
Project Name:	Birchwood	County:	Polk
Project Address:	453 E. Ellendale, Dallas	Total # of Units:	5
Sponsor Name:	Polk Community Development Corporation	Construction Type:	New Construction
Target Population:	Alcohol & Drug Recovery-Family	# of Years Affordable:	60
Basis Boost Requested: Y/N	N/A	Census Tract Poverty Rate:	202.02 11.3%

Total # of Units by Type and AMI:					
1-Br:		2-Br:	5	3-Br:	
AMI:		AMI:	50%	AMI:	

SOURCES & USES			
OHCS LIHTC Allocation:		N/A	
OHCS OAHTC Allocation:		N/A	
SOURCES		**USES**	
OHCS GHAP:	$255,368	Acquisition Costs:	$51,518
OHCS HOME:	$889,500	Hard Costs:	$868,501
OHCS WX:		Soft Costs:	$224,849
Local Government Resources:		**TOTAL USES:**	$1,144,868
		DCR:	N/A (no loan)
		Leverage of OHCS Resource to Total Project Sources:	
Mortgage Loan(s):			
Tax Credit Equity			
TOTAL SOURCES:	**$1,144,868**		

NARRATIVE(S)	
Project Description:	Birchwood will provide five two-bedroom units of supportive, transitional, alcohol and drug free (ADF) housing for single parents who are serious about their recovery and working toward self-sufficiency. Birchwood will offer a sober living environment, a supportive community of recovering addicts, and an opportunity for parents to reunite with their children in a safe, affordable home.
Sponsor/Developer Profile & History:	For over twenty years, Polk Community Development Corporation has helped Polk County residents build healthy communities—one household at a time. In 1989, Polk CDC was organized as a private 501(c) 3 non-profit corporation by the Polk County Housing Authority (now West Valley Housing Authority). Since its founding, Polk CDC has developed 186 units of affordable rental and lease-to-own housing. Polk CDC staff member experience with leading construction development of projects similarly sized to

	the proposed development includes a combined 59 years. This development team is especially appropriate to this project as the same team developed both Jen's Place (2010) and Firestone Place (2012) both of which are the same in size and type as Birchwood.
Community Need:	Birchwood creates five new units of Alcohol and Drug free family recovery housing in the city of Dallas in Polk County. This housing will address a critical need for parents in need of safe, secure, stable, alcohol and drug free housing in order to reunite with their children. There are currently just 11 units of alcohol and drug free affordable housing in Polk County, which addresses just two percent of the need for this housing in the county.
Resident Services and Committed Partnerships for Successful Residency:	The target population for this project will be parents that have been incarcerated for drug or alcohol related crimes and whose children are in custody of DHS-Child Welfare. The potential resident will have concluded a period of treatment documented by a certificate of completion and is actively working through their Recovery Plan with an outpatient addiction treatment facility. Polk CDC has been working directly with this population for nearly four years and has developed a strong collaboration of local service providers who work with this population As a member of the Polk County Service Integration Team (SIT) and the Local Alcohol and Drug Prevention Committee of Polk County, Polk CDC has established close and confidential working relationships with such agencies as Polk County Mental Health and Addiction Services (PCMH), Polk County Drug Court, local law enforcement officials, Polk County Community Corrections, DHS-Child Welfare, DHS-Self Sufficiency Program, West Valley Housing Authority (WVHA), and other treatment facilities serving Polk County, all of whom work with this population.
Community Impact:	Birchwood supports individuals and families in recovery through a partnership with Polk Community Corrections & Drug Court, Mental Health and Addiction Services, DHS and the West Valley Housing Authority. This collaborative team provides supportive housing, and wrap around services for residents to gain family stability with a goal of reducing children in the foster care system. This project is the number 1 priority for the City of Dallas, to reduce crime and violence in the community.
Motion:	To approve a loan or grant of up to $889,500 in HOME Investment Partnership Program funds and a grant in the amount of $255,368 in General Housing Account Program funds to construct Birchwood in Dallas, Polk County, Oregon.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

PROJECT SUMMARY			
Region:	N/A	Project Number:	3148
Project Name:	Victorian Court	County:	Columbia
Project Address:	33878 E. Columbia Avenue & 33653 Olive Street Scappoose, OR 97056	Total # of Units:	21
Sponsor Name:	Community Action Team	Construction Type:	Acquisition/Rehabilitation
Target Population:	Elderly (17) / Disabled (4)	# of Years Affordable:	60
Basis Boost Requested: Y/N	N/A	Census Tract Poverty Rate:	Tract 9707 / 28.4%

Total # of Units by Type and AMI:					
1-Br:	21	2-Br:		3-Br:	
AMI:	60%	AMI:		AMI:	

SOURCES & USES			
OHCS LIHTC Allocation:		N/A	
OHCS OAHTC Allocation:		N/A	
SOURCES		**USES**	
OHCS GHAP:	$500,000	Acquisition Costs:	$808,000
OHCS HOME:	$1,884,100	Hard Costs:	$1,382,013
OHCS WX:		Soft Costs:	$860,875
Local Government Resources:	OHCS ORR $100,000	**TOTAL USES:**	**$3,050,888**
		DCR:	**1.39**
		Leverage of OHCS Resource to Total Project Sources:	4.38:1
Mortgage Loan(s):	USDA-RD: $503,042		
Tax Credit Equity			
Other funds:	Replacement Reserves: $63,746		
TOTAL SOURCES:	**$3,050,888**		
Other Non-cash Contributions:	$		

NARRATIVE(S)	
Project Description:	The Victorian Court Apartments are two sites, previously Olive Court and The Victorian, approximately ¼ mile apart. The projects will be combined to form one newly renovated project. This USDA RD transfer project will preserve the only affordable senior-dedicated rental housing in Scappoose. The proposed transaction will improve the long-term viability of the property. Each property will have the outer envelope addressed, including the roof, siding and windows, as well as ADA upgrades to bring the properties into

Project Description (cont.):	compliance with slope and threshold requirements for the sidewalks and unit entries. Inside, all cabinetry, sinks, countertops and flooring will be updated. The units will also receive through-wall heating/AC units. The properties qualify as "preservation" for the 2014 NOFA because they have 100% rental assistance from RD whereby each tenant pays only 30% of their income toward rent. The properties are currently in private ownership and were funded by RD loans. The ideal situation is to sell the properties to a non-profit such as CAT to retain the rental assistance and keep the units affordable for low income seniors. The critical issue is the maintenance needs: the current reserves will not cover the costs of even minimal repairs, and if the properties are eventually sold to a market rate buyer, they will revert to market rate rental, thus losing the only low income senior housing in Scappoose.
Sponsor/Developer Profile & History:	The new owner in this transaction, Community Action Team, Inc. (CAT), founded in 1966, has 48 years of experience improving affordable housing as well as community facilities and working with families to reduce poverty in Clatsop, Columbia and Tillamook Counties. Community Action Team has vast experience in new construction and rehabilitation. Jim Tierney and Dianne DuBach developed Elk Creek Terrace apartments in Cannon Beach. Jim, Dianne and Casey Mitchell developed Blue Heron Hollow apartments in Vernonia and Jim, Dianne, Casey and Bruce Holz completed a major rehabilitation of the Forest Park Apartments in St. Helens. All projects were run by CAT staff from funding to completion and CAT still oversees the asset management and physical management of all the listed properties. CAT also constructed 16 Self Help homes from the ground up through completion of the purchase of the homes by 16 families. Listed CAT staff also completed the rehabilitation of the Blue Heron Apartments and the Vernonia Head Start after the 2007 flood which included clean-up, general contractor, architectural, budgets and direct draws.
Community Need:	Victorian Court will serve to preserve and rehabilitate 21 units of elderly physically disabled housing in the city of Scappoose in Columbia County. This project represents 44 percent of the affordable housing in the city of Scappoose, which is slightly under represented in the distribution of the state's affordable housing. This city has high rates of severe rent burdened, with 35 percent of the renters paying more than half of their income on housing, compared to the state at 26 percent.
Resident Services and Committed Partnerships for Successful Residency:	Community Action Team oversees the Senior and Respite Program which provides a variety of services for seniors within Columbia County who are 60 years of age and older. CAT is dedicated to conducting outreach of their services to the residents at Victorian Court. These programs include preventative health, legal services, home delivered meals, Options counseling, Oregon Project Independence and other programs designed to keep seniors in their homes. CAT also has a Veteran's Service Officer who provides services to the veterans of Columbia County. These services will also be advertised to the residents of Victorian Court. While providing outreach of their own services, CAT will also educate the residents on the other services available such as the Columbia County Rider Dial-A-Ride Service and the Scappoose Senior Center. The 2014 Resource Directory for Columbia County is a complete list of services available in Columbia County and is located at www.cat-team.org under the resources tab.
Community Impact:	Victorian Court is a critical component of the affordable housing inventory in Scappoose. This property is has USDA RD Rental Assistance, which limits the rent to 30% of income.

