

Action Plan

Grantee: State of Oregon

Grant: B-11-DN-41-0001

Grant Amount: \$ 5,000,000.00

Status: Reviewed and Approved

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

Introduction:

The U.S. Housing and Urban Development (HUD) allocated \$5,000,000 in NSP-3 funds to the State of Oregon (the "Grantee"). HUD requires Grantees to concentrate the allocation funds to neighborhoods with the highest numbers of foreclosures to ensure the greatest impact on stabilizing neighborhoods. NSP financial assistance to homebuyers and non-profit developers should result in increased occupancy and improved housing conditions in neighborhoods with the largest inventory of foreclosed, vacant or abandoned residential properties.

Given limited funding and the national objective of achieving the greatest impact on such neighborhoods, Oregon Housing and Community Services (OHCS &ndash aka the "Grantee") has elected to initially focus its allocation of NSP-3 funds in neighborhoods with a HUD Needs Score of 15 or above. Note the highest Need Score for Oregon is 17 and the HUD threshold for the lowest allowable Need Score is 11. If it is determined at later date that target areas with scores of 15 or greater are not yielding enough eligible properties that can be completed within the NSP expenditure deadline, OHCS may consider amending this Action Plan by revising the boundaries of existing target areas and analyzing the feasibility of areas with scores of 14 or greater. Ultimately any revision must be in accordance with the program intent to focus NSP resources within a concentrated area to ensure maximum impact on stabilizing neighborhoods.

Process for Selecting Areas of Greatest Need

First, OHCS utilized GIS mapping software to identify geographic areas with a HUD Needs Score of 15 or higher. Second, OHCS conducted an analysis of these geographic areas using the HUD NSP-3 Mapping system. This second step enabled OHCS to create smaller, more manageable Target Areas where the demand for NSP assistance could be matched up with potential local resources. Overall, 12 separate Target Areas were created across three regions of the state. Third, OHCS conducted a competitive process for a request for proposals for NSP administrators to determine at least one Subrecipient from each region. Applicants were given the Target Area maps and Planning Data and given five weeks to submit an application for funding. OHCS reviewed the applications and awarded funds to applicants proposing to serve Target Areas with a HUD Needs Score of 15 or higher. Because the original 12 Target Areas were too large and required the completion of number of housing units that exceeded the amount NSP funding, OHCS negotiated the reconfiguration of the Target Areas down to six areas.

Description of the Primary Target Areas Including Market Conditions and Characteristics

All of the Target Areas identified in this Substantial Amendment are within or adjacent to Target Areas from either NSP-1 or NSP-2 target areas. Currently, OHCS as the NSP-1 Grantee and the lead member of the NSP-2 Consortium can attest to the fact that the demand for NSP funding assistance in all three regions continues to remain strong. NSP-3 is essentially an augmentation of the previous rounds of NSP funding in similar Target Areas.

According to data from the Bureau of Labor and Statistics Oregon has an unemployment rate of 10.6%, the 7th highest unemployment rate in the nation. Most of the cities within the potential target areas listed have unemployment rates above the state average. Recent data from RealtyTrac shows foreclosure starts for December of 2010 in each of the primary counties within the three NSP-3 regions still high with 430 in Multnomah, 312 in Deschutes and 199 in Jackson.

Region A: Multnomah County - City of Portland & City of Gresham

Portland and Gresham are the two most populous cities in the State of Oregon. Portland has one and Gresham has two target areas with a Needs Score of 15 or higher. Both Cities were Subrecipients of NSP-1 funds and were very successful in administering NSP Activity A, Financing Mechanisms. In addition, the City of Portland has several non-profit partners requesting additional NSP funds for rental properties, community land trust acquisitions and low income home ownership through Habitat for Humanity.

The City of Gresham closed over 20 NSP-1 down payment assistance loans and leveraged \$2,700,000 in first mortgage funds. The City limited their down payment assistance to \$25,000 per housing unit. The funds were expended in a timely manner and the City could easily continue this program given additional NSP funding. Physical housing conditions in the City are generally very good and few homes require any substantial rehabilitation work. As a result, by simply implementing a down payment assistance program, the City could have a significant impact on both of its NSP Target Areas. Similar to most cities in Oregon, unemployment is high in Gresham. However, as the Portland Metropolitan area's most populous suburb, the city is near employment opportunities, therefore it is reasonable to assume an NSP

program would be effective in stimulating home ownership in neighborhoods with high foreclosures.

The City of Portland is very similar to Gresham given the Portland Housing Bureau's (PHB) success in administering an NSP Activity A, down payment assistance program. The demand in Portland was so great that PHB was forced to conduct a lottery for NSP applications from homebuyers. Portland also has a high quality housing inventory and will likely keep NSP expenditures for rehabilitation relatively low. PHB anticipates a majority of its NSP funds will be expended on Activity A. Further, since initially PHB has only one Target Area designated under NSP-3 it expects the demand to exceed the availability of funds.