Community Impact (cont.)	Scappoose has a high percentage of low income households aged 65+, and a very limited supply of housing for seniors. This project improves the quality of life, and allows the elderly to age in place in their community.
Motion:	To approve a GHAP grant in an amount up to $500,000, a HOME loan or grant in the amount up to $1,884,100 and an ORR loan up to $100,000 to Community Action Team for the acquisition and rehabilitation of Victorian Court located in the City of Scappoose, Columbia County, Oregon. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

PROJECT SUMMARY			
Region:	Metro	Project Number:	3150
Project Name:	Station 162	County:	Multnomah
Project Address:	306 SE 162nd Ave., Gresham	Total # of Units:	44
Sponsor Name:	Quad Inc.	Construction Type:	Elevator/corridor
Target Population:	Elderly & Physically Disabled	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract Poverty Rate:	96.06 35.5%

Total # of Units by Type and AMI:					
1-Br:	41	2-Br:	2	1	
AMI:	30 - 60%	AMI:	60%	MGR (non)	

SOURCES & USES			
OHCS LIHTC Allocation:		$890,000	
OHCS OAHTC Allocation:		$929,901	
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$190,056
OHCS HOME:		Hard Costs:	$7,326,546
OHCS WX:	$24,324	Soft Costs:	$2,755,768
Local Government Resources:	$100,000	**TOTAL USES:**	**$10,272,371**
	$25,000	DCR:	1.76
		Leverage of OHCS Resource to Total Project Sources:	5.82:1
Mortgage Loan(s):	$929,901		
Tax Credit Equity	$8,543,146		
Other funds:	$450,000		
TOTAL SOURCES:	**$10,272,371**		
Other Non-cash Contributions:			

NARRATIVE(S)	
Project Description:	The project is a single building, slab-on-grade, four (4) story, elevator/corridor, wood framed structure with a flat roof. The first floor will have the entry lobby, community room, offices and a laundry. A laundry and limited common areas will be on floors two (2) through four (4). A roof garden will be present. Exterior walls will have a rain screen design with cementitious panels. The site occupies an interior site location and is 42,002 square feet (sf) with flat topography and mixed multi-family and commercial surrounding property uses. A covered pergola, Bar-B-Q, gardens and a play area are planned along with limited landscaping. Also planned are 26 onsite parking spaces (14 accessible) at a 0.59:1 ratio.

Product Description (cont.):	Zoning is SC, Station Center, Corridor District. The site rests approximately 500 feet south of the East 162nd Avenue MAX Station on Burnside. Housing Development Center (HDC) will be the developer/consultant and Walsh Construction is the planned general contractor.
Sponsor/Developer Profile & History:	Quadriplegics United Against Dependency Inc. (QUAD Inc.) has a mission to support residents in living self-directed and independent lives. The organization has nearly 40 years of development and management experience and this will be their fifth development project. Other projects in the metro area include Myers Court (19 units in 1980), Rolling Green Apartments (25 units in 1997), Central Station Apartments (23 units in 1999) and Burnside Station Apartments (21 units in 2004). These projects were financed with HUD 202 and 811 funds. Quad has successfully managed the projects since completion. Quad's lack of experience with LILHTC prompted the partnership with HDC in order to provide the needed capacity for development and start-up of Station 162.
Community Need:	Need: Station 162 serves to bring 44 new elderly and physically disabled units to the city of Gresham in Multnomah County. The city of Gresham has high rates of severe burdened renters, with over 28 percent of the renters spending more than half of their income on rent expenses. The city has also grown at rates higher than the state between 2010 and 2013. It is estimated that just five percent of the physically disabled residents in the county are covered with the existing affordable housing.
Resident Services and Committed Partnerships for Successful Residency:	Target populations are physically disabled (many paralyzed) and very-low income elderly (55+). Wheelchair residents will occupy 22 units. Home Forward is providing 17 Section 8 PBA. The sponsor provides a 24/7 Personal Care Attendant (PCS) services. These types of services are based on individual needs and desires of the tenant. In summary, some of these resident services will address: • Assistance with activities of daily living (ADL) such as bathing, personal hygiene, mobility, eating, housekeeping and meal preparation. • Preventing food insecurity for those in poverty. • Assisting with needs for transportation. • Assistance with access to government programs. • Assistance with medical care. • Providing social and recreational activities. Quad also has contractual agreements with Oregon Department of Human Resources, Senior and Disabled Services Division as well as Providence ElderPlace Program of All Inclusive Care for the Elderly (PACE).
Community Impact:	Impact: Station 162 is ideally located in Gresham near various modes of public transportation and medical/social service centers. The fully accessible project supports the Multnomah County Consolidated Plan, Priority #1 to produce rental units for households facing the greatest challenges finding housing in the private market. Expert staff will be available 24-hours a day, providing a cost effective alternative to long-term nursing care, and allowing residents to age in place.
Motion:	To approve a GHAP grant up to $200,000, and a LIWX grant up to $24,324 to Quad Inc. for the new construction of Station 162, located in the City of Gresham, Multnomah County, Oregon. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements*.

PROJECT SUMMARY			
Region:	Metro	Project Number:	3151
Project Name:	Town Center Greens	County:	Clackamas
Project Address:	South of the SWC of SE 85th Ave. and Causey, Happy Valley, 97086	Total # of Units:	60
Sponsor Name:	Central City Concern	Construction Type:	Garden Walkup
Target Population:	Families at risk	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract Poverty Rate:	222.01 13.6%

Total # of Units by Type and AMI:					
1-Br:	20	2-Br:	32	3-Br:	8
AMI:	50 - 60%	AMI:	30 - 60%	AMI:	30%

1.85

SOURCES & USES			
OHCS LIHTC Allocation:		$890,000	
OHCS OAHTC Allocation:			
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$1,105,370
OHCS HOME:		Hard Costs:	$9,657,402
OHCS WX:	$50,000	Soft Costs:	$3,473,355
Local Government Resources:	$1,500,000	**TOTAL USES:**	$14,236,127
	$1,300,000	DCR:	1.16
		Leverage of OHCS Resource to Total Project Sources:	1.85:1
Mortgage Loan(s):	$500,000		
Tax Credit Equity	$8,988,101		
Other funds:	$1,698,026		
TOTAL SOURCES:	**$14,236,127**		
Other Non-cash Contributions:			

NARRATIVE(S)	
Project Description:	The project is a single building with slab-on-grade construction. Design is a three (3) story, garden walkup, wood framed structure with flat roof and sheet metal parapets. Included are a community room, two leasing offices, and a laundry room on each floor. Units will have typical unit amenities including a porch/balcony and ceiling fan. Exterior walls will be a mix of fiber cement siding, pre-fab panels and masonry. The site occupies an interior site location and is 86,249 square feet (sf) with flat topography and mixed, but compatible surrounding property uses. A playground, courtyard, and limited landscaping will be present. Also planned are 81 onsite parking