Region B: Deschutes County &ndash City of Redmond and City of La Pine

Deschutes County, located in Central Oregon has the highest NSP Needs Scores. The City of Redmond, located in the far northeast corner of the county has at least eight block groups with scores of 17, the highest score in the state. The City also has the eight block groups with a Needs Scores of 16 and three block groups with scores of 15. One of the City's non-profit affordable housing developers has been active in NSP-1 and NSP-2 and has acquired homes for both sale to home owners and lease to low income persons including homeless families. A survey of RealtyTrac data shows over 450 homes within the city in foreclosure. This is about 10 percent of the owner occupied homes within the city. The City also has unemployment rate around 14%, one of the highest rates in the state. It is reasonable to assume that underemployment is prevalent but no current data on this economic characteristic is available. Originally, four potential NSP-3 Target Areas were selected for the City. After review of City of Redmond's application for funding OHCS and the City cooperatively created one Target Area to be commensurate with the proposed housing goal target of 26 units.

The City of La Pine, located in southeastern region of Deschutes County has three block groups with Needs Scores of 16. The City has approximately 92 foreclosed homes per the NSP-3 Mapping data. The City is predominately a bedroom community and employment is dependent on the tourism and service industry. Because the City is located within Central Oregon's most visited recreational areas, housing affordability has become problematic. OHCS provided NSP-1 funds to the local Habitat for Humanity to mitigate this problem. NSP-3 funds will provide the opportunity to purchase additional homes for affordable housing within this region of the state. The quality of the housing stock in this region varies therefore, it's anticipated a combination of low income ownership through Habitat for Humanity or acquisitions by area non-profits for affordable rental housing are the most feasible program options. Given the limited amount of NSP funds, the number of available foreclosed housing units in the City and the experience and capacity of NSP administrators within the region, OHCS does not anticipate major obstacles with meeting the threshold for assisting the minimum number of units to make an impact. The City will be part of the City of Redmond's funding award as noted above. OHCS and the City cooperatively created one Target Area to be commensurate with the proposed housing goal target of 8 units.

Region C: Jackson County - City of Medford

The City of Medford is an experienced NSP-1 and NSP-2 recipient. The rate of foreclosure and housing market in Medford is similar to central Oregon discussed in Region B above. In the central part of the City of Medford along the west side of Interstate 5, there are at least 400 foreclosed properties. It is anticipated that NSP will provide funding to assist homebuyers with needed down payment assistance that will enable them to purchase foreclosed homes and thereby help to stabilize the local housing market. NSP also provides capital for non-profit affordable housing developers to purchase, rehabilitate and lease or sell foreclosed homes. The City has strong non-profit partners experienced in affordable rental and owner occupied housing. The NSP-3 Target areas show approximately 20 foreclosed homes and 40 vacant homes. After review of City of Medford's application for funding OHCS and the City cooperatively created one Target Area to be commensurate with the proposed housing goal target of 13 units.

Funding Allocation Process and Subrecipient Awards

1) Allocation of NSP-3 Funding and Selection of Subrecipients

>Oregon Housing and Community Services (OHCS) completed the review of NSP-3 applications for Subrecipients on June 2, 2011. The NSP-3 funding awards are listed below. These funding allocations are based on the respective applicant's administrative capacity, the need for NSP assistance as forecasted through the HUD NSP-3 Mapping system and various market conditions within each of the three target regions.

Because of experience with previous rounds of NSP and the geographic limitations imposed by the NSP-3 target areas (see part &ldquo2&rdquo of this amendment below) OHCS has chosen to create a funding pool and hold \$631,000 in project funds and \$33,154 in administrative funds for release after: 1) any Subrecipient has expended or obligated all of its initial allocation of funds and has a demonstrated demand or additional funding; 2) any Subrecipient fails to meet the program benchmarks designated in part &ldquo3&rdquo of this amendment and funds must be recaptured and placed in the funding pool; or 3) a significant failure of more than one Subrecipient to meet program expenditure deadlines or unit production progress and OHCS determines a need to solicit alternate or additional Subrecipients is necessary to ensure program funds are expended on time as required by HUD. OHCS will create an application process for the funding pool prior to the end of the 2011 fiscal year.

Neighborhood Stabilization Program (NSP) 3: Funding Allocations and Housing Unit Targets

> Funding Allocations and Housing Unit Production Goals

>Subrecipient	Total Funding Award	Project Funding	Administrative Funds	Activity A Funding	Activity A Units	Activity B
Funding Activity B Units						
>City of Portland	\$616,765	\$586,000	\$30,765	\$270,000	9	\$316,000
>City of Gresham	\$631,500	\$600,000	\$31,500	\$600,000	20	\$0
>City of Redmond	\$1,592,433	\$1,513,000	\$79,433	\$893,000	30	
\$620,000	4					
>City of Medford	\$1,200,000	\$1,170,000	\$30,000	\$0	0	\$1,170,000
>State Activity A Pool	\$926,148	\$631,000	\$295,148	\$631,000	21	
>Administration Pool	\$33,154		\$33,154			
>Total	\$5,000,000	\$4,500,000	\$500,000	\$2,394,000	80	\$2,106,000