Product Description (cont.):	spaces (4 accessible) at a 1.35:1 ratio. Zoning is RCHDR, Regional Center High Density Residential, Clackamas. The site rests approximately 500 feet north of Clackamas Town Center and is within approximately ½-mile of the Clackamas Town Center Transit Center. Central City Concern will self-manage the project and Walsh Construction is the planned general contractor.
Sponsor/Developer Profile & History:	Central City Concern (CCC) has developed and managed affordable housing since 1979. It currently has a portfolio of over $130M including over 1,400 units of affordable housing plus over 100,000 s.f. of commercial or medical space. OHCS resources assisted in funding many of these projects. Examples of recently completed projects include Madrona Suites (180 units at $24.8M), Old Town Recovery Center (44,000 sf. health clinic at $25M) and Butte Hotel rehab (36 units at $2.5M). CCC has in-house staff development capacity, the ability to assemble a professional development team, and a proven successful record of development with OHCS.
Community Need:	Need: Town Center Greens serves to bring 60 new units of affordable housing targeted to people in recovery from drug and/or alcohol addiction, families with children who are homeless or at risk of homelessness, survivors of domestic violence, and families working toward reunification and regaining custody of children from protective services and foster care in Clackamas County. It is estimated that there is affordable housing to cover less than five percent of the housing needs for this population. The population in Clackamas County has grown three percent between 2010 and 2013, and the county is somewhat underrepresented in the distribution of the state's affordable housing.
Resident Services and Committed Partnerships for Successful Residency:	Target populations are families, but with a preference for families that are homeless or at risk of homelessness, families working toward reunification and regaining custody of children from protective services, and victims of domestic violence. The Housing Authority of Clackamas County is providing 21, Section 8 Project Based Vouchers to house those at 30% and below MFI. The broad-based resident services program is based on peer-delivered services provided by those who have succeeded in similar recovery programs. A summary list of some of the major services includes: • Alcohol and drug treatment • Supported employment • SSI/SSDI acquisition • Higher education attainment • Parenting classes • Ready to rent classes • Financial fitness • Nutrition
Community Impact:	Impact: Town Center Greens is Clackamas County's highest priority and is linked to several key initiatives including Early Learning Hubs, Workforce Investment Board, and Coordinated Care Organizations, as well as working to reduce the number of children in

	foster care. Residents will be fully supported through the nationally recognized Family Alcohol and Drug Network (FAN) providing coordination of services and personalized support through Peer Mentors.
Motion:	To approve a GHAP grant up to $200,000, and a LIWX grant up to $50,000 to Central City Concern for the new construction of Town Center Greens, located in the City of Happy Valley, Clackamas County, Oregon. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	Metro	Project Number:	1484
Project Name:	Bronaugh Building	County:	MULTNOMAH
Project Address:	1434 SW MORRISON, PDX	Total # of Units:	50
Sponsor Name:	REACH Bronaugh Partners Limited Partnership	Construction Type:	Rehabilitation Preservation/Section 8
Target Population:	Elderly Disabled	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract Poverty Rate:	52 25.6%

Total # of Units by Type and AMI:					
STU:	10	1-Br:	40	3-Br:	
AMI:	50%	AMI:	50%	AMI:	

SOURCES & USES			
OHCS LIHTC Allocation:		$833,042	
OHCS OAHTC Allocation:		$750,000	
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$3,953,714
OHCS HOME:		Hard Costs:	$6,346,389
OHCS WX:	$100,000	Soft Costs:	$3,306,219
Mortgage with OAHTC:	$750,000	TOTAL USES:	$13,606,322
Mortgage portion without OAHTC:	$1,100,000	DCR:	1.22
PHB Cash Flow Share Loan:	$1,389,816	Leverage of OHCS Resource to Total Project Sources:	2.33 : 1
Tax Credit Equity:	$8,496,177		
Historic Tax Credit Equity:	$1,380,329		
Residual Receipts:	$190,000		
TOTAL SOURCES:	**$13,606,322**		

NARRATIVE(S)	
Project Description:	The Bronaugh Apartments is an important Section 8 Preservation project located in downtown Portland at 1434 SW Morrison Avenue. It is a four-story masonry structure built in 1905 and renovated in 1982, to tie together three historic buildings into a single donut-shaped structure arrayed around an interior courtyard. The Bronaugh currently has 11 studios and 40 one-bedroom units, with a small, existing community room and laundry on the ground floor. It has no on-site parking.
Sponsor/Developer Profile & History:	REACH is one of the largest and most successful Community Development Corporations in Oregon. Since 1982, REACH has developed or preserved over 1,850 units of affordable housing in 95 buildings and in two states, financed with multiple government and/or

	private funding sources including all those listed above. REACH developed its first LIHTC project in 1994 and has now stewarded five projects through year-15 exits. We currently control eight active tax credit partnerships and nine HUD "Single Asset Entities" in Oregon, and we control several tax credit partnerships in Washington. Due to our extensive staff experience with affordable housing finance, in house staff manages all aspects of project financing.
Community Need:	Bronaugh Apartments preserves 50 units of affordable housing for elderly and disabled tenants in the city of Portland in Multnomah County. There is a significant need for housing in the city of Portland which has a high rate of severely burdened renters (28 percent), and high rates of older housing stock with 33 percent built before 1950 compared to the state at just 17 percent. It also has a population growth rate of four percent compared to the state as a whole at 2.4 percent. Just 23 percent of the city's low income elderly and disabled populations have affordable housing to meet their need, and these units represent four percent of the downtown Section 8 housing stock.
Resident Services and Committed Partnerships for Successful Residency:	Our standard package of services for all of our senior residents includes housing stability and eviction prevention, information and referral, crisis intervention and mediation, coordination of outside service providers, and social/community activities programming. REACH will soon be able to offer on-site health services at the Bronaugh through the Housing with Services Initiative. Housing with Services is a new collaboration of multiple organizations including CareOregon, the state's largest Medicaid provider, and Cedar Sinai Park, an affordable housing and health services provider. Health-Related Service offerings include direct access to medical services offered at the Harry and Jeanette Weinberg Health and Social Services Clinic and home visits from "health navigators;" skilled nurses or community health workers who will conduct assessments, connect residents to medical resources, and provide education and promotion of healthy lifestyles. Housing with Services includes a rigorous academic research and evaluation component. The analysis will be conducted by the Institute on Aging at Portland State University's School of Community Health.
Community Impact:	The Bronaugh is one of the last properties to be saved under Portland's "11X13" Campaign, which was undertaken to preserve the affordability of 11 expiring Project-Based Section 8 projects. All units have project-based Section 8 rent-assistance. About 60% of current residents are seniors and the other 40% of tenants are mentally or physically disabled, with average incomes at about $10,500/year. The timing of this project is critical, given the status of current contracts and bridge financing, as well as the high risk of market conversion.
Motion:	To approve a grant award of up to $200,000 from General Housing Account Program and a grant of up to $100,000 in Weatherization Program to REACH Bronaugh Partners Limited Partnership for the acquisition and rehabilitation of The Bronaugh Building Apartments in Portland, Multnomah County, Oregon.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

PROJECT SUMMARY			
Region:	Metro	Project Number:	3153
Project Name:	Orchards at Orenco Ph II	County:	Washington
Project Address:	NE Cherry Dr. & NW 229th, Hillsboro, 97124	Total # of Units:	58
Sponsor Name:	REACH Community Development, Inc.	Construction Type:	New Construction
Target Population:	Families	# of Years Affordable:	60
Basis Boost Requested: Y/N	N	Census Tract; Poverty Rate:	326071065; 7.1