2) NSP Target Areas

>The target areas selected for NSP-3 have been created by utilizing the HUD online NSP-3 Mapping software which may be accessed by program users and the general public at: www.huduser.org/NPS/NSP.html In previous rounds of NSP funding grantees were allowed to create NSP target area maps by designating census tracts or census block groups that met HUD required foreclosure scores. For NSP-3 all grantees including OHCS are required to use the HUD online mapping software to create target areas. The mapping software utilizes a statistical multiple regression model that uses real estate, employment and mortgage loan data to derive a foreclosure assistance needs score. In addition to creating target area maps, the software also creates a report that provides a spectrum of housing data. Most importantly, the mapping software provides data on the &ldquominimum number of units to make an impact&rdquo (MUI). All funding awards must be

commensurate with the MUI to ensure that NSP funds invested make an impact on stabilizing the neighborhood wherein they are invested. The target areas for each Subrecipient may be found in Attachment C of the NSP-3 Substantial Amendment. The planning data with the specified minimum number of units to make an impact may be found in Attachment D of this NSP-3 Substantial Amendment.

>

>3) Benchmarks for expected housing unit production

>Each Subrecipient listed in the table above will be required to meet the following benchmarks during the implementation of their NSP program:

>a) 50% of all program funds must be expended by March 9, 2013

>b) 100% of funds must be expended by March 9, 2014

>c) For Activity A, NSP funds must be obligated to the acquisition or rehabilitation of at least 25% of the targeted number of units by the end of 9 months after execution of the Subrecipient agreement with OHCS.

>d) For Activity A, NSP funds must be obligated to the acquisition or rehabilitation of at least 50% of the targeted number of units by end of 15 months after execution of the Subrecipient agreement with OHCS

e) For Activity B, NSP funds must be obligated to the acquisition or rehabilitation of at least 50% of the targeted number of units by end 12 months after execution of the Subrecipient agreement with OHCS.

NOTE: Obligation means funds are committed to a specific address by evidence of a purchase option or purchase agreement with an estimated closing date.

4) Evaluation of program progress and potential recapture and reallocation of funds.

Federal regulations require OHCS to take appropriate actions to correct any deficiencies in Subrecipient performance, including but not limited to, suspending or terminating the NSP activities carried out by the Subrecipient. OHCS will evaluate the NSP-3 progress each quarter of each calendar year until the end of the OHCS grantee agreement with HUD on March 9, 2014. OHCS reserves the right to recapture funds based on performance or program changes, reallocate funds, revise target areas or housing unit goals as necessary to ensure HUD expenditure deadlines and other program requirements are met. Specific evaluation benchmarks and potential program amendments or actions after the execution of any Subrecipient grant agreement may be taken as follows:

a) After the end of the first six months, OHCS may elect to adjust target areas if it is determined that the "minimum number of units to make an impact" are not available for potential acquisition in the initial target area.

>b) After the end of the first 9 months if it is determined that a Subrecipient is not making reasonable progress in administering the program, OHCS may elect to recapture any portion or all of available NSP-3 funds and reallocate the funds into the funding pool.

c) If no progress in expenditure of funds is made (i.e. NSP assisted units acquired under any activity) after the end of the first year, OHCS will terminate the Subrecipient Agreement and reallocate the NSP funds to the funding pool.

>d) If a Subrecipient fails to meet or violates any NSP compliance, including applicable CDBG rules OHCS may terminate the award and recapture NSP funds.

>e) OHCS reserves the right to recapture or reallocate NSP funds under any of the conditions listed in this amendment.

How Fund Use Addresses Market Conditions:

Description of the Primary Target Areas Including Market Conditions and Characteristics

>All of the Target Areas identified in this Substantial Amendment are within or adjacent to Target Areas from either NSP-1 or NSP-2 target areas. Currently, OHCS as the NSP-1 Grantee and the lead member of the NSP-2 Consortium can attest to the fact that the demand for NSP funding assistance in all three regions continues to remain strong. All of the Subrecipients or Subgrantees that administered previous rounds of NSP funding requested either NSP-1 or NSP-2 funds given the demand for homebuyer down payment assistance was very strong. In addition, most non-profit affordable housing developers also requested additional funding to acquire eligible properties in these areas. Potential Target Areas in this Substantial Amendment would be essentially an augmentation of the previous rounds of NSP funding. According to data from the Bureau of Labor and Statistics Oregon has an unemployment rate of 10.6%, the 7th highest unemployment rate in the nation. Most of the cities within the potential target areas listed have unemployment rates above the state average. Recent data from RealtyTrac shows foreclosure starts for December of 2010 in each of the primary counties within the three regions still high with 430 in Multnomah, 312 in Deschutes and 199 in Jackson.

>

>Region A: Multnomah County - City of Portland & City of Gresham

>Portland and Gresham are the two most populous cities in the State of Oregon. Portland has one and Gresham has two target areas with a Needs Score of 15 or higher. Both Cities were Subrecipients of NSP-1 funds and were very successful in administering NSP Activity A, Financing Mechanisms. In addition, the City of Portland has several non-profit partners requesting additional NSP funds for rental properties, community land trust acquisitions and low income home ownership through Habitat for Humanity.

The City of Gresham closed over 20 NSP-1 down payment assistance loans and leveraged over \$2,700,000 in first mortgage funds. The City limited their down payment assistance to \$25,000 per housing unit. The funds were expended in a timely manner and the demand is continuous for NSP or a program like NSP to stimulate home buying in the local housing market. The City could easily continue this program given additional NSP funding. Physical housing conditions in the City are generally very good and few homes require any substantial rehabilitation work. As a result, by simply implementing a down payment assistance program the City could have a significant impact on both of its NSP-3 Target Areas in a short time frame. Similar to most cities in Oregon, unemployment is high in Gresham. However, as the Portland Metropolitan area's most populous suburb, the city is near employment opportunities therefore it is reasonable to assume an NSP program would be effective in stimulating home ownership in neighborhoods with high foreclosures.

The City of Portland is very similar to Gresham given the Portland Housing Bureau's (PHB) success in administering an NSP Activity A, down payment assistance program. The demand in Portland was so great that PHB was forced to conduct a lottery of applications from homebuyers. Portland also has a high quality housing inventory and will likely keep NSP expenditures on rehabilitation relatively low. PHB anticipates a majority of its NSP funds will be expended on Activity A. Further, since initially PHB has only one Target Area designated under NSP-3 it expects the demand to exceed the availability of funds.

Region B: Deschutes County - City of Redmond and La Pine Deschutes County, located in Central Oregon has the highest NSP Needs Scores. The City of Redmond, located in the far northeast corner of the county has at least eight block groups with scores of 17, the highest

score in the state. The City also has the eight block groups with Needs Scores of 16 and three block groups with scores of 15. One of the City's non-profit affordable housing developers has been active in NSP-1 and NSP-2 and has acquired homes for both sale to home owners and lease to low income persons including homeless families. A survey of RealtyTrac data shows over 450 homes within the city in foreclosure. This is about 10 percent of the owner occupied homes within the city. The City also has unemployment rate around 14%, one of the highest rates in the state. It is reasonable to assume that underemployment is prevalent but no current data on this economic characteristic is available. The four NSP-3 Target Areas selected for the City have approximately 235 foreclosed homes. The estimated number of units to make an impact for the City's Target Areas is 93. If the NSP-3 funds are awarded to this area through the RFP process described in this Substantial Amendment, it will be necessary to reduce the Target Areas given the limited resources. The city of La Pine, located in southeastern region of Deschutes County has three block groups with Needs Scores of 16. The City has approximately 92 foreclosed homes per the NSP-3 Mapping data. The City is predominately a bedroom community and employment is dependent on the tourism and service industry. Because the City is located within Central Oregon's most visited recreational areas, housing affordability has become problematic. OHCS provided NSP-1 funds to the local Habitat for Humanity to mitigate this problem. NSP-3 funds will provide the opportunity to purchase additional homes for affordable housing within this region of the state. The quality of the housing stock in this region varies therefore, it's anticipated a combination of low income ownership through Habitat for Humanity or acquisitions by area non-profits for affordable rental housing are the most feasible program options. Given the limited amount of NSP funds, the number of available foreclosed housing units in the City and the experience and capacity of NSP administrators within the region, OHCS does not anticipate major obstacles with meeting the threshold for assisting the minimum number of units to make an impact. In fact, the Target Areas may have to be decreased in sizes due to the limitation on NSP funding assistance.

Region C: Jackson County - City of Medford

>The City of Medford is an experienced NSP-1 and NSP-2 recipient. The rate of foreclosure and housing market in Medford is similar to central Oregon discussed in Region B above. In the central part of the City of Medford along the west side of Interstate 5, there are at least 400 foreclosed properties. It is anticipated that NSP will provide funding to assist homebuyers with needed down payment assistance that will enable them to purchase foreclosed homes and thereby help to stabilize the local housing market. NSP also provides capital for non-profit affordable housing developers to purchase, rehabilitate and lease or sell foreclosed homes. The City has strong non-profit partners experienced in affordable rental and owner occupied housing. The NSP-3 Target areas show approximately 20 foreclosed homes and 40 vacant homes.

Summary of Areas with the Greatest Need

>The 12 Target Areas described above shall be considered "Potential Target Areas" and OHCS will initially consider allocation of NSP-3 resources to these specific geographic areas. These Target Areas may demand more NSP resources than are available therefore, OHCS may need to amend this Substantial Amendment to reduce the size of the Target Areas or entirely eliminate some. OHCS will conduct and RFP process described in Section 7 of this Substantial Amendment to determine the final allocation of NSP resources to each region and their respective Target Areas. In the event these Target Areas do not yield the number of properties to make a significant impact on stabilizing neighborhoods, OHCS reserves the right to amend this Substantial Amendment to revise the Target Areas and if necessary, reallocate NSP funds.

Ensuring Continued Affordability:

Affordability Period

Home ownership activities:

>For home ownership activities, subrecipients and subgrantees may utilize either the Recapture or Resale methodology to ensure NSP-3 beneficiaries meet the minimum required term of affordability. When the recapture method is utilized, the program administrator must execute and record against the property, a Deed of Trust that states the terms for recapture of NSP funds. If the Resale method is utilized, the program administrator must record a deed restriction or declaration of covenants stating the assisted housing unit, if assisting housing unit is refinanced, sold or ownership is transferred to a third party, the NSP assisted housing unit must be conveyed to an income eligible household. Guidance for the Recapture and Resale Method of Affordability may be found in HOME Regulations 24CFR92.254.