Total # of Units by Type and AMI:					
1-Br:	44	2-Br:	14	3-Br:	
AMI:	50% & 60%	AMI:	50% & 60%	AMI:	

SOURCES & USES			
OHCS LIHTC Allocation:		$890,000	
OHCS OAHTC Allocation:		$1,800,000	
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$665,331
OHCS HOME:		Hard Costs:	$9,159,100
OHCS WX:	$100,000	Soft Costs:	$3,778,601
Local Government Resources:	$1,338,690	**TOTAL USES:**	$13,603,032
		DCR:	**1.21**
		Leverage of OHCS Resource to Total Project Sources:	OHCS to Non-OHCS Ratio 2.2:1.0
Mortgage Loan(s):	$2,700,000		
Tax Credit Equity	$9,077,092		
Other funds:	$187,250		
TOTAL SOURCES:	**$13,603,032**		
Other Non-cash Contributions:	$		

NARRATIVE(S)	
Project Description:	Orchards at Orenco Phase II is a 58 unit, three story project in Hillsboro for families sponsored by REACH Community Development, Inc. Project incomes will be restricted at 50 & 60%, yet rents will not exceed 50% and eight units will have Sec 8 vouchers for affordability under 30% AMI. Orchards at Orenco II will include a leasing office, community rooms with a restroom, fitness, computer, indoor bike parking, and two laundry areas. It also includes design elements of highly energy-efficient Passive House building standards. The project across from a MAX light rail line and walking distance from shops, services, schools, employment, and parks.

Sponsor/Developer Profile & History:	REACH is one of the largest and most successful Community Development Corporations in Oregon. Since 1982, REACH has developed or preserved over 1,850 units of affordable housing in 95 buildings, financed with multiple government and/or private funding sources including LIHTC, OAHTC, GHAP, HDGP and LIWX. REACH developed its first LIHTC project in 1994 and has now stewarded five projects through year-15 exits. They currently control eight active tax credit partnerships and nine HUD "Single Asset Entities" in Oregon, and They control several tax credit partnerships in Washington. Due to their extensive staff experience with affordable housing finance, in house staff manage all aspects of project financing and self-manage their projects.
Community Need:	This second phase of Orchards at Orenco Phase II brings an additional 58 units of new family housing to the city of Hillsboro in Washington County. Hillsboro's population has grown significantly in the past few years, with a growth rate more than double the state as a whole, at 5.3 percent. Only 14 percent of the low income renters in the county have affordable housing available in Washington County, and while the county represents nearly 13 percent of the state's low income and severe burdened renters it only has 11 percent of the state's affordable housing supply.
Resident Services and Committed Partnerships for Successful Residency:	REACH will partner with community service providers to provide services including employment support with career coaching, computer access, financial education, referral of social services for food and other basic housing services, health education, subsidized medical and dental services, and higher education opportunities.
Community Impact:	Orchards at Orenco Phase II is in Orenco Town Center which is in an amenity-rich Opportunity Area, in a census tract with less than 1% poverty. This project offers the only non-elderly affordability housing in the district and is the highest priority for Washington County. A unique partnership with Worksystems Aligned Partner Network will provide residents with personalized career coaching and employment services, in line with the State Workforce Investment Board's strategic plan for a "Certified Work Ready Community". This project also aligns with the METRO Regional Solutions Team goal of maximizing state investments in areas that encourage land efficiency, multi-modal transportation, and balanced growth of employment and housing.
Motion:	To approve a LIWX grant in an amount up to $100,000 and a GHAP grant in an amount up to $200,000 to The REACH Community Development, Inc. for the new construction of Orchards at Orenco Phase II, located in the City of Hillsboro, Washington County, Oregon. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	Metro	Project Number:	3152
Project Name:	Pacific Park	County:	Clackamas
Project Address:	Site 1: 621 N. Douglas Canby, OR 97013 Site 2: 21961 SW Sherwood Blvd Sherwood, OR 97140	Total # of Units:	Site 1: 44 Site 2: 24 Total: 68
Sponsor Name:	Chrisman Development	Construction Type:	Acquisition/Rehabilitation Preservation/RD Rental Subsidy
Target Population:	Elderly	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract Poverty Rate:	Site 1: 229.04 / 6.5% Site 2: 321.03 / 6.4%

Total # of Units by Type and AMI:					
1-Br:	60	2-Br:	8	3-Br:	
AMI:	3 @ 50% 57 @ 60%	AMI:	1 @ 50% 7 @ 60%	AMI:	

SOURCES & USES			
OHCS LIHTC Allocation:		$701,550	
OHCS OAHTC Allocation:		$1,800,000	
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$4,182,000
OHCS HOME:		Hard Costs:	$3,937,304
OHCS WX:	$60,000	Soft Costs:	$2,751,200
Local Government Resources:		**TOTAL USES:**	**$10,870,504**
		DCR:	**1.29**
Mortgage Loan(s):	USDA-RD: $585,000 US Bank: $3,400,000	Leverage of OHCS Resource to Total Project Sources:	1.62:1
Tax Credit Equity	$6,453,614		
Other funds:	Def. Developer Fee: $104,788 Cashflow: $ 67,102		
TOTAL SOURCES:	**$10,870,504**		
Other Non-cash Contributions:			

NARRATIVE(S)	
Project Description:	Chrisman Development, Inc. is proposing to acquire and rehabilitate Pacific Park Apartments. Pacific Park is the consolidation of two USDA Rural Development properties, Sherwood Park located in Sherwood, was constructed in 1979 and 40 of the 44 units have project-based rental assistance; Canby West located in Canby, was constructed in 1982 and 18 of the 24 units have project-based rental assistance. Both

Product Description (cont.):	properties no longer have a restrictive use covenant, which means, they are eligible for prepayment and conversion to market rate housing. Pacific Park serves an elderly and disabled population. An Existing Tenant Survey completed in July, indicates that 60 of the 68 units, or 88%, have household incomes at or below 40% of area median income (AMI), and 63% (or 38 units) with incomes at or below 30 of AMI.
Sponsor/Developer Profile & History:	Pacific Park Apartments is being developed by Chrisman Development, Inc. (CDI). CDI has the experience and capacity to develop and own this project. Since 1989, CDI has been a leader in the development, rehabilitation, and management of affordable housing projects in Oregon. Serving Oregon's low income families, seniors, the disabled, and the chronically mentally ill, CDI develops housing its residents are proud to call home. Working in partnership with local non-profit organizations, CDI has developed or rehabilitated 40 affordable housing projects, representing a total of 1,318 units with total project costs exceeding $130,000,000. Pacific Park Apartments is the type of project that CDI has specialized in developing, an Acquisition Rehabilitation of an existing USDA Rural Development project. CDI has distinguished itself as the leading USDA Rural Development developer in Oregon by specializing in the acquisition and rehabilitation of USDA Rural Development properties. CDI has completed the acquisition and rehabilitation of 13 USDA Rural Development projects in 24 locations representing 913 units, all with funding from OHCS. In addition, CDI currently has 2 projects with 3 locations representing 96 units which have received OHCS funding under development now (Brookside Rose Apartments and Cove Avenue Apartments). Team members Doug Chrisman, Tony Chrisman, Shelly Cullin and Tim Cox of Chrisman Development, Inc. each have over 10 years of experience and collectively bring over 83 years of combined experience in closing transactions that include both 4% and 9% low income housing credits, HOME funds, Trust Funds, LIWP, GHAP, OAHTCs and private financing. Their extensive experience allows ability to effectively orchestrate and close a project of this nature within, thus seamlessly avoiding the hiring of outside consultants to obtain expertise. With over 40+ successfully closed development projects, many resembling the Big River Apartments project, their strong familiarity and knowledge with the intricacies of closing this type of financing transaction, demonstrate their capability and confidence with a project of this nature.
Community Need:	Pacific Park Apartments serves to preserve and rehabilitate two elderly projects with a combined 68 units in the city of Sherwood in Washington County and Canby in Clackamas County. Both Washington and Clackamas Counties have experienced rapid population growth in recent years with a four percent combined rate of growth. These projects represent a significant portion of the affordable housing supply in these communities, the Sherwood location itself is nearly 40 percent of the affordable housing in that community. These counties are also somewhat underrepresented in the affordable housing; together they represent over 20 percent of the state's low income and severe burdened renters however are home to just 17 percent of the state's affordable housing.
Resident Services and Committed Partnerships for Successful Residency:	The Pacific Park Apartments project (the "Project") is comprised of two Senior/Disabled projects, one of which is located in Canby, Oregon and a second which is located in Sherwood, Oregon. The Resident Services Plan will address the available services according to the community in which each property is located.