Rental Housing Activities:

>For rental activities, all rents shall be structured to ensure affordability for the minimum time period specified in HOME Regulations 24CFR92.252. Affordability requirements will be maintained through a use restriction recorded against the Deed of Trust and Promissory Notes. Requests for subordination of NSP-3 affordability requirements for financing purposes will be reviewed on a case by case basis. Further, on a case-by-case basis, OHCS may grant exceptions to the term of affordability but in no case can the term be less than required under the HOME program.

Definition of Blighted Structure:

Definition of Blighted Structure

Blighted Structures means properties that are in conformance with Oregon Revised Statute 457.010 Definitions. As used in this chapter, unless the context requires otherwise: (1) "Blighted areas" means areas that, by reason of deterioration, faulty planning, inadequate or improper facilities, deleterious land use or the existence of unsafe structures, or any combination of these factors, are detrimental to the safety, health or welfare of the community. A blighted area is characterized by the existence of one or more of the following conditions: (a) The existence of buildings and structures, used or intended to be used for living, commercial, industrial or other purposes, or any combination of those uses, that are unfit or unsafe to occupy for those purposes because of any one or a combination of the following conditions:

(A) Defective design and quality of physical construction;

>(B) Faulty interior arrangement and exterior spacing;

>(C) Overcrowding and a high density of population;

>(D) Inadequate provision for ventilation, light, sanitation, open spaces and recreation facilities; or

>(E) Obsolescence, deterioration, dilapidation, mixed character or shifting of uses.

Definition of Affordable Rents:

Definition of Affordable Rents

>o NSP-3 rents shall be consistent with rent restrictions under HOME program regulations per 24CFR92.252. The Grantee may make adjustments or exceptions on a case by case basis but under no condition may such exceptions be undocumented or inconsistent with HOME program regulations. Documentation of exceptions shall be based on direct guidance from HUD or the regulations listed under this section of the Substantial Amendment.

o Unless otherwise defined below, NSP-3 assisted rental units will carry rent and income restriction requirements. Rental units must be occupied only by households that are eligible as low, moderate, or middle income families (LMMI). LMMI households must have incomes that are less than or equal to 120% of area median income, adjusted for family size.

NSP-3 assisted rental units must meet the following requirements to qualify as affordable Housing under the NSP Low Income Set Aside requirement:

1. A minimum of 25% of NSP-3 funds must be expended on projects that benefit households whose incomes do not exceed 50% of area median income. Rents must be equal to or less than the Low Income Housing Tax Credit program rent level for 50% of area median income units. If the NSP assisted housing unit receives Federal or State project-based rental subsidy, the rent paid by the income qualified households cannot be more than 30 percent of the family's adjusted income (i.e., tenant contribution plus project-based rental subsidy).

2. For all other rental units created under the NSP-3 program, affordable rents will be the lesser of:

>• The applicable fair market rents for the area, less all utility costs paid by the tenants; or

>• Thirty percent (30%) of the adjusted income of a family whose annual income equals eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit or family size.

On a case-by-case basis, OHCS may grant rent exceptions as necessary to assure long term viability of rental housing projects as long as the rents meet NSP-3 requirements.

Housing Rehabilitation/New Construction Standards:

Housing Rehabilitation and New Construction Standards

Rehabilitation Standards shall be defined as follows:

>o All NSP-3 assisted properties must comply with the following rehabilitation standards:

>a) HUD Housing Quality Standards (HQS) shall be the minimum rehabilitation standard.

>b) In addition to HQS, all NSP-3 rehabilitation shall comply with local building codes where applicable. In instances where a local code is in force, the Subrecipient or Subgrantee shall ensure all rehabilitation is completed according to such codes. All rehabilitation shall at a minimum always be completed to the standards set forth by HQS regardless of local code standards.

>c) Where possible Energy Efficient and Environmentally Friendly Green Elements should be incorporated in all NSP-3 assisted projects. These practices which are listed in detail on pages 64347 and 64348 of NSP-3 funding and regulatory notice FR-5447-N-01 include:

>• Transit Accessibility

>• Green Building Standards

>• Re-Use of Cleared Sites or Vacant Lots

>• Deconstruction

>• Renewable Energy

>• Sustainable Site Design

>• Water Conservation

>• Energy Efficient Materials

>• Healthy Homes

Where possible the Green Communities Criteria 2008 created by the Enterprise Foundation should be incorporated into NSP-3 projects.

Many of these criteria mirror the green elements listed immediately above however, this criteria provides specific details and methodologies useful to developers.

Vicinity Hiring:

Vicinity Hiring

The Grantee will establish a program policy and insert language into all Subrecipient and Subgrantee agreements that entities administering NSP-3 funds shall implement practices that promote hiring of local persons for NSP activities including construction, maintenance or property management work. Subrecipients will be required to document procurement processes that when bids or quotes are taken from contractors to perform rehabilitation or management activities on NSP-3 assisted properties that there's a preference for hiring of local low income residents. All bid documents shall contain language encouraging hiring local low income persons and be distributed to local contractors, suppliers and service providers. Further, all NSP-3 program marketing or promotional materials shall contain language specifying the preference for local hiring.

Procedures for Preferences for Affordable Rental Dev.:

Preference for Low Income Rental Housing

Within all eligible NSP-3 target areas the Grantee will set housing unit goals for the acquisition and rehabilitation of low income rental housing. The respective Subrecipients or Subgrantees administering NSP will be required to identify viable housing units that can be acquired and rehabilitated for low income housing. Where possible multiple unit developments such as condominiums or attached town homes should be pursued for acquisition. (LIRH) requirement. This plan shall include:

>• The amount of funds set aside for low income rental housing for each NSP-3 target area.

>• Identification of all low income housing providers within the region with the capacity to acquire, own and manage low income rental

housing.

>• The method for notifying the local housing authority and all affordable housing providers of the availability of NSP-3 funds available for LIRH.

>• A local market study describing the demand for LIRH. The study should include but not be limited to area vacancy rates, market rents, trends in sales prices, absorption rates, median income for the area.

>• A description of how the NSP-3 will be marketed to affordable housing developers.

>• How the jurisdiction will ensure that LIRH units developed will be marketed to the public.

>• Availability or accessibility to rental assistance in the jurisdiction.

>• A description of the local Housing Authority's affordable housing programs and how the jurisdiction will partner with the HA to ensure that NSP acquisitions result in providing LIRH.

Implementation of LIRH plans will be a contractual requirement of all Subrecipients or Subgrantees receiving sub-awards of NSP-3 funds. All Subrecipients and Subgrantees receiving NSP-3 funds will be required to submit monthly reports to the Grantee on their activities related to the provision of LIRH. The Grantee will evaluate progress on meeting LIRH requirements and as necessary reallocate funds to entities able to meet or exceed the LIRH requirement.

Grantee Contact Information:

NSP-3 Grantee Information

Grantee: Oregon Housing and Community Services (OHCS)

> 725 Summer Street – Suite B

> Salem, OR 97301

Contact Person: Rich Malloy, NSP-3 Coordinator

> Tel: 503-986-2142

> Email: Rich.malloy@hcs.state.or.us

>

> Grantee DUNS #: 809580293

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1-FM	Financing Mechanisms	1-FM-Gresham-LMMI	Gresham FM-LMMI
		1-FM-Pool-LMMI	Pool FM-LMMI
		1-FM-Portland-LMMI	Portland FM - LMMI
		1-FM-Redmond-LMMI	Redmond-FM-LMMI
2-PR-LH25	Purchase / Rehabilitation	2-PR-Medford-LH25	Medford-PR-Lh25
		2-PR-Portland-LH25	Portland-PR-LH25
		2-PR-Redmond-LH25	Redmond-PR-LH25
6-ADMIN	Administrative Funds	6-Admin-Gresham	Gresham Admin
		6-Admin-Medford	Medford-Admin
		6-Admin-OHCS	OHCS Admin
		6-Admin-Pool	Pool Admin
		6-Admin-Portland	Portland Admin
		6-Admin-Redmond	Redmond Admin
9999	Restricted Balance	<i>No activities in this project</i>	

Activities

Grantee Activity Number: 1-FM-Gresham-LMMI
Activity Title: Gresham FM-LMMI

Activity Type:
 Homeownership Assistance to low- and moderate-income

Activity Status:
 Planned

Project Number:
 1-FM

Project Title:
 Financing Mechanisms

Projected Start Date:
 08/01/2011

Projected End Date:
 03/09/2014

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Total Budget, Program Funds: \$ 600,000.00

Other Funds Total: \$ 0.00

Environmental Assessment:
 UNDERWAY

Total Funds Amount: \$ 600,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	20		20	100.00
# of Households	20		20	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	20
# of Housing Units	20

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Gresham

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
City of Gresham	Local Government	\$ 600,000.00

Location Description:
 City of Gresham Oregon.

Activity Description:
 Provide downpayment and closing cost assistance to low middle and moderate income households for the acquisition of NSP eligible residential properties.

Grantee Activity Number: 1-FM-Pool-LMMI
Activity Title: Pool FM-LMMI

Activity Type:
Homeownership Assistance to low- and moderate-income

Activity Status:
Planned

Project Number:
1-FM

Project Title:
Financing Mechanisms

Projected Start Date:
08/01/2011

Projected End Date:
03/09/2014

National Objective:
LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Total Budget, Program Funds: \$ 631,000.00

Other Funds Total: \$ 0.00

Environmental Assessment:
UNDERWAY

Total Funds Amount: \$ 631,000.00

Benefit Report Type:
Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	21		21	100.00
# of Households	21		21	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	21
# of Housing Units	21

Activity is being carried out by Grantee:
No

Activity is being carried out through:

Organization carrying out Activity:
Oregon Housing and Community Services

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Oregon Housing and Community Services	State	\$ 631,000.00

Location Description:

Funds will be allocated by the Oregon Housing and Community Services (OHCS) the Grantee to other Subrecipients of the program on a first come first basis once they have committed their original allocation.

Activity Description:

Provide downpayment and closing assistance to low moderate and middle income homebuyers to purchase NSP eligible residential properties.