Resident Services and Committed Partnerships for Successful Residency (cont.):	Creating and implementing basic orientation practices is a high resident services priority during the first year of operation. Regardless of income level, employment status, or age, tenants perform best when they are informed about and understand tenancy requirements, know what support services are available to them, and how they can access those services. Creating opportunities for Resident Involvement enhances a sense of community investment in tenants. Community services include a Community Bulletin Board, Resident Groups, Book Swap Shelf, Green Cleaning Guide and a Gift Basket of Non-Toxic Cleaning Supplies, Safety Tip Sheet, Integrated Pest Management (IPM) Plan and Community Newsletter. Both locations will also have access to Counseling and Mental Health Services, Grief Counseling, Meals on Wheels, Grief Counseling, Food Services, Energy Assistance Programs and Transportation Services.
Community Impact:	Pacific Park Apartments is the consolidation of two USDA RD properties, serving elderly and disabled populations. The timely preservation of these properties is important as both properties are eligible for prepayment, and potential conversion to market-rate housing with strong rental markets in Canby and Sherwood. The ability to capture about $200,000 annually in rental assistance is an important resource in these communities.
Motion:	To approve a GHAP grant in an amount up to $200,000 an LIWX grant in an amount up to $60,000 to Chrisman Development for the acquisition and rehabilitation of Pacific Park, located in the Cities of Canby and Sherwood, Clackamas, Oregon. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

PROJECT SUMMARY			
Region:	Non-Metro	Project Number:	1480
Project Name:	Bluff Avenue Apartments	County:	Marion
Project Address:	3202 Bluff ST SE, Salem	Total # of Units:	20
Sponsor Name:	Chrisman Development, Inc.	Construction Type:	Acq/Rehab; Preservation/Section 8
Target Population:	Elderly	# of Years Affordable:	60 years
Basis Boost Requested: Y/N	Y	Census Tract, Poverty Rate:	Marion County CT 11, 9.2%

Total # of Units by Type and AMI:					
1-Br:	20 Units	2-Br:		3-Br:	
AMI:	2/50% 18/60%	AMI:		AMI:	

SOURCES & USES			
OHCS LIHTC Allocation:			$204,244
OHCS OAHTC Allocation:			$830,000
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$940,000
OHCS HOME:	0	Hard Costs:	$1,196,817
OHCS WX:	$20,000	Soft Costs:	$858,500
Local Government Resources:		**TOTAL USES:**	$2,995,317
		DCR:	1.32:1
		Leverage of OHCS Resource to Non OHCS Project Sources:	OHCS to Non-OHCS Ratio 1.8:1
Mortgage Loan(s):	$830,000		
Tax Credit Equity	$1,466,796		
Other funds:			
TOTAL SOURCES:	**$2,624,101**		
Other Non-cash Contributions:	$107,305		

NARRATIVE(S)	
Project Description:	Chrisman Development, Inc. (CDI) is proposing to acquire and rehabilitate the Bluff Apartments, located in Salem, Oregon. The Bluff Apartments is a senior and disabled project-based Section 8 project consisting of 20 one-bedroom units, in three buildings, with a stand-alone community/laundry room. The project was originally constructed in 1979 with Oregon Housing bond financing (the mortgage was paid off in 2010). The original 30-year HAP Contract expired in 2010 and the current owners entered into a 5-year contract that expires in February 2015. The owners have given the tenants their one-year notification of the expiration of the HAP Contract; however, they must decide and give notice to the tenant's 90-days prior to the

Project Description (cont.):	expiration date of February 22, 2015. It is the intention of CDI, if funded, to entered into a long-term 20-year HAP Contract. The proposed scope of rehabilitation includes, but is not limited to: replace siding, windows, roof, gutters, underfloor framing repairs, exterior paint, parking resurfacing/restriping, relocation of mailboxes, repair dry rot, increase or add insulation, replace appliances with energy efficient appliances, replace kitchen and bath cabinets, sinks, faucets, vinyl/carpet flooring as needed, replace HVAC adding air conditioning, interior/exterior door replacements, site lighting, etc. The estimated cost of rehabilitation is $1,196,800 or approximately $60,000 per unit.
Sponsor/Developer Profile & History:	Since 1989, CDI has been a leader in the development, rehabilitation, and management of affordable housing projects in Oregon. Serving Oregon's low income families, seniors, the disabled, and the chronically mentally ill, CDI develops housing its residents are proud to call home. Working in partnership with local non-profit organizations, CDI has developed or rehabilitated 40 affordable housing projects, representing a total of 1,318 units with total project costs exceeding $130,000,000.
Community Need:	Need: The Bluff Avenue Apartments serve to preserve and rehabilitate 20 units of affordable housing for the elderly in the city of Salem in Marion County. The city has experienced rapid population growth, nearing four percent between 2010 and 2013. The units in this project constitute five percent of the existing senior and disabled units in Salem; the overall supply of affordable housing in the city is only adequate to cover 17 percent of the low income households. The county as a whole is slightly underrepresented in the states inventory of affordable housing; representing six percent of the state's affordable housing versus 7.4 percent of the state's low income and severe burdened households.
Resident Services and Committed Partnerships for Successful Residency:	At present, there are not any formal contractual agreements in place. If the Project receives a funding reservation, CDI's management agent, Viridian Management, will approach Northwest Senior & Disability Services and Mid-Willamette Valley Community Action Agency in Marion County to discuss forming an informal partnership that would be mutually advantageous to all parties and, most importantly, to the tenants residing at the property. Chrisman Development has over 24 years of experience with Affordable Housing and has worked with a multitude of agencies to provide services to their residents. Viridian Management employs a Resident Services Coordinator that supports all of the Site Managers. Moreover, the Resident Services Coordinator also makes certain that the Site Managers perform internal audits to ensure continued compliance of the Resident Services Plan. Annual reports will be presented to the owners with a summary of the data processed from the property for their review.
Community Impact:	Impact: Bluff Avenue Apartments is a senior and disabled project-based Section 8 property in Salem, serving very low incomes. The current owner has a HAP contract that expires in a few months, and with low vacancy rates in Salem, the current tenants would likely be displaced. The Salem Housing Authority has over 3,500 households on their wait list for vouchers. Preserving this project with a new 20 year HAP contract will keep approximately $1,786,020 in federal resources in the community.
Motion:	To approve a GHAP loan or grant in the amount of up to $200,000 and an LIWX loan or grant in the amount of up to $20,000 to Chrisman Development, Inc. for the Acquisition/Rehab of The La Grande Plaza project located in the city of La Grande, OR. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements*.

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	Non-Metro	Project Number:	3154
Project Name:	Bascom Village Phase II	County:	Lane
Project Address:	Parkview Drive/County Farm Road	Total # of Units:	48
Sponsor Name:	Housing and Community Services Agency of Lane County (HACSA)	Construction Type:	New Construction
Target Population:	Family and Veterans	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract Poverty Rate:	22.02 11.2%

Total # of Units by Type and AMI:					
1-Br:	16	2-Br:	21	3-Br:	11
AMI:	50%	AMI:	20@50%+1 Manager's Unit	AMI:	50%

SOURCES & USES			
OHCS LIHTC Allocation:		$890,000	
OHCS OAHTC Allocation:		$502,764	
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$397,329
OHCS HOME:		Hard Costs:	$7,157,976
OHCS WX:		Soft Costs:	$2,785,398
City of Eugene HOME:	$297,136	**TOTAL USES:**	$10,340,703
City of Eugene SDC Waiver	$224,346	DCR:	**2.23**
City of Eugene Landbank	$395,329	Leverage of OHCS Resource to Total Project Sources:	5.66 : 1
Mortgage Loan(NOAH):	$502,764		
Tax Credit Equity	$8,587,641		
Deferred Developer's Fee:	$133,487		
TOTAL SOURCES:	**$10,340,703**		
Other Non-cash Contributions:	$		

NARRATIVE(S)	
Project Description:	Bascom Village Phase II will have 48 multi-family units consisting mostly of two- and three-bedroom apartments in 13 two- and three-story buildings. The Project will include a community building, a playground, and community gardens and is intended to operate in tandem with Phase I. Construction will exceed Earth Advantage requirements. The design is intended to create an attractive atmosphere that blends seamlessly with the relatively affluent surroundings.

Sponsor/Developer Profile & History:	The Lane County Housing Authority was created by the Lane County Board of Commissioners in 1949. Since 1977, following reorganization, the Housing And Community Services Agency (HACSA) of Lane County has provided affordable housing and related community services to low-income residents of Eugene, Springfield and rural Lane County. HACSA is the second largest housing authority in Oregon, offering a variety of affordable housing options to individuals and families in Lane County. HACSA owns and manages 955 Public and Assisted Housing units. HACSA is also the owner or general partner of 395 affordable units developed using the Low Income Housing Tax Credit Program, and 124 units which are funded by Rural Development.
Community Need:	Bascom Village II will create 48 new units of family and veteran housing in the city of Eugene in Lane County. Nearly 35 percent of the renters in Eugene are severely burdened, spending 50 percent or more of their household income on rent expenses. While the city of Eugene has just five percent of the state's affordable housing, it has seven percent of the state's low income and severely burdened renters. A demand for over 700 units to serve these low income households was identified in a market study for the first phase of this project. Five units will be set aside for homeless veteran families; the VA Inspector General estimates an 8.8 percent rate of homelessness for returning veterans.
Resident Services and Committed Partnerships for Successful Residency:	Resident services summarized as: •Five" VetLift" units with Housing Choice vouchers and customized case management to assist veterans from recent conflicts. •On-site employment and training resources through Lane Workforce Partnership (LWP). LWP also operates a program that matches workers with employers. •Self-sufficiency resident services, such as financial and asset building services. •Community building programs to provide residents a sense of pride in their neighborhood. •Services for tenants that support good residency. •Access to outstanding neighborhood schools as well as resident services to aid with scholastic performance.
Community Impact:	Bascom Village is a unique partnership between Lane County's two leading affordable housing providers to build the second phase of a family workforce housing project in Eugene. The development of this project implements several local, regional and state planning efforts with outcomes linked to workforce development, healthy housing and equity in education. The workforce-focused resident services program is extraordinary and unique, given the partnership with Lane County Workforce Partnership to provide on-site outreach and access to employment opportunities. Five of the 47 units will be dedicated to veterans with families.
Motion:	To approve a grant award of up to $200,000 from the General Housing Account Program to Housing and Community Services Agency of Lane County for the new construction of Bascom Village (Phase II) in Eugene, Lane County, Oregon.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	Balance of State	Project Number:	3144
Project Name:	The Concord	County:	Jackson
Project Address:	100 N Grape, Medford	Total # of Units:	50
Sponsor Name:	Housing Authority of Jackson County	Construction Type:	New Construction
Target Population:	Families/Disabled	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract; Poverty Rate:	Tract 1 53.9%

Total # of Units by Type and AMI:					
1-Br:	20	2-Br:	30	3-Br:	
AMI:	50% & 60%	AMI:	50%, 1 Mgr. unit	AMI:	

SOURCES & USES			
OHCS LIHTC Allocation:		$890,000	
OHCS OAHTC Allocation:		$1,650,000	
SOURCES		**USES**	
OHCS GHAP:		Acquisition Costs:	$488,217
OHCS HOME:	$1,000,000	Hard Costs:	$8,996,260
OHCS WX:	$50,000	Soft Costs:	$3,070,804
Local Government Resources:	$24,000	**TOTAL USES:**	$12,555,281
		DCR:	**1.00**
		Leverage of OHCS Resource to Total Project Sources:	OHCS to Non-OHCS Ratio 3.3:1.0
Mortgage Loan(s):	1,650,000		
Tax Credit Equity	$8,632,137		
Other funds:	$1,000,000		
TOTAL SOURCES:	**$12,555,281**		
Other Non-cash Contributions:	$199,144		

NARRATIVE(S)	
Project Description:	Sponsored by the Housing Authority of Jackson County (HAJC), the Concord is a 50 unit family and persons with disabilities project serving incomes at 50% & 60% AMI. While incomes are restricted at 50 & 60%, rents will not exceed 50%. 5 units will be fully handicap accessible and 13 will have project based vouchers targeting 30% or less AMI tenants. Located in a HUD Qualified Census Tract in downtown Medford, it will have access to public transportation, jobs, three parks, social and government services, higher education and schools, grocery stores, banks, medical, and downtown social events. The Concord is a 4 story one and two bedroom project including 50-ground floor parking, service provider office, onsite manager office, computer lab, kitchenette, education

Project Description Cont.	room, and indoor children's play area. Each floor will have a common laundry and corner lounge.
Sponsor/Developer Profile & History:	The Housing Authority of Jackson County has been developing affordable housing for more than 20 years. In the last 10 years the Housing Authority has completed 7 new construction projects with 350 units and 5 preservation projects with 180 units. HAJC has completed projects using LIHTC, OAHTC, HOME, GHAP, HDGP, NSP grants and tax credits. The Housing Authority serves as grant writers, sponsor, developer, managing member/partner, and self-manage all properties.
Community Need:	The Concord will bring 50 new units of family and disabled housing to the city of Medford in Jackson County. Jackson County has higher than average population growth and very high rates of severely burdened renter households, with nearly a third of renters spending more than half of their income on housing expenses. Just nine percent of the low income families and 4.8 percent of those with developmental disabilities in Jackson County are covered with the existing affordable housing. Finally while the county represents six percent of the state's low income and severe burdened renters, it is home to just four percent of the states existing affordable housing supply.
Resident Services and Committed Partnerships for Successful Residency:	The Housing Authority will partner with community providers for on and off site services giving tenants access to employment training, housing support services, onsite medical & dental screening, nutrition, vocational rehab services, education opportunities, computer training, food pantries, tenant events, community gardening; YMCA sports, recreation, arts and crafts. The Housing Authority successfully partners with community providers for all of its affordable housing projects giving tenants individual access to services that meet their needs.
Community Impact:	The Concord is part of a concerted effort to revitalize downtown Medford, and is the City's top priority as it aligns with the Consolidated Plan and the Medford Urban Renewal Agency Plan. The downtown location provides easy access to various workforce development opportunities including Rogue Community College, along with direct linkages to the Work-source Career Center and the Jobs Council as part of the local Workforce Investment Board. In addition to linkages with the Governor's 10 Year Plan for Workforce Development, the 50-unit project will have on-site health services connected to the local Coordinated Care Organization (CCO) through La Clinica; and a partnership with Pathway Enterprises to offer direct onsite employment services for people with intellectual and developmental disabilities in independent living.
Motion:	To approve a LIWX grant in an amount up to $50,000 and a HOME loan or grant in an amount up to $1,000,000 to The Housing Authority of Jackson County for the new construction of The Concord, located in the City of Medford, Jackson County, Oregon. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	Balance of State	Project Number:	3146
Project Name:	IronHorse Lodge	County:	Crook
Project Address:	NE Angler Ct, Prineville	Total # of Units:	26
Sponsor Name:	Pacific Crest Affordable Housing LLC	Construction Type:	New Construction
Target Population:	Elderly	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract, Poverty Rate:	Crook CT 9501, 18.9%