Grantee Activity Number: 1-FM-Portland-LMMI
Activity Title: Portland FM - LMMI

Activity Type:
 Homeownership Assistance to low- and moderate-income

Activity Status:
 Planned

Project Number:
 1-FM

Project Title:
 Financing Mechanisms

Projected Start Date:
 08/01/2011

Projected End Date:
 03/09/2014

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Total Budget, Program Funds: \$ 270,000.00

Other Funds Total: \$ 0.00

Environmental Assessment:
 UNDERWAY

Total Funds Amount: \$ 270,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	9		9	100.00
# of Households	9		9	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	9
# of Housing Units	9

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Portland

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
City of Portland	Local Government	\$ 270,000.00

Location Description:
 Culley neighborhood in Portland, Oregon.

Activity Description:
 Provide down payment and closing cost assistance for homebuyers purchasing NSP eligible single family homes.

Grantee Activity Number: 1-FM-Redmond-LMMI
Activity Title: Redmond-FM-LMMI

Activity Type:
 Homeownership Assistance to low- and moderate-income

Activity Status:
 Planned

Project Number:
 1-FM

Project Title:
 Financing Mechanisms

Projected Start Date:
 08/01/2011

Projected End Date:
 03/09/2014

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Total Budget, Program Funds: \$ 893,000.00

Other Funds Total: \$ 0.00

Environmental Assessment:
 UNDERWAY

Total Funds Amount: \$ 893,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	30		30	100.00
# of Households	30		30	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	30
# of Housing Units	30

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Redmond

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
City of Redmond	Local Government	\$ 893,000.00

Location Description:
 City of Redmond, Oregon.

Activity Description:
 Provide downpayment and closing cost assistance to low moderate and middle income homebuyers to purchase NSP eligible residential properties.

Grantee Activity Number: 2-PR-Medford-LH25
Activity Title: Medford-PR-Lh25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Planned

Project Number:
 2-PR-LH25

Project Title:
 Purchase / Rehabilitation

Projected Start Date:
 08/01/2011

Projected End Date:
 03/09/2014

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Total Budget, Program Funds: \$ 1,170,000.00

Other Funds Total: \$ 0.00

Environmental Assessment:
 UNDERWAY

Total Funds Amount: \$ 1,170,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	13	13		100.00
# of Households	13	13		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	9
# of Housing Units	9
#Units exceeding Energy Star	13
#Units with bus/rail access	13
#Low flow showerheads	13
#Efficient AC added/replaced	13
#Additional Attic/Roof Insulation	13
# of Properties	13

Activity is being carried out by Grantee: No
Activity is being carried out through:

Organization carrying out Activity:
 CITY OF MEDFORD

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
CITY OF MEDFORD	Local Government	\$ 1,170,000.00

Location Description:
 City of Medford, Oregon.

Activity Description:
 Acquisition and rehabilitation of foreclosed single family homes by the local housing authority. The homes will be leased to low

income households (households earning less than 50% of the area median income). The housing authority will own and manage the homes.

Grantee Activity Number: 2-PR-Portland-LH25
Activity Title: Portland-PR-LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Planned

Project Number:
 2-PR-LH25

Project Title:
 Purchase / Rehabilitation

Projected Start Date:
 08/01/2011

Projected End Date:
 03/09/2014

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Total Budget, Program Funds: \$ 316,000.00

Other Funds Total: \$ 0.00

Environmental Assessment:
 UNDERWAY

Total Funds Amount: \$ 316,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	3	3		100.00
# Owner Households				0.0
# of Households	3	3		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	3
# of Housing Units	3
#Units exceeding Energy Star	3
#Units with bus/rail access	3
#Low flow showerheads	3
#Low flow toilets	3
#Dishwashers replaced	3
#Refrigerators replaced	3
#Replaced hot water heaters	3
#High efficiency heating plants	3
#Additional Attic/Roof Insulation	3
#Energy Star Replacement Windows	1
# of Properties	3

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Portland

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
City of Portland	Local Government	\$ 316,000.00

Location Description:

Culley neighborhood in Portland, Oregon.

Activity Description:

Provide NSP funds to non-profit housing developers to purchase NSP eligible residential properties for rent to low income households.

Grantee Activity Number: 2-PR-Redmond-LH25
Activity Title: Redmond-PR-LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Planned

Project Number:
 2-PR-LH25

Project Title:
 Purchase / Rehabilitation

Projected Start Date:
 08/01/2011

Projected End Date:
 03/09/2014

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Total Budget, Program Funds: \$ 620,000.00

Other Funds Total: \$ 0.00

Environmental Assessment:
 UNDERWAY

Total Funds Amount: \$ 620,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	4	4		100.00
# of Households	4	4		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	4
# of Housing Units	4
#Units exceeding Energy Star	4
#Low flow showerheads	4
#Low flow toilets	4
#Dishwashers replaced	4
#Refrigerators replaced	4
#Replaced hot water heaters	4
#Replaced thermostats	4
#Efficient AC added/replaced	4
#High efficiency heating plants	4
#Additional Attic/Roof Insulation	4
#Energy Star Replacement Windows	4
# of Properties	4

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Redmond

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
City of Redmond	Local Government	\$ 620,000.00

Location Description:

City of Redmond, Oregon.