Total # of Units by Type and AMI:					
1-Br:	7, 7, 8 (22)	2-Br:	3	MGR:	1
AMI:	40, 50, 60%	AMI:	40%	AMI:	N/A

SOURCES & USES			
OHCS LIHTC Allocation:		$561,638	
OHCS OAHTC Allocation:		N/A	
SOURCES		**USES**	
OHCS GHAP:	N/A	Acquisition Costs:	$119,683
OHCS HOME (Loan):	$905,277	Hard Costs:	$4,365,950
OHCS WX:	N/A	Soft Costs:	$1,702,477
Local Government Resources:		**TOTAL USES:**	$6,188,110
		DCR:	**2.64:1**
		Leverage of OHCS Resource to Non OHCS Project Sources:	OHCS to Non-OHCS Ratio 52.2:1
Mortgage Loan(s):			
Tax Credit Equity	$5,166,550		
Other funds:			
TOTAL SOURCES:	**$6,188,110**		
Other Non-cash Contributions:	$116,283		

NARRATIVE(S)	
Project Description:	IronHorse Lodge ("IHL") is a 26 unit apartment building (22 one-bedroom and 4 two-bedroom) for low-income seniors in Prineville, OR. It is designed as a ranch-style building to blend with the history, culture and aesthetic of the surrounding agricultural community. IHL is located in the new master planned community of IronHorse, a 950-acre mixed-use community, which is adjacent to and overlooks downtown Prineville.

Sponsor/Developer Profile & History:	Pacific Crest has developed four LIHTC projects for seniors in Central Oregon in the past ten years – Mountain Laurel Lodge (54 units), Discovery Park Lodge (53 units), and Little Deschutes Lodge 1 & 2 (26 units each). IHL's design and construction will be similar to the Little Deschutes Lodge buildings.
Community Need:	IronHorse Lodge will bring 26 new units of elderly housing to Prineville in Crook County. The city of Prineville has a high proportion of older rental housing stock with 18 percent of the rental housing stock built before 1950. While there are nearly 1,200 low income senior households in the county there are just 100 affordable units of affordable housing for the elderly; Crook County is underserved from an equitable distribution perspective.
Resident Services and Committed Partnerships for Successful Residency:	Pacific Crest has developed three key partnerships which address statewide human services priorities and support the residents of IronHorse Lodge. The overarching theme of these partnerships is Aging in Place – that is, enabling older adults to live independently, comfortably and with dignity in their homes for as long as possible. Pacific Crest has entered into a Memorandum of Understanding (MOU) with: the Coordinated Care Organization – or CCO – for Central Oregon, the Department of Human Services – Aging and People with Disabilities (DHS-APD), and the Central Oregon Council on Aging (COA).
Community Impact:	The IronHorse Lodge MOU establishes a goal to collaborate on the provision of coordinated healthcare services to support Aging in Place. In this 26 unit development, 8 units will be set aside for "long-term care clients" of DHS-Aging and People with Disabilities Department. This collaborative effort is very important in Crook County to support the elderly population, the largest special needs population in the county as identified in the Comprehensive Plan and the Oregon Consolidated Plan. In addition to supporting the health and wellness of residents, this project incorporates extensive energy efficiency measures to reduce building energy usage by 50%, and will generate energy through solar photovoltaic (PV) system and a solar thermal system.
Motion:	To approve a HOME loan or grant in the amount of up to $905,277 to Pacific Crest Affordable Housing LLC for the New Construction of The IronHorse Lodge project located in the city of Prineville, OR. Award is contingent on meeting all program requirements and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

Multi-Family Development Project Summary
OHCS 2014 Notice of Funds Availability (NOFA)

PROJECT SUMMARY			
Region:	Balance of State	Project Number:	2992
Project Name:	Alona Place	County:	Lane
Project Address:	1ST AVE & OAK ST	Total # of Units:	40
Sponsor Name:	St. Vincent de Paul Society of Lane County, Inc.	Construction Type:	New Construction
Target Population:	Family –Workforce	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract Poverty Rate:	4.03 18.0%

Total # of Units by Type and AMI:					
1-Br:	8	2-Br:	21	3-Br:	11
AMI:	4@50% 4@60%	AMI:	4@50% 16@60% + 1 Manager's Unit	AMI:	3@50% 8@60%

SOURCES & USES				
OHCS LIHTC Allocation:				$790,000
OHCS OAHTC Allocation:				$900,000
SOURCES			**USES**	
OHCS GHAP:			Acquisition Costs:	$830,100
OHCS HOME:		$900,000	Hard Costs:	$5,909,519
OHCS WX:			Soft Costs:	2,545,285
Local Government Resources:	Energy Trust	$30,000	**TOTAL USES:**	$9,284,903
			DCR:	**1.52**
			Leverage of OHCS Resource to Total Project Sources:	8.68 : 1
Mortgage Loan(s):		$900,000		
Tax Credit Equity		$7,425,257		
Deferred Developer's Fee:		$29,646		
TOTAL SOURCES:		**$9,284,903**		
Other Non-cash Contributions:		$		

NARRATIVE(S)	
Project Description:	St. Vincent de Paul Society of Lane County, Inc. (SVDP) is proposing Alona Place, a 12 building 2 story 40 unit workforce housing development serving low wage earners in Junction City, Oregon.

Sponsor/Developer Profile & History:	SVDP development team staff has extensive experience in developing myriad of affordable housing types, including projects similar to Alona Place. In our 26 year history of developing affordable housing, SVDP has developed over 1,200 units of affordable housing in the state of Oregon, including 23 tax credit projects. Since 1988, our housing developments have received numerous awards for exceptional resident services and outstanding multi-family housing development. Our asset and property management team are regularly acknowledged by OHCS, as well as other monitors, for exceptional compliance. SVDP has developed projects throughout the Willamette Valley, in both urban and rural communities. Our new construction rural projects are located in Mt. Angel, Cottage Grove, Florence, and Veneta. We have also acquired and rehabilitated projects in the rural communities of Oakridge, Jefferson, and Stayton
Community Need:	Alona Place brings 40 new construction units of family affordable housing to Junction City in Lane County. The rate of severely burdened renters in Lane County is 30 percent, exceeding the state rate by nearly four percentage points. The city of Junction City has experienced rapid population growth, having grown almost five percent between 2010 and 2013 (nearly double the growth seen in the state as a whole). While Lane County has 11 percent of the state's low income and severely burdened renters, it has just seven percent of the state's affordable housing. This will be the first family / workforce affordable housing project for Junction City, where a gap of 509 units to serve the low wage workforce was identified in the local consolidated plan.
Resident Services and Committed Partnerships for Successful Residency:	St. Vincent de Paul Society of Lane County, Inc. (SVDP) is one of three non-profit agencies under Department of Human Services (DHS) contract to provide case management and services to households enrolled in the Strengthening, Preserving, and Reunifying Families (SPRF) Program. SVDP will hire a part-time Resident Services Coordinator (RSC) that will develop and coordinate resident services. Key features of our resident services will include Workforce Training Services, Asset Building Services, Community Building Services, Services for Youth and Children, Services for Seniors and Healthy Living Services
Community Impact:	Alona Place will provide workforce housing to support significant state investments in Junction City, one of our fastest growing rural cities. The new Oregon State Psychiatric Hospital is currently under construction, along with other economic growth projected to create 665 new jobs at varying income levels in the next 18 months. Services provided through this project, in partnership with DHS and WorkSource Lane targeted at TANF recipients include a National Career Readiness Certificate program, to help residents be successful in the workplace. This project also addresses the goal of Senate Bill 964 – Strengthening, Preserving and Reunifying Families. Lane County is one of three pilot counties, to implement SB 964. To advance the goals of this legislation, this project will provide housing stabilization and services for 3-4 families.
Motion:	To approve a loan or grant of up to $900,000 of HOME Investment Partnership Program (HOME) funds to St. Vincent de Paul Society of Lane County, Inc. for the new construction of Alona Place Apartments in Junction City, Lane County, Oregon.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*