Activity Description:

Provide NSP funds to non-profits to purchase residential properties for rehabilitation and lease to low income households.

Grantee Activity Number: 6-Admin-Gresham
Activity Title: Gresham Admin

Activity Type:

Administration

Activity Status:

Planned

Project Number:

6-ADMIN

Project Title:

Administrative Funds

Projected Start Date:

08/01/2011

Projected End Date:

03/09/2014

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Total Budget, Program Funds:

\$ 31,500.00

Other Funds Total:

\$ 0.00

Environmental Assessment:

UNDERWAY

Total Funds Amount:

\$ 31,500.00

Benefit Report Type:

NA

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Gresham

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Gresham

Organization Type

Local Government

Proposed

\$ 31,500.00

Location Description:

City of Gresham, Oregon.

Activity Description:

General administrative activities per 24CFR570.206.

Grantee Activity Number: 6-Admin-Medford
Activity Title: Medford-Admin

Activity Type:

Administration

Activity Status:

Planned

Project Number:

6-ADMIN

Project Title:

Administrative Funds

Projected Start Date:

08/01/2011

Projected End Date:

03/09/2014

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Total Budget, Program Funds:

\$ 30,000.00

Other Funds Total:

\$ 0.00

Environmental Assessment:

UNDERWAY

Total Funds Amount:

\$ 30,000.00

Benefit Report Type:

NA

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

CITY OF MEDFORD

Proposed budgets for organizations carrying out Activity:

Responsible Organization

CITY OF MEDFORD

Organization Type

Local Government

Proposed

\$ 30,000.00

Location Description:

City of Medford, Oregon.

Activity Description:

General administrative activities per 24CFR570.206.

Grantee Activity Number: 6-Admin-OHCS
Activity Title: OHCS Admin

Activity Type:

Administration

Activity Status:

Planned

Project Number:

6-ADMIN

Project Title:

Administrative Funds

Projected Start Date:

08/01/2011

Projected End Date:

03/09/2014

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Total Budget, Program Funds:

\$ 295,148.00

Other Funds Total:

\$ 0.00

Environmental Assessment:

UNDERWAY

Total Funds Amount:

\$ 295,148.00

Benefit Report Type:

NA

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees

Organization carrying out Activity:

OREGON HOUSING & COMMUNITY SERVICES

Proposed budgets for organizations carrying out Activity:

Responsible Organization

OREGON HOUSING & COMMUNITY SERVICES

Organization Type

State Agency

Proposed

\$ 295,148.00

Location Description:

City of Salem, Oregon.

Activity Description:

General administrative activities per 24CFR570.206 and overall administrative duties as the Grantee.

Grantee Activity Number: 6-Admin-Pool
Activity Title: Pool Admin

Activity Type:

Administration

Activity Status:

Planned

Project Number:

6-ADMIN

Project Title:

Administrative Funds

Projected Start Date:

08/01/2011

Projected End Date:

03/09/2014

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Total Budget, Program Funds:

\$ 33,154.00

Other Funds Total:

\$ 0.00

Environmental Assessment:

UNDERWAY

Total Funds Amount:

\$ 33,154.00

Benefit Report Type:

NA

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees

Organization carrying out Activity:

OREGON HOUSING & COMMUNITY SERVICES

Proposed budgets for organizations carrying out Activity:

Responsible Organization

OREGON HOUSING & COMMUNITY SERVICES

Organization Type

State Agency

Proposed

\$ 33,154.00

Location Description:

City of Salem, Oregon

Activity Description:

General administrative activities per 24CFR570.206.

Grantee Activity Number: 6-Admin-Portland
Activity Title: Portland Admin

Activity Type:

Administration

Activity Status:

Planned

Project Number:

6-ADMIN

Project Title:

Administrative Funds

Projected Start Date:

08/01/2011

Projected End Date:

03/09/2014

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Total Budget, Program Funds:

\$ 30,765.00

Other Funds Total:

\$ 0.00

Environmental Assessment:

UNDERWAY

Total Funds Amount:

\$ 30,765.00

Benefit Report Type:

NA

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Portland

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Portland

Organization Type

Local Government

Proposed

\$ 30,765.00

Location Description:

Portland Housing Bureau, Portland, Oregon

Activity Description:

General administrative activities per 24CFR570.206.

Grantee Activity Number:	6-Admin-Redmond
Activity Title:	Redmond Admin
Activity Type:	Activity Status:
Administration	Planned
Project Number:	Project Title:
6-ADMIN	Administrative Funds
Projected Start Date:	Projected End Date:
08/01/2011	03/09/2014
National Objective:	Total Budget, Program Funds:
Not Applicable - (for Planning/Administration or Unprogrammed Funds only)	\$ 79,433.00
Environmental Assessment:	Other Funds Total:
UNDERWAY	\$ 0.00
	Total Funds Amount:
	\$ 79,433.00
Benefit Report Type:	
NA	

Activity is being carried out by Grantee: No
Activity is being carried out through:

Organization carrying out Activity:
City of Redmond

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
City of Redmond	Local Government	\$ 79,433.00

Location Description:
City of Redmond, Oregon.

Activity Description:
General administrative activities per 24CFR570.206.

Action Plan History

No History Found