PROJECT SUMMARY			
Region:	Balance of State	Project Number:	3123
Project Name:	Big River Apartments	County:	Columbia
Project Address:	Site 1: 244 N. 1st Street Site 2: 184 Bradley Street Site 3: 346 N. 6th Street St. Helens, OR 97051	Total # of Units:	Site 1: 10 Site 2: 24 Site 3: 49 Total: 83
Sponsor Name:	Chrisman Development	Construction Type:	Acquisition/Rehabilitation /Preservation/ RD subsidy
Target Population:	Family	# of Years Affordable:	60
Basis Boost Requested: Y/N	Y	Census Tract Poverty Rate:	Site 1: 9707 / 28.4% Site 2: 9708 / 16.4% Site 3: 9705 / 9.7%

Total # of Units by Type and AMI:							
0-Br:	1	1-Br:	20	2-Br:	56	3-Br:	6
AMI:	50%	AMI:	2 @ 50% 18 @ 60%	AMI:	1 @ 50% 55 @ 60%	AMI:	1 @ 50% 4 @ 60% 1 MGR

SOURCES & USES			
OHCS LIHTC Allocation:			$890,000
OHCS OAHTC Allocation:			
SOURCES		**USES**	
OHCS GHAP:	$200,000	Acquisition Costs:	$3,550,000
OHCS HOME:		Hard Costs:	$6,029,400
OHCS WX:		Soft Costs:	$3,504,775
Local Government Resources:		**TOTAL USES:**	**$13,084,175**
		DCR:	**1.12**
Mortgage Loan(s):	USDA-RD: $3,087,000 US Bank: $1,800,000	Leverage of OHCS Resource to Total Project Sources:	1.6:1
Tax Credit Equity	$7,875,712		
Other funds:	Cashflow: $60,370 Def. Developer Fee: $61,093		
TOTAL SOURCES:	**$13,084,175**		
Other Non-cash Contributions:	$		

NARRATIVE(S)	
Project Description:	Chrisman Development, Inc. is proposing to acquire and rehabilitate Big River Apartments, located in St. Helens, Oregon. Big River is the consolidation of three USDA

Product Description (cont.):	Rural Development properties, Woodland Trail, Crest and Norcrest Apartments, with 79 of the 83 units receiving project-based rental assistant through Rural Development. All three projects have extensive deferred maintenance and structural issues. The project is in need of transfer and recapitalization for an additional 30 years of sustainability. The transfer will also include the assumption and reamortization of the existing RD debt for 50 years. An Existing Tenant Survey was completed in July 2014, and the characteristics for the 78 existing tenants are as follows: 69 households are at or below 30% area median income, 75 households are at or below 40% area median income, 14 households have children under the age of 6, 13 Senior households, and 25 large family households. A Capital Needs Assessment was completed and reflects extensive deferred maintenance. The proposed scope of rehabilitation includes, but is not limited to: replace siding, windows, roof, gutters, fascias, exterior paint, parking resurfacing/restriping, repair dry rot, site drainage, extensive landscaping, repair and replace stairs, railings, landings and walks, replace appliances with energy efficient appliances (refrigerators, ranges, hot water heaters), replace kitchen and bath cabinets, sinks, faucets, vinyl/carpet flooring as needed, replace HVAC adding air conditioning, site lighting, video surveillance, etc. The estimated cost of rehabilitation is approximately $5.3 million or approximately $64,000 per unit.
Sponsor/Developer Profile & History:	Big River Apartments is being developed by Chrisman Development, Inc. (CDI). CDI has the experience and capacity to develop and own this project. Since 1989, CDI has been a leader in the development, rehabilitation, and management of affordable housing projects in Oregon. Serving Oregon's low income families, seniors, the disabled, and the chronically mentally ill, CDI develops housing its residents are proud to call home. Working in partnership with local non-profit organizations, CDI has developed or rehabilitated 40 affordable housing projects, representing a total of 1,318 units with total project costs exceeding $130,000,000. Big River Apartments is the type of project that CDI has specialized in developing, an Acquisition Rehabilitation of an existing USDA Rural Development project. CDI has distinguished itself as the leading USDA Rural Development developer in Oregon by specializing in the acquisition and rehabilitation of USDA Rural Development properties. CDI has completed the acquisition and rehabilitation of 13 USDA Rural Development projects in 24 locations representing 913 units, all with funding from OHCS. In addition, CDI currently has 2 projects with 3 locations representing 96 units which have received OHCS funding under development now (Brookside Rose Apartments and Cove Avenue Apartments). Team members Doug Chrisman, Tony Chrisman, Shelly Cullin and Tim Cox of Chrisman Development, Inc. each have over 10 years of experience and collectively bring over 83 years of combined experience in closing transactions that include both 4% and 9% low income housing credits, HOME funds, Trust Funds, LIWP, GHAP, OAHTCs and private financing. Their extensive experience allows ability to effectively orchestrate and close a project of this nature within, thus seamlessly avoiding the hiring of outside consultants to obtain expertise. With over 40+ successfully closed development projects, many resembling the Big River Apartments project, their strong familiarity and knowledge with the intricacies of closing this type of financing transaction, demonstrate their capability and confidence with a project of this nature.
Community Need:	Big River Apartments serves to preserve and rehabilitate 82 units of family housing in the city of St. Helens in Columbia County. These units represent 27 percent of the existing affordable housing in St. Helen, and 64 percent of the rent assisted units in the city. St.

	Helens has high rates of both old, pre-1950, rental housing stock as well as nearly 30 percent severe burden rate (compared with the state at 26 percent).
Resident Services and Committed Partnerships for Successful Residency:	The Big River Apartments project (the "Project") is comprised of three family projects which are located in the City of St. Helens, Oregon. Using the demographic information, we have determined that existing tenants would receive the greatest benefit from Resident Services that focus on housing support and service coordination-referrals which focus on employment and job training opportunities, child/youth development and family services, and senior and disabled services. Resident services will include Community Action Team Emergency Housing Program, Community Action Team Supportive Services for Veterans and Families (SSVF), CAT Energy Assistance Program, Community Bulletin Board, Resident Groups, Book Swap Shelf, Green Cleaning Guide and a Gift Basket of Non Toxic Cleaning Supplies, Safety Tip sheet, Integrated Pest Management (IPM) Plan and Community newsletter.
Community Impact:	Big River is the preservation of 3 USDA Rural Development properties, totaling 83 units in St. Helens. The demand for affordable housing is high with a wait list of 129 households. The condition of existing inventory is an issue in St. Helens demonstrated by a voucher turnback rate of 8-9%, with recipients not able to find adequate housing units. Preserving these properties will save approximately $414,750 in rental assistance each year. Rehabilitating these units will improve the quality of life for residents, and through a MOU with the Community Action Team, appropriate services will be offered to improve health and employment outcomes for tenants.
Motion:	To approve a GHAP grant in the amount of $200,000 to Chrisman Development for the acquisition and rehabilitation of Big River Apartments located in St. Helens, Columbia County, Oregon. Award is contingent on meeting all program and conditions of this award.
Conditions:	*Meet all programmatic, reservation letter, and OHCS requirements.